With effect from 10 September 2026.

Intermediary Product Guide.

What's inside...

Introducing our product range effective from 10 September 2026.

House Purchase

• Includes Standard Shared Ownership and Shared Equity - please see https://intermediary.tsb.co.uk/criteria/residential-criteria/ltv-lending-limits/ for more details
• All products revert to TSB Homeowner Variable Rate, currently 7.24%

2 year fixed rate (fixed until 30 November 2028)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	4.69%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	72CK	72CW	• Free basic valuation • £250 cashback on EPC A/B properties
	4.94%	£0			72CL	72CX	
60% to 75%	4.79%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	72CM	72CY	• Free basic valuation • £250 cashback on EPC A/B properties
	5.04%	£0			72CN	72CZ	
75% to 80%	4.89%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	72CO	72DA	• Free basic valuation • £250 cashback on EPC A/B properties
	5.14%	£0			72CP	72DB	
80% to 85%	4.94%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	72CQ	72DC	• Free basic valuation • £250 cashback on EPC A/B properties
	5.19%	£0			72CR	72DD	
85% to 90%	5.14%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £750,000	72CS	72DE	• Free basic valuation • £250 cashback on EPC A/B properties
	5.39%	£0			72CT	72DF	
90% to 95%	5.49%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £570,000	72CU	72DG	• Free basic valuation • £250 cashback on EPC A/B properties
	5.69%	£0			72CV	72DH	

2 year tracker rate (until 30 November 2028)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate*	£995	No ERC	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	71KH	71KL	• Free basic valuation • £250 cashback on EPC A/B properties
60% to 75%	4.49% (variable) at 0.74% above the BoE base rate*	£995	No ERC	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	71KI	71KM	• Free basic valuation • £250 cashback on EPC A/B properties
75% to 80%	4.84% (variable) at 1.09% above the BoE base rate*	£995	No ERC	£5,000 to £1 million	71KJ	71KN	• Free basic valuation • £250 cashback on EPC A/B properties
80% to 85%	4.84% (variable) at 1.09% above the BoE base rate*	£995	No ERC	£5,000 to £1 million	71KK	71KO	• Free basic valuation • £250 cashback on EPC A/B properties

*Bank of England Base Rate, currently 3.75%

House Purchase

• Includes Standard Shared Ownership and Shared Equity - please see https://intermediary.tsb.co.uk/criteria/residential-criteria/ltv-lending-limits/ for more details
• All products revert to TSB Homeowner Variable Rate, currently 7.24%

3 year fixed rate (fixed until 30 November 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	4.74%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	72DI	72DS	• Free basic valuation • £250 cashback on EPC A/B properties
	4.99%	£0			72DJ	72DT	
60% to 75%	4.84%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	72DK	72DU	• Free basic valuation • £250 cashback on EPC A/B properties
	5.09%	£0			72DL	72DV	
75% to 80%	4.94%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £1 million	72DM	72DW	• Free basic valuation • £250 cashback on EPC A/B properties
	5.19%	£0			72DN	72DX	
80% to 85%	4.94%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £1 million	72DO	72DY	• Free basic valuation • £250 cashback on EPC A/B properties
	5.19%	£0			72DP	72DZ	
85% to 90%	5.39%	£0	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £750,000	72DQ	72EA	• Free basic valuation • £250 cashback on EPC A/B properties
90% to 95%	5.54%	£0	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £570,000	72DR	72EB	• Free basic valuation • £250 cashback on EPC A/B properties

House Purchase

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5 year fixed rate (fixed until 30 November 2031)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	4.74%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	72EC	72EO	• Free basic valuation • £250 cashback on EPC A/B properties
	4.89%	£0			72ED	72EP	
60% to 75%	4.89%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	72EE	72EQ	• Free basic valuation • £250 cashback on EPC A/B properties
	5.04%	£0			72EF	72ER	
75% to 80%	4.94%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	72EG	72ES	• Free basic valuation • £250 cashback on EPC A/B properties
	5.09%	£0			72EH	72ET	
80% to 85%	4.94%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	72EI	72EU	• Free basic valuation • £250 cashback on EPC A/B properties
	5.09%	£0			72EJ	72EV	
85% to 90%	5.09%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £750,000	72EK	72EW	• Free basic valuation • £250 cashback on EPC A/B properties
	5.24%	£0			72EL	72EX	
90% to 95%	5.44%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £570,000	72EM	72EY	• Free basic valuation • £250 cashback on EPC A/B properties
	5.59%	£0			72EN	72EZ	

Remortgages.

• Includes Standard Shared Ownership and Shared Equity - please see https://intermediary.tsb.co.uk/criteria/residential-criteria/ltv-lending-limits/ for more details
• Choice of either free standard legals (not available on Shared Ownership or Shared Equity applications) or £300 cashback - please see https://intermediary.tsb.co.uk/mortgages/fees-and-charges/ for more details
• All products revert to TSB Homeowner Variable Rate, currently 7.24%

2 year fixed rate (fixed until 30 November 2028)

					Free Legals (excl. SE/SO)			Own Conveyancer		
LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	4.74%	£1,495	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	70WT	72FQ	• Free basic valuation • £250 cashback on EPC A/B properties	71MH	72GB	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	4.79%	£995			70WU	72FR		71MI	72GC	
	5.04%	£0		£25,000 to £2 million (£1 million for Shared Equity/Ownership)	70WV	72FS		71MJ	72GD	
60% to 75%	4.84%	£1,495	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	70WW	72FT	• Free basic valuation • £250 cashback on EPC A/B properties	71MK	72GE	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	4.89%	£995			70WX	72FU		71ML	72GF	
	5.14%	£0			70WY	72FV		71MM	72GG	
75% to 80%	5.04%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	70WZ	72FW	• Free basic valuation • £250 cashback on EPC A/B properties	71MN	72GH	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.29%	£0			70XA	72FX		71MO	72GI	
80% to 85%	5.04%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	70XB	72FY	• Free basic valuation • £250 cashback on EPC A/B properties	71MP	72GJ	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.29%	£0			70XC	72FZ		71MQ	72GK	
85% to 90%	5.44%	£0	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £500,000	70XD	72GA	• Free basic valuation • £250 cashback on EPC A/B properties	70XO	72GL	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties

2 year tracker rate (until 30 November 2028)

					Free Legals (excl. SE/SO)			Own Conveyancer		
LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate*	£995	No ERC	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	70NJ	72GM	• Free basic valuation • £250 cashback on EPC A/B properties	71MR	72GQ	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
60% to 75%	4.49% (variable) at 0.74% above the BoE base rate*	£995	No ERC	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	70NK	72GN	• Free basic valuation • £250 cashback on EPC A/B properties	71MS	72GR	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
75% to 80%	4.84% (variable) at 1.09% above the BoE base rate*	£995	No ERC	£5,000 to £1 million	70NL	72GO	• Free basic valuation • £250 cashback on EPC A/B properties	71MT	72GS	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
80% to 85%	4.84% (variable) at 1.09% above the BoE base rate*	£995	No ERC	£5,000 to £1 million	70NM	72GP	• Free basic valuation • £250 cashback on EPC A/B properties	71MU	72GT	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties

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Remortgages.

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- All products revert to TSB Homeowner Variable Rate, currently 7.24%

3 year fixed rate (fixed until 30 November 2029)

					Free Legals (excl. SE/SO)			Own Conveyancer		
LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	4.84%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	72FA	72GU	• Free basic valuation • £250 cashback on EPC A/B properties	72FI	72HC	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.09%	£0		£25,000 to £2 million (£1 million for Shared Equity/Ownership)	72FB	72GV		72FJ	72HD	
60% to 75%	4.94%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	72FC	72GW	• Free basic valuation • £250 cashback on EPC A/B properties	72FK	72HE	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.19%	£0			72FD	72GX		72FL	72HF	
75% to 80%	5.09%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £1 million	72FE	72GY	• Free basic valuation • £250 cashback on EPC A/B properties	72FM	72HG	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.34%	£0			72FF	72GZ		72FN	72HH	
80% to 85%	5.09%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £1 million	72FG	72HA	• Free basic valuation • £250 cashback on EPC A/B properties	72FO	72HI	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.34%	£0			72FH	72HB		72FP	72HJ	

Remortgages.

• Includes Standard Shared Ownership and Shared Equity - please see https://intermediary.tsb.co.uk/criteria/residential-criteria/ltv-lending-limits/ for more details
• Choice of either free standard legals (not available on Shared Ownership or Shared Equity applications) or £300 cashback - please see https://intermediary.tsb.co.uk/mortgages/fees-and-charges/ for more details
• All products revert to TSB Homeowner Variable Rate, currently 7.24%

5 year fixed rate (fixed until 30 November 2031)

					Free Legals (excl. SE/SO)			Own Conveyancer		
LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	4.84%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	71DC	72HK	• Free basic valuation • £250 cashback on EPC A/B properties	71ND	72HT	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	4.99%	£0		£25,000 to £2 million (£1 million for Shared Equity/Ownership)	71DD	72HL		71NE	72HU	
60% to 75%	4.94%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	71DE	72HM	• Free basic valuation • £250 cashback on EPC A/B properties	71NF	72HV	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.09%	£0			71DF	72HN		71NG	72HW	
75% to 80%	5.09%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	71DG	72HO	• Free basic valuation • £250 cashback on EPC A/B properties	71NH	72HX	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.24%	£0			71DH	72HP		71NI	72HY	
80% to 85%	5.09%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	71DI	72HQ	• Free basic valuation • £250 cashback on EPC A/B properties	71NJ	72HZ	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.24%	£0			71DJ	72HR		71NK	72IA	
85% to 90%	5.29%	£0	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £500,000	71DK	72HS	• Free basic valuation • £250 cashback on EPC A/B properties	71DT	72IB	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties

Buy-to-Let.

• Not available to Portfolio Landlords, please see our Portfolio Buy-to-Let product range
• All products revert to TSB Buy-to-Let Variable Rate, currently 8.09%

House Purchase

2 year fixed rate (fixed until 31 January 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.74%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	71TN	• Free basic valuation
	4.94%	£995			71TO	
	5.24%	£0			71TP	
60% to 75%	5.14%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	71TQ	• Free basic valuation
	5.34%	£0			71TR	
75% to 80%	5.34%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £500,000	71TS	• Free basic valuation
	5.64%	£995			71TT	
	6.04%	£0			71TU	

5 year fixed rate (fixed until 31 January 2032)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.79%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	71TV	• Free basic valuation
	4.89%	£995			71TW	
	5.04%	£0			71TX	
60% to 75%	5.14%	£995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	71TY	• Free basic valuation
	5.24%	£0			71TZ	
75% to 80%	5.49%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £500,000	71UA	• Free basic valuation
	5.59%	£995			71UB	
	5.79%	£0			71UC	

2 year tracker rate (until 31 January 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate*	£995	No ERC	£25,005 to £1 million	71UD	• Free basic valuation
60% to 75%	5.09% (variable) at 1.34% above the BoE base rate*	£995	No ERC	£25,005 to £1 million	71UE	• Free basic valuation

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Buy-to-Let.

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Remortgage

2 year fixed rate (fixed until 31 January 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	Free Legals: All Properties	Free Legals: Incentives	Own Conveyancer: All Properties	Own Conveyancer: Incentives
Up to 60%	4.74%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	71UF	• Free basic valuation	71UX	• Free basic valuation • £300 cashback
	4.94%	£995			71UG		71UY	
	5.19%	£0			71UH		71UZ	
60% to 75%	5.14%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	71UI	• Free basic valuation	71VA	• Free basic valuation • £300 cashback
	5.34%	£0			71UJ		71VB	
75% to 80%	5.34%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £500,000	71UK	• Free basic valuation	71VC	• Free basic valuation • £300 cashback
	5.64%	£995			71UL		71VD	
	6.04%	£0			71UM		71VE	

5 year fixed rate (fixed until 31 January 2032)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	Free Legals: All Properties	Free Legals: Incentives	Own Conveyancer: All Properties	Own Conveyancer: Incentives
Up to 60%	4.79%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	71UN	• Free basic valuation	71VF	• Free basic valuation • £300 cashback
	4.89%	£995			71UO		71VG	
	5.04%	£0			71UP		71VH	
60% to 75%	5.14%	£995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	71UQ	• Free basic valuation	71VI	• Free basic valuation • £300 cashback
	5.24%	£0			71UR		71VJ	
75% to 80%	5.49%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £500,000	71US	• Free basic valuation	71VK	• Free basic valuation • £300 cashback
	5.59%	£995			71UT		71VL	
	5.79%	£0			71UU		71VM	

2 year tracker rate (until 31 January 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	Free Legals: All Properties	Free Legals: Incentives	Own Conveyancer: All Properties	Own Conveyancer: Incentives
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate*	£995	No ERC	£25,005 to £1 million	71UV	• Free basic valuation	71VN	• Free basic valuation • £300 cashback
60% to 75%	5.09% (variable) at 1.34% above the BoE base rate*	£995	No ERC	£25,005 to £1 million	71UW	• Free basic valuation	71VO	• Free basic valuation • £300 cashback

*Bank of England Base Rate, currently 3.75%

Portfolio Buy-to-Let.

- Only available to Portfolio Landlords, for Non-Portfolio please see our Buy-to-Let product range
- All products revert to TSB Buy-to-Let Variable Rate, currently 8.09%

House Purchase

2 year fixed rate (fixed until 31 January 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.84%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	71VP	• Free basic valuation
	5.04%	£995			71VQ	
	5.34%	£0		£75,000 to £1 million	71VR	
60% to 75%	4.94%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	71VS	• Free basic valuation
	5.24%	£995			71VT	
	5.44%	£0		£75,000 to £1 million	71VU	

5 year fixed rate (fixed until 31 January 2032)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.89%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	71VV	• Free basic valuation
	4.99%	£995			71VW	
	5.14%	£0		£75,000 to £1 million	71VX	
60% to 75%	5.19%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	71VY	• Free basic valuation
	5.24%	£995			71VZ	
	5.34%	£0		£75,000 to £1 million	71WA	

Portfolio Buy-to-Let.

- Only available to Portfolio Landlords, for Non-Portfolio please see our Buy-to-Let product range
- Choice of either free standard legals or £300 cashback - please see https://intermediary.tsb.co.uk/mortgages/fees-and-charges/ for more details
- All products revert to TSB Buy-to-Let Variable Rate, currently 8.09%

Remortgage

2 year fixed rate (fixed until 31 January 2029)

					Free Legals		Own Conveyancer	
LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives	All Properties	Incentives
Up to 60%	4.84%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	71WB	• Free basic valuation	71WN	• Free basic valuation • £300 cashback
	5.04%	£995			71WC		71WO	
	5.29%	£0		£75,000 to £1 million	71WD		71WP	
60% to 75%	4.94%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	71WE	• Free basic valuation	71WQ	• Free basic valuation • £300 cashback
	5.24%	£995			71WF		71WR	
	5.44%	£0		£75,000 to £1 million	71WG		71WS	

5 year fixed rate (fixed until 31 January 2032)

					Free Legals		Own Conveyancer	
LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives	All Properties	Incentives
Up to 60%	4.89%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	71WH	• Free basic valuation	71WT	• Free basic valuation • £300 cashback
	4.99%	£995			71WI		71WU	
	5.14%	£0		£75,000 to £1 million	71WJ		71WV	
60% to 75%	5.19%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	71WK	• Free basic valuation	71WW	• Free basic valuation • £300 cashback
	5.24%	£995			71WL		71WX	
	5.34%	£0		£75,000 to £1 million	71WM		71WY	

Product Transfers

• Available for existing mortgage customers (including Shared Equity & Shared Ownership) who wish to switch to a fixed or tracker rate
• All products revert to TSB Homeowner Variable Rate, currently 7.24%

Residential

1 year fixed rate (fixed until 31 January 2028)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 75%	5.55%	£0	1% until 31/01/2028	Up to £7.5 million	71WZ	

Product Transfers

• Available for existing mortgage customers (including Shared Equity & Shared Ownership) who wish to switch to a fixed or tracker rate
• All products revert to TSB Homeowner Variable Rate, currently 7.24%

Residential

2 year fixed rate (fixed until 31 January 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.54%	£1,495	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	71XA	
	4.59%	£995			71XB	
	4.89%	£0			71XC	
60% to 75%	4.64%	£1,495	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	71XD	
	4.69%	£995			71XE	
	4.94%	£0			71XF	
75% to 80%	4.89%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	71XG	
	5.14%	£0			71XH	
80% to 85%	4.89%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	71XI	
	5.14%	£0			71XJ	
85% to 90%	5.09%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	71XK	
	5.29%	£0			71XL	
90% to 120%	5.79%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	71XM	

2 year tracker rate (until 31 January 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate*	£995	No ERC	Up to £7.5 million	71XN	
60% to 75%	4.49% (variable) at 0.74% above the BoE base rate*	£995	No ERC	Up to £7.5 million	71XO	
75% to 80%	4.74% (variable) at 0.99% above the BoE base rate*	£995	No ERC	Up to £7.5 million	71XP	
80% to 85%	4.74% (variable) at 0.99% above the BoE base rate*	£995	No ERC	Up to £7.5 million	71XQ	
85% to 90%	4.99% (variable) at 1.24% above the BoE base rate*	£995	No ERC	Up to £7.5 million	71XR	

*Bank of England Base Rate, currently 3.75%

Product Transfers

• Available for existing mortgage customers (including Shared Equity & Shared Ownership) who wish to switch to a fixed or tracker rate
• All products revert to TSB Homeowner Variable Rate, currently 7.24%

Residential

3 year fixed rate (fixed until 31 January 2030)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.64%	£1,495	3.5% until 31/01/2028, then 2.5% until 31/01/2029, then 1.5% until 31/01/2030	Up to £7.5 million	71XS	
	4.69%	£995			71XT	
	4.94%	£0			71XU	
60% to 75%	4.74%	£1,495	3.5% until 31/01/2028, then 2.5% until 31/01/2029, then 1.5% until 31/01/2030	Up to £7.5 million	71XV	
	4.79%	£995			71XW	
	5.04%	£0			71XX	
75% to 80%	4.94%	£995	3.5% until 31/01/2028, then 2.5% until 31/01/2029, then 1.5% until 31/01/2030	Up to £7.5 million	71XY	
	5.14%	£0			71XZ	
80% to 85%	4.94%	£995	3.5% until 31/01/2028, then 2.5% until 31/01/2029, then 1.5% until 31/01/2030	Up to £7.5 million	71YA	
	5.14%	£0			71YB	

Product Transfers

• Available for existing mortgage customers (including Shared Equity & Shared Ownership) who wish to switch to a fixed or tracker rate
• All products revert to TSB Homeowner Variable Rate, currently 7.24%

Residential

5 year fixed rate (fixed until 31 January 2032)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.64%	£1,495	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	71YC	
	4.69%	£995			71YD	
	4.79%	£0			71YE	
60% to 75%	4.74%	£1,495	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	71YF	
	4.79%	£995			71YG	
	4.89%	£0			71YH	
75% to 80%	4.94%	£995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	71YI	
	5.09%	£0			71YJ	
80% to 85%	4.94%	£995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	71YK	
	5.09%	£0			71YL	
85% to 90%	5.04%	£995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	71YM	
	5.14%	£0			71YN	
90% to 120%	5.54%	£0	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	71YO	

Product Transfers

• Available for existing BTL mortgage customers who wish to switch to a fixed or tracker rate
• Available to Non-Portfolio and Portfolio Landlords
• All products revert to TSB Buy-to-Let Variable Rate, currently 8.09%

Buy-to-Let

1 year fixed rate (fixed until 31 January 2028)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 75%	5.55%	£0	1% until 31/01/2028	Up to £7.5 million	71YP	

2 year fixed rate (fixed until 31 January 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.79%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	71YQ	
	5.04%	£0			71YR	
60% to 75%	4.99%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	71YS	
	5.19%	£0			71YT	
75% to 80%	5.49%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	71YU	
	5.89%	£0			71YV	
80% to 120%	6.39%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	71YW	

2 year tracker rate (until 31 January 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate*	£995	No ERC	Up to £7.5 million	71YX	
60% to 75%	4.69% (variable) at 0.94% above the BoE base rate*	£995	No ERC	Up to £7.5 million	71YY	

5 year fixed rate (fixed until 31 January 2032)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.89%	£995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	71YZ	
	5.04%	£0			71ZA	
60% to 75%	4.99%	£995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	71ZB	
	5.14%	£0			71ZC	
75% to 80%	5.49%	£995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	71ZD	
	5.69%	£0			71ZE	
80% to 120%	6.14%	£0	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	71ZF	

*Bank of England Base Rate, currently 3.75%

Residential Additional Borrowing

• Max loan size includes existing loan amount
• All products revert to TSB Homeowner Variable Rate, currently 7.24%

2 year fixed rate (fixed until 31 January 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.89%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £2 million	71ZG	
60% to 75%	4.94%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £2 million	71ZH	
75% to 80%	5.14%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £1 million	71ZI	

3 year fixed rate (fixed until 31 January 2030)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.94%	£0	3.5% until 31/01/2028, then 2.5% until 31/01/2029, then 1.5% until 31/01/2030	£10,000 to £2 million	71ZK	
60% to 75%	5.04%	£0	3.5% until 31/01/2028, then 2.5% until 31/01/2029, then 1.5% until 31/01/2030	£10,000 to £2 million	71ZL	
75% to 80%	5.14%	£0	3.5% until 31/01/2028, then 2.5% until 31/01/2029, then 1.5% until 31/01/2030	£10,000 to £1 million	71ZM	

5 year fixed rate (fixed until 31 January 2032)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.79%	£0	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£10,000 to £2 million	71ZO	
60% to 75%	4.89%	£0	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£10,000 to £2 million	71ZP	
75% to 80%	5.09%	£0	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£10,000 to £1 million	71ZQ	

2 year tracker rate (until 31 January 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.84% (variable) at 1.09% above the BoE base rate*	£0	No ERC	£10,000 to £2 million	71ZS	
60% to 75%	4.89% (variable) at 1.14% above the BoE base rate*	£0	No ERC	£10,000 to £2 million	71ZT	
75% to 80%	5.14% (variable) at 1.39% above the BoE base rate*	£0	No ERC	£10,000 to £1 million	71ZU	

*Bank of England Base Rate, currently 3.75%

Buy to Let
Additional Borrowing

- Max loan size includes existing loan amount
- Not available to Portfolio Landlords
- All products revert to TSB Buy-to-Let Variable Rate, currently 8.09%

2 year fixed rate (fixed until 31 January 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	5.04%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £1 million	71ZV	
60% to 75%	5.19%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £1 million	71ZW	

5 year fixed rate (fixed until 31 January 2032)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	5.04%	£0	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£10,000 to £1 million	71ZX	
60% to 75%	5.14%	£0	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£10,000 to £1 million	71ZY	

2 year tracker rate (until 31 January 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.94% (variable) at 1.19% above the BoE base rate*	£0	No ERC	£10,000 to £1 million	71ZZ	
60% to 75%	5.09% (variable) at 1.34% above the BoE base rate*	£0	No ERC	£10,000 to £1 million	72AA	

*Bank of England Base Rate, currently 3.75%

TSB Mortgage Valuation fees

Mortgage valuations fees for House Purchase

Property value greater than	Property value less than or equal to	Charge (inclusive of VAT)		
		Basic Valuation	Homebuyers Valuation	Building Survey
£0	**£25,000**	**£0**	**£256**	**£466**
£25,000	**£50,000**	**£0**	**£256**	**£466**
£50,000	**£100,000**	**£0**	**£256**	**£466**
£100,000	**£150,000**	**£0**	**£278**	**£504**
£150,000	**£200,000**	**£0**	**£316**	**£570**
£200,000	**£250,000**	**£0**	**£406**	**£726**
£250,000	**£350,000**	**£0**	**£447**	**£798**
£350,000	**£450,000**	**£0**	**£536**	**£894**
£450,000	**£550,000**	**£0**	**£624**	**£941**
£550,000	**£650,000**	**£0**	**£714**	**£1,026**
£650,000	**£750,000**	**£0**	**£798**	**£1,112**
£750,000	**£850,000**	**£0**	**£896**	**£1,155**
£850,000	**£1,000,000**	**£0**	**£972**	**£1,240**
£1,000,000	**£1,250,000**	**£0**	**£1,051**	**£1,653**
£1,250,000	**£1,500,000**	**£0**	**£1,051**	**£1,891**
£1,500,000	**£1,750,000**	**£0**	**£1,051**	**£2,128**
£1,750,000	**£2,000,000**	**£0**	**£1,051**	**£2,366**

If you'd like to discuss a case...

Contact your Business Development Manager
Click **intermediary.tsb.co.uk/contact**

TSB Intermediary line is open Monday to Friday 9am to 5pm. Calls may be monitored or recorded.
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