With effect from 17 September 2026.

Intermediary Product Guide.

What’s inside...

Introducing our product range effective from 17 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%	5.04%	£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)	72SV	72TH	• Free basic valuation • £250 cashback on EPC A/B properties
	5.29%	£0			72SW	72TI	
60% to 75%	5.14%	£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)	72SX	72TJ	• Free basic valuation • £250 cashback on EPC A/B properties
	5.39%	£0			72SY	72TK	
75% to 80%	5.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	72SZ	72TL	• Free basic valuation • £250 cashback on EPC A/B properties
	5.49%	£0			72TA	72TM	
80% to 85%	5.29%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	72TB	72TN	• Free basic valuation • £250 cashback on EPC A/B properties
	5.54%	£0			72TC	72TO	
85% to 90%	5.49%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £750,000	72TD	72TP	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
	5.74%	£0			72TE	72TQ	
90% to 95%	5.84%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £570,000	72TF	72TR	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
	6.04%	£0			72TG	72TS	

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%	4.94%	£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)	72TT	72UD	• Free basic valuation • £250 cashback on EPC A/B properties
	5.19%	£0			72TU	72UE	
60% to 75%	5.04%	£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)	72TV	72UF	• Free basic valuation • £250 cashback on EPC A/B properties
	5.29%	£0			72TW	72UG	
75% to 80%	5.14%	£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	72TX	72UH	• Free basic valuation • £250 cashback on EPC A/B properties
	5.39%	£0			72TY	72UI	
80% to 85%	5.14%	£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	72TZ	72UJ	• Free basic valuation • £250 cashback on EPC A/B properties
	5.39%	£0			72UA	72UK	
85% to 90%	5.59%	£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	72UB	72UL	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
90% to 95%	5.74%	£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	72UC	72UM	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other 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%	5.04%	£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)	72UN	72UZ	• Free basic valuation • £250 cashback on EPC A/B properties
	5.19%	£0			72UO	72VA	
60% to 75%	5.19%	£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)	72UP	72VB	• Free basic valuation • £250 cashback on EPC A/B properties
	5.34%	£0			72UQ	72VC	
75% to 80%	5.24%	£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	72UR	72VD	• Free basic valuation • £250 cashback on EPC A/B properties
	5.39%	£0			72US	72VE	
80% to 85%	5.24%	£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	72UT	72VF	• Free basic valuation • £250 cashback on EPC A/B properties
	5.39%	£0			72UU	72VG	
85% to 90%	5.39%	£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	72UV	72VH	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
	5.54%	£0			72UW	72VI	
90% to 95%	5.74%	£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 £570,000	72UX	72VJ	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
	5.89%	£0			72UY	72VK	

Remortgages.

- Includes Standard Shared Ownership and Shared Equity - please see https://intermediary.tsb.co.uk/criteria/residential-criteria/ltv-lending-limits/ for more details
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- 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%	5.09%	£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)	72VL	72WH	• Free basic valuation • £250 cashback on EPC A/B properties	72VW	72WS	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.14%	£995			72VM	72WI		72VX	72WT	
	5.39%	£0		£25,000 to £2 million (£1 million for Shared Equity/Ownership)	72VN	72WJ		72VY	72WU	
60% to 75%	5.19%	£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)	72VO	72WK	• Free basic valuation • £250 cashback on EPC A/B properties	72VZ	72WV	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.24%	£995			72VP	72WL		72WA	72WW	
	5.49%	£0			72VQ	72WM		72WB	72WX	
75% to 80%	5.39%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	72VR	72WN	• Free basic valuation • £250 cashback on EPC A/B properties	72WC	72WY	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.64%	£0			72VS	72WO		72WD	72WZ	
80% to 85%	5.39%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	72VT	72WP	• Free basic valuation • £250 cashback on EPC A/B properties	72WE	72XA	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.64%	£0			72VU	72WQ		72WF	72XB	
85% to 90%	5.79%	£0	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £500,000	72VV	72WR	• Free basic valuation • £250 cashback on EPC A/B properties	72WG	72XC	• 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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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%	5.04%	£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)	72XD	72XT	• Free basic valuation • £250 cashback on EPC A/B properties	72XL	72YB	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.29%	£0		£25,000 to £2 million (£1 million for Shared Equity/Ownership)	72XE	72XU		72XM	72YC	
60% to 75%	5.14%	£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)	72XF	72XV	• Free basic valuation • £250 cashback on EPC A/B properties	72XN	72YD	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.39%	£0			72XG	72XW		72XO	72YE	
75% to 80%	5.29%	£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	72XH	72XX	• Free basic valuation • £250 cashback on EPC A/B properties	72XP	72YF	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.54%	£0			72XI	72XY		72XQ	72YG	
80% to 85%	5.29%	£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	72XJ	72XZ	• Free basic valuation • £250 cashback on EPC A/B properties	72XR	72YH	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.54%	£0			72XK	72YA		72XS	72YI	

Remortgages.

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- 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%	5.14%	£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)	72YJ	72ZB	• Free basic valuation • £250 cashback on EPC A/B properties	72YS	72ZK	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.29%	£0		£25,000 to £2 million (£1 million for Shared Equity/Ownership)	72YK	72ZC		72YT	72ZL	
60% to 75%	5.24%	£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)	72YL	72ZD	• Free basic valuation • £250 cashback on EPC A/B properties	72YU	72ZM	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.39%	£0			72YM	72ZE		72YV	72ZN	
75% to 80%	5.39%	£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	72YN	72ZF	• Free basic valuation • £250 cashback on EPC A/B properties	72YW	72ZO	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.54%	£0			72YO	72ZG		72YX	72ZP	
80% to 85%	5.39%	£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	72YP	72ZH	• Free basic valuation • £250 cashback on EPC A/B properties	72YY	72ZQ	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.54%	£0			72YQ	72ZI		72YZ	72ZR	
85% to 90%	5.59%	£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	72YR	72ZJ	• Free basic valuation • £250 cashback on EPC A/B properties	72ZA	72ZS	• 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%	5.19%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	72ZT	• Free basic valuation
	5.39%	£995			72ZU	
	5.69%	£0			72ZV	
60% to 75%	5.59%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	72ZW	• Free basic valuation
	5.79%	£0			72ZX	
75% to 80%	5.54%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £500,000	72ZY	• Free basic valuation
	5.84%	£995			72ZZ	
	6.24%	£0			73AA	

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%	5.24%	£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	73AB	• Free basic valuation
	5.34%	£995			73AC	
	5.49%	£0			73AD	
60% to 75%	5.59%	£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	73AE	• Free basic valuation
	5.69%	£0			73AF	
75% to 80%	5.69%	£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	73AG	• Free basic valuation
	5.79%	£995			73AH	
	5.99%	£0			73AI	

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

*Bank of England Base Rate, currently 3.75%

Buy-to-Let.

- Not available to Portfolio Landlords, please see our Portfolio 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)

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%	5.19%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	73AJ	• Free basic valuation	73AZ	• Free basic valuation • £300 cashback
	5.39%	£995			73AK		73BA	
	5.64%	£0			73AL		73BB	
60% to 75%	5.59%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	73AM	• Free basic valuation	73BC	• Free basic valuation • £300 cashback
	5.79%	£0			73AN		73BD	
75% to 80%	5.54%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £500,000	73AO	• Free basic valuation	73BE	• Free basic valuation • £300 cashback
	5.84%	£995			73AP		73BF	
	6.24%	£0			73AQ		73BG	

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%	5.24%	£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	73AR	• Free basic valuation	73BH	• Free basic valuation • £300 cashback
	5.34%	£995			73AS		73BI	
	5.49%	£0			73AT		73BJ	
60% to 75%	5.59%	£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	73AU	• Free basic valuation	73BK	• Free basic valuation • £300 cashback
	5.69%	£0			73AV		73BL	
75% to 80%	5.69%	£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	73AW	• Free basic valuation	73BM	• Free basic valuation • £300 cashback
	5.79%	£995			73AX		73BN	
	5.99%	£0			73AY		73BO	

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)

<table>
<tr><th>LTV</th><th>Initial rate</th><th>Product fee</th><th>Early repayment charge</th><th>Loan size (inc all fees)</th><th>All Properties</th><th>Incentives</th></tr>
<tr><td rowspan="3">Up to 60%</td><td>5.29%</td><td>£1,995</td><td rowspan="3">2.5% until 31/01/2028, then 1.5% until 31/01/2029</td><td rowspan="2">£25,005 to £1 million</td><td>73BP</td><td rowspan="3">• Free basic valuation</td></tr>
<tr><td>5.49%</td><td>£995</td><td>73BQ</td></tr>
<tr><td>5.79%</td><td>£0</td><td>£75,000 to £1 million</td><td>73BR</td></tr>
<tr><td rowspan="3">60% to 75%</td><td>5.39%</td><td>£1,995</td><td rowspan="3">2.5% until 31/01/2028, then 1.5% until 31/01/2029</td><td rowspan="2">£25,005 to £1 million</td><td>73BS</td><td rowspan="3">• Free basic valuation</td></tr>
<tr><td>5.69%</td><td>£995</td><td>73BT</td></tr>
<tr><td>5.89%</td><td>£0</td><td>£75,000 to £1 million</td><td>73BU</td></tr>
</table>

5 year fixed rate (fixed until 31 January 2032)

<table>
<tr><th>LTV</th><th>Initial rate</th><th>Product fee</th><th>Early repayment charge</th><th>Loan size (inc all fees)</th><th>All Properties</th><th>Incentives</th></tr>
<tr><td rowspan="3">Up to 60%</td><td>5.34%</td><td>£1,995</td><td rowspan="3">5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032</td><td rowspan="2">£25,005 to £1 million</td><td>73BV</td><td rowspan="3">• Free basic valuation</td></tr>
<tr><td>5.44%</td><td>£995</td><td>73BW</td></tr>
<tr><td>5.59%</td><td>£0</td><td>£75,000 to £1 million</td><td>73BX</td></tr>
<tr><td rowspan="3">60% to 75%</td><td>5.64%</td><td>£1,995</td><td rowspan="3">5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032</td><td rowspan="2">£25,005 to £1 million</td><td>73BY</td><td rowspan="3">• Free basic valuation</td></tr>
<tr><td>5.69%</td><td>£995</td><td>73BZ</td></tr>
<tr><td>5.79%</td><td>£0</td><td>£75,000 to £1 million</td><td>73CA</td></tr>
</table>

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%	5.29%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	73CB	• Free basic valuation	73CN	• Free basic valuation • £300 cashback
	5.49%	£995			73CC		73CO	
	5.74%	£0		£75,000 to £1 million	73CD		73CP	
60% to 75%	5.39%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	73CE	• Free basic valuation	73CQ	• Free basic valuation • £300 cashback
	5.69%	£995			73CF		73CR	
	5.89%	£0		£75,000 to £1 million	73CG		73CS	

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%	5.34%	£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	73CH	• Free basic valuation	73CT	• Free basic valuation • £300 cashback
	5.44%	£995			73CI		73CU	
	5.59%	£0		£75,000 to £1 million	73CJ		73CV	
60% to 75%	5.64%	£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	73CK	• Free basic valuation	73CW	• Free basic valuation • £300 cashback
	5.69%	£995			73CL		73CX	
	5.79%	£0		£75,000 to £1 million	73CM		73CY	

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%	4.64%	£1,495	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	72QK	
	4.69%	£995			72QL	
	4.99%	£0			72QM	
60% to 75%	4.74%	£1,495	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	72QN	
	4.79%	£995			72QO	
	5.04%	£0			72QP	
75% to 80%	4.99%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	72QQ	
	5.24%	£0			72QR	
80% to 85%	4.99%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	72QS	
	5.24%	£0			72QT	
85% to 90%	5.19%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	72QU	
	5.39%	£0			72QV	
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%	4.69%	£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	72QW	
Up to 60%	4.74%	£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	72QX	
Up to 60%	4.99%	£0	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	72QY	
60% to 75%	4.79%	£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	72QZ	
60% to 75%	4.84%	£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	72RA	
60% to 75%	5.09%	£0	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	72RB	
75% to 80%	4.99%	£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	72RC	
75% to 80%	5.19%	£0	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	72RD	
80% to 85%	5.04%	£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	72RE	
80% to 85%	5.24%	£0	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	72RF	

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%	4.79%	£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	72RG	
	4.84%	£995			72RH	
	4.94%	£0			72RI	
60% to 75%	4.89%	£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	72RJ	
	4.94%	£995			72RK	
	5.04%	£0			72RL	
75% to 80%	5.09%	£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	72RM	
	5.24%	£0			72RN	
80% to 85%	5.09%	£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	72RO	
	5.24%	£0			72RP	
85% to 90%	5.19%	£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	72RQ	
	5.29%	£0			72RR	
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%	4.89%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	72RS	
	5.14%	£0			72RT	
60% to 75%	5.09%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	72RU	
	5.29%	£0			72RV	
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%	4.99%	£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	72RW	
	5.14%	£0			72RX	
60% to 75%	5.09%	£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	72RY	
	5.24%	£0			72RZ	
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%	4.99%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £2 million	72SA	
60% to 75%	5.04%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £2 million	72SB	
75% to 80%	5.24%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £1 million	72SC	

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%	4.99%	£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	72SE	
60% to 75%	5.09%	£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	72SF	
75% to 80%	5.19%	£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	72SG	

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%	4.94%	£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	72SI	
60% to 75%	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 £2 million	72SJ	
75% to 80%	5.24%	£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	72SK	

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%	5.14%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £1 million	72SM	
60% to 75%	5.29%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £1 million	72SN	

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%	5.14%	£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	72SO	
60% to 75%	5.24%	£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	72SP	

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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TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.