

With effect from 03 October 2026.

# Intermediary Product Guide.

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Introducing our product range effective from 03 October 2026.

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# 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%  | 5.09%        | £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) | 73LZ           | 73MF                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul>                                        |
|            | 5.34%        | £0          |                                                   |                                                               | 73MA           | 73MG                     |                                                                                                                                                                |
| 60% to 75% | 5.19%        | £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) | 73MB           | 73MH                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul>                                        |
|            | 5.44%        | £0          |                                                   |                                                               | 73MC           | 73MI                     |                                                                                                                                                                |
| 75% to 80% | 5.29%        | £995        | 2.5% until 30/11/2027, then 1.5% until 30/11/2028 | £5,000 to £1 million                                          | 73MD           | 73MJ                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul>                                        |
|            | 5.54%        | £0          |                                                   |                                                               | 73ME           | 73MK                     |                                                                                                                                                                |
| 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                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul>                                        |
|            | 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                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £750 cashback on EPC A/B properties, £500 cashback on all other properties</li> </ul> |
|            | 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                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £750 cashback on EPC A/B properties, £500 cashback on all other properties</li> </ul> |
|            | 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                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul> |
| 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                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul> |
| 75% to 80% | 4.84% (variable) at 1.09% above the BoE base rate* | £995        | No ERC                 | £5,000 to £1 million                                          | 71KJ           | 71KN                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul> |
| 80% to 85% | 4.84% (variable) at 1.09% above the BoE base rate* | £995        | No ERC                 | £5,000 to £1 million                                          | 71KK           | 71KO                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul> |

\*Bank of England Base Rate, currently 3.75%

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# 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%  | 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 £2 million (£1 million for Shared Equity/Ownership) | 73ML           | 73MV                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul>                                        |
|            | 5.34%        | £0          |                                                                               |                                                               | 73MM           | 73MW                     |                                                                                                                                                                |
| 60% to 75% | 5.19%        | £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) | 73MN           | 73MX                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul>                                        |
|            | 5.44%        | £0          |                                                                               |                                                               | 73MO           | 73MY                     |                                                                                                                                                                |
| 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                                          | 73MP           | 73MZ                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul>                                        |
|            | 5.54%        | £0          |                                                                               |                                                               | 73MQ           | 73NA                     |                                                                                                                                                                |
| 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                                          | 73MR           | 73NB                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul>                                        |
|            | 5.54%        | £0          |                                                                               |                                                               | 73MS           | 73NC                     |                                                                                                                                                                |
| 85% to 90% | 5.64%        | £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                                            | 73MT           | 73ND                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £750 cashback on EPC A/B properties, £500 cashback on all other properties</li> </ul> |
| 90% to 95% | 5.79%        | £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                                            | 73MU           | 73NE                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £750 cashback on EPC A/B properties, £500 cashback on all other properties</li> </ul> |

# 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%  | 5.09%        | £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 £2 million (£1 million for Shared Equity/Ownership) | 73NF           | 73NP                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul>                                        |
|            | 5.24%        | £0          |                                                                                                   |                                                               | 73NG           | 73NQ                     |                                                                                                                                                                |
| 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) | 73NH           | 73NR                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul>                                        |
|            | 5.39%        | £0          |                                                                                                   |                                                               | 73NI           | 73NS                     |                                                                                                                                                                |
| 75% to 80% | 5.29%        | £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                                          | 73NJ           | 73NT                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul>                                        |
|            | 5.44%        | £0          |                                                                                                   |                                                               | 73NK           | 73NU                     |                                                                                                                                                                |
| 80% to 85% | 5.29%        | £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                                          | 73NL           | 73NV                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul>                                        |
|            | 5.44%        | £0          |                                                                                                   |                                                               | 73NM           | 73NW                     |                                                                                                                                                                |
| 85% to 90% | 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 £750,000                                            | 73NN           | 73NX                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £750 cashback on EPC A/B properties, £500 cashback on all other properties</li> </ul> |
|            | 5.59%        | £0          |                                                                                                   |                                                               | 73NO           | 73NY                     |                                                                                                                                                                |
| 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                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £750 cashback on EPC A/B properties, £500 cashback on all other properties</li> </ul> |
|            | 5.89%        | £0          |                                                                                                   |                                                               | 72UY           | 72VK                     |                                                                                                                                                                |

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# Remortgages.

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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%                                        | 5.14%        | £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)  | 73NZ                      | 73OL                     | • Free basic valuation<br>• £250 cashback on EPC A/B properties | 73OF            | 73OR                     | • Free basic valuation<br>• £550 cashback on EPC A/B properties, £300 cashback on all other properties |
|                                                  | 5.19%        | £995        |                                                   | £25,000 to £2 million (£1 million for Shared Equity/Ownership) | 73OA                      | 73OM                     |                                                                 | 73OG            | 73OS                     |                                                                                                        |
|                                                  | 5.44%        | £0          |                                                   |                                                                | 73OB                      | 73ON                     |                                                                 | 73OH            | 73OT                     |                                                                                                        |
| 60% to 75%                                       | 5.24%        | £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)  | 73OC                      | 73OO                     | • Free basic valuation<br>• £250 cashback on EPC A/B properties | 73OI            | 73OU                     | • Free basic valuation<br>• £550 cashback on EPC A/B properties, £300 cashback on all other properties |
|                                                  | 5.29%        | £995        |                                                   |                                                                | 73OD                      | 73OP                     |                                                                 | 73OJ            | 73OV                     |                                                                                                        |
|                                                  | 5.54%        | £0          |                                                   |                                                                | 73OE                      | 73OQ                     |                                                                 | 73OK            | 73OW                     |                                                                                                        |
| 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<br>• £250 cashback on EPC A/B properties | 72WC            | 72WY                     | • Free basic valuation<br>• £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<br>• £250 cashback on EPC A/B properties | 72WE            | 72XA                     | • Free basic valuation<br>• £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<br>• £250 cashback on EPC A/B properties | 72WG            | 72XC                     | • Free basic valuation<br>• £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<br>• £250 cashback on EPC A/B properties | 71MR            | 72GQ                     | • Free basic valuation<br>• £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<br>• £250 cashback on EPC A/B properties | 71MS            | 72GR                     | • Free basic valuation<br>• £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<br>• £250 cashback on EPC A/B properties | 71MT            | 72GS                     | • Free basic valuation<br>• £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<br>• £250 cashback on EPC A/B properties | 71MU            | 72GT                     | • Free basic valuation<br>• £550 cashback on EPC A/B properties, £300 cashback on all other properties |

\*Bank of England Base Rate, currently 3.75%

# Remortgages.

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- 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%

| 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%                                        | 5.14%        | £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)  | 73OX                      | 73PN                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul> | 73PF            | 73PV                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £550 cashback on EPC A/B properties, £300 cashback on all other properties</li> </ul> |
|                                                  | 5.39%        | £0          |                                                                               | £25,000 to £2 million (£1 million for Shared Equity/Ownership) | 73OY                      | 73PO                     |                                                                                                                         | 73PG            | 73PW                     |                                                                                                                                                                |
| 60% to 75%                                       | 5.24%        | £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)  | 73OZ                      | 73PP                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul> | 73PH            | 73PX                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £550 cashback on EPC A/B properties, £300 cashback on all other properties</li> </ul> |
|                                                  | 5.49%        | £0          |                                                                               |                                                                | 73PA                      | 73PQ                     |                                                                                                                         | 73PI            | 73PY                     |                                                                                                                                                                |
| 75% to 80%                                       | 5.39%        | £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                                           | 73PB                      | 73PR                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul> | 73PJ            | 73PZ                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £550 cashback on EPC A/B properties, £300 cashback on all other properties</li> </ul> |
|                                                  | 5.64%        | £0          |                                                                               |                                                                | 73PC                      | 73PS                     |                                                                                                                         | 73PK            | 73QA                     |                                                                                                                                                                |
| 80% to 85%                                       | 5.39%        | £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                                           | 73PD                      | 73PT                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £250 cashback on EPC A/B properties</li> </ul> | 73PL            | 73QB                     | <ul style="list-style-type: none"> <li>• Free basic valuation</li> <li>• £550 cashback on EPC A/B properties, £300 cashback on all other properties</li> </ul> |
|                                                  | 5.64%        | £0          |                                                                               |                                                                | 73PE                      | 73PU                     |                                                                                                                         | 73PM            | 73QC                     |                                                                                                                                                                |

# Remortgages.

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- 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%  | 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)  | 73QD                      | 73QV                     | • Free basic valuation<br>• £250 cashback on EPC A/B properties | 73QM            | 73RE                     | • Free basic valuation<br>• £550 cashback on EPC A/B properties, £300 cashback on all other properties |
|            | 5.34%        | £0          |                                                                                                   | £25,000 to £2 million (£1 million for Shared Equity/Ownership) | 73QE                      | 73QW                     |                                                                 | 73QN            | 73RF                     |                                                                                                        |
| 60% to 75% | 5.29%        | £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)  | 73QF                      | 73QX                     | • Free basic valuation<br>• £250 cashback on EPC A/B properties | 73QO            | 73RG                     | • Free basic valuation<br>• £550 cashback on EPC A/B properties, £300 cashback on all other properties |
|            | 5.44%        | £0          |                                                                                                   |                                                                | 73QG                      | 73QY                     |                                                                 | 73QP            | 73RH                     |                                                                                                        |
| 75% to 80% | 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 £1 million                                           | 73QH                      | 73QZ                     | • Free basic valuation<br>• £250 cashback on EPC A/B properties | 73QQ            | 73RI                     | • Free basic valuation<br>• £550 cashback on EPC A/B properties, £300 cashback on all other properties |
|            | 5.59%        | £0          |                                                                                                   |                                                                | 73QI                      | 73RA                     |                                                                 | 73QR            | 73RJ                     |                                                                                                        |
| 80% to 85% | 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 £1 million                                           | 73QJ                      | 73RB                     | • Free basic valuation<br>• £250 cashback on EPC A/B properties | 73QS            | 73RK                     | • Free basic valuation<br>• £550 cashback on EPC A/B properties, £300 cashback on all other properties |
|            | 5.59%        | £0          |                                                                                                   |                                                                | 73QK                      | 73RC                     |                                                                 | 73QT            | 73RL                     |                                                                                                        |
| 85% to 90% | 5.64%        | £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                                             | 73QL                      | 73RD                     | • Free basic valuation<br>• £250 cashback on EPC A/B properties | 73QU            | 73RM                     | • Free basic valuation<br>• £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%

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# 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    |                        | Own Conveyancer |                                           |
|------------|--------------|-------------|---------------------------------------------------|--------------------------|----------------|------------------------|-----------------|-------------------------------------------|
|            |              |             |                                                   |                          | All Properties | Incentives             | 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    | 73AJ           | • Free basic valuation | 73AZ            | • Free basic valuation<br>• £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<br>• £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<br>• £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    |                        | Own Conveyancer |                                           |
|------------|--------------|-------------|---------------------------------------------------------------------------------------------------|--------------------------|----------------|------------------------|-----------------|-------------------------------------------|
|            |              |             |                                                                                                   |                          | All Properties | Incentives             | 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    | 73AR           | • Free basic valuation | 73BH            | • Free basic valuation<br>• £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<br>• £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<br>• £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    |                        | Own Conveyancer |                                           |
|------------|----------------------------------------------------|-------------|------------------------|--------------------------|----------------|------------------------|-----------------|-------------------------------------------|
|            |                                                    |             |                        |                          | All Properties | Incentives             | 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    | 71UV           | • Free basic valuation | 71VN            | • Free basic valuation<br>• £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<br>• £300 cashback |

\*Bank of England Base Rate, currently 3.75%

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# Portfolio Buy-to-Let.

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- 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%  | 5.29%        | £1,995      | 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | £25,005 to £1 million    | 73BP           | • Free basic valuation |
|            | 5.49%        | £995        |                                                   |                          | 73BQ           |                        |
|            | 5.79%        | £0          |                                                   | £75,000 to £1 million    | 73BR           |                        |
| 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    | 73BS           | • Free basic valuation |
|            | 5.69%        | £995        |                                                   |                          | 73BT           |                        |
|            | 5.89%        | £0          |                                                   | £75,000 to £1 million    | 73BU           |                        |

### 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%  | 5.34%        | £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    | 73BV           | • Free basic valuation |
|            | 5.44%        | £995        |                                                                                                   |                          | 73BW           |                        |
|            | 5.59%        | £0          |                                                                                                   | £75,000 to £1 million    | 73BX           |                        |
| 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    | 73BY           | • Free basic valuation |
|            | 5.69%        | £995        |                                                                                                   |                          | 73BZ           |                        |
|            | 5.79%        | £0          |                                                                                                   | £75,000 to £1 million    | 73CA           |                        |

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- 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<br>• £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<br>• £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<br>• £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<br>• £300 cashback |
|            | 5.69%        | £995        |                                                                                                   |                          | 73CL           |                        | 73CX            |                                           |
|            | 5.79%        | £0          |                                                                                                   | £75,000 to £1 million    | 73CM           |                        | 73CY            |                                           |

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# 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% | 5.85%        | £0          | 1% until 31/01/2028    | Up to £7.5 million       | 73JD           |            |

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# 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%   | 4.94%        | £1,495      | 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | Up to £7.5 million       | 73JE           |            |
|             | 4.99%        | £995        |                                                   |                          | 73JF           |            |
|             | 5.24%        | £0          |                                                   |                          | 73JG           |            |
| 60% to 75%  | 4.99%        | £1,495      | 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | Up to £7.5 million       | 73JH           |            |
|             | 5.04%        | £995        |                                                   |                          | 73JI           |            |
|             | 5.34%        | £0          |                                                   |                          | 73JJ           |            |
| 75% to 80%  | 5.29%        | £995        | 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | Up to £7.5 million       | 73JK           |            |
|             | 5.49%        | £0          |                                                   |                          | 73JL           |            |
| 80% to 85%  | 5.29%        | £995        | 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | Up to £7.5 million       | 73JM           |            |
|             | 5.49%        | £0          |                                                   |                          | 73JN           |            |
| 85% to 90%  | 5.54%        | £995        | 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | Up to £7.5 million       | 73JO           |            |
|             | 5.74%        | £0          |                                                   |                          | 73JP           |            |
| 90% to 120% | 6.09%        | £0          | 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | Up to £7.5 million       | 73JQ           |            |

### 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%

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# 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%  | 4.89%        | £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       | 73EZ           |            |
|            | 4.94%        | £995        |                                                                               |                          | 73FA           |            |
|            | 5.19%        | £0          |                                                                               |                          | 73FB           |            |
| 60% to 75% | 4.99%        | £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       | 73FC           |            |
|            | 5.04%        | £995        |                                                                               |                          | 73FD           |            |
|            | 5.34%        | £0          |                                                                               |                          | 73JR           |            |
| 75% to 80% | 5.29%        | £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       | 73JS           |            |
|            | 5.54%        | £0          |                                                                               |                          | 73JT           |            |
| 80% to 85% | 5.29%        | £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       | 73JU           |            |
|            | 5.54%        | £0          |                                                                               |                          | 73JV           |            |

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# 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%   | 5.04%        | £1,495      | 5% until 31/01/2029, then<br>4% until 31/01/2030, then<br>3% until 31/01/2031, then<br>2% until 31/01/2032 | Up to £7.5 million       | 73JW           |            |
|             | 5.09%        | £995        |                                                                                                            |                          | 73JX           |            |
|             | 5.19%        | £0          |                                                                                                            |                          | 73JY           |            |
| 60% to 75%  | 5.19%        | £1,495      | 5% until 31/01/2029, then<br>4% until 31/01/2030, then<br>3% until 31/01/2031, then<br>2% until 31/01/2032 | Up to £7.5 million       | 73JZ           |            |
|             | 5.24%        | £995        |                                                                                                            |                          | 73KA           |            |
|             | 5.34%        | £0          |                                                                                                            |                          | 73KB           |            |
| 75% to 80%  | 5.34%        | £995        | 5% until 31/01/2029, then<br>4% until 31/01/2030, then<br>3% until 31/01/2031, then<br>2% until 31/01/2032 | Up to £7.5 million       | 73KC           |            |
|             | 5.44%        | £0          |                                                                                                            |                          | 73KD           |            |
| 80% to 85%  | 5.34%        | £995        | 5% until 31/01/2029, then<br>4% until 31/01/2030, then<br>3% until 31/01/2031, then<br>2% until 31/01/2032 | Up to £7.5 million       | 73KE           |            |
|             | 5.44%        | £0          |                                                                                                            |                          | 73KF           |            |
| 85% to 90%  | 5.44%        | £995        | 5% until 31/01/2029, then<br>4% until 31/01/2030, then<br>3% until 31/01/2031, then<br>2% until 31/01/2032 | Up to £7.5 million       | 73KG           |            |
|             | 5.54%        | £0          |                                                                                                            |                          | 73KH           |            |
| 90% to 120% | 5.79%        | £0          | 5% until 31/01/2029, then<br>4% until 31/01/2030, then<br>3% until 31/01/2031, then<br>2% until 31/01/2032 | Up to £7.5 million       | 73KI           |            |

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# 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% | 5.85%        | £0          | 1% until 31/01/2028    | Up to £7.5 million       | 73KJ           |            |

### 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%        | £995        | 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | Up to £7.5 million       | 73KK           |            |
|             | 5.39%        | £0          |                                                   |                          | 73KL           |            |
| 60% to 75%  | 5.24%        | £995        | 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | Up to £7.5 million       | 73FY           |            |
|             | 5.44%        | £0          |                                                   |                          | 73FZ           |            |
| 75% to 80%  | 5.79%        | £995        | 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | Up to £7.5 million       | 73KM           |            |
|             | 6.19%        | £0          |                                                   |                          | 73KN           |            |
| 80% to 120% | 6.49%        | £0          | 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | Up to £7.5 million       | 73GC           |            |

### 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%   | 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       | 73GD           |            |
|             | 5.24%        | £0          |                                                                                                   |                          | 73GE           |            |
| 60% to 75%  | 5.24%        | £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       | 73KO           |            |
|             | 5.39%        | £0          |                                                                                                   |                          | 73KP           |            |
| 75% to 80%  | 5.74%        | £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       | 73KQ           |            |
|             | 5.94%        | £0          |                                                                                                   |                          | 73KR           |            |
| 80% to 120% | 6.24%        | £0          | 5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032 | Up to £7.5 million       | 73GJ           |            |

\*Bank of England Base Rate, currently 3.75%

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# 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%  | 5.24%        | £0          | 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | £10,000 to £2 million    | 73KS           |            |
| 60% to 75% | 5.34%        | £0          | 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | £10,000 to £2 million    | 73KT           |            |
| 75% to 80% | 5.49%        | £0          | 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | £10,000 to £1 million    | 73KU           |            |

## 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%  | 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 £2 million    | 73GO           |            |
| 60% to 75% | 5.34%        | £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    | 73KW           |            |
| 75% to 80% | 5.54%        | £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    | 73KX           |            |

## 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%  | 5.19%        | £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    | 73KZ           |            |
| 60% to 75% | 5.34%        | £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    | 73LA           |            |
| 75% to 80% | 5.44%        | £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    | 73LB           |            |

## 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%

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# 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%  | 5.39%        | £0          | 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | £10,000 to £1 million    | 73LD           |            |
| 60% to 75% | 5.44%        | £0          | 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | £10,000 to £1 million    | 73GX           |            |

### 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%        | £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    | 73GY           |            |
| 60% to 75% | 5.39%        | £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    | 73LE           |            |

### 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%

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# 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](https://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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