

With effect from 07 October 2026.

Intermediary Product Guide.

What's inside...

Introducing our product range effective from 07 October 2026.

What's inside?	Page
House Purchase - Including Affordable Housing	
2 year fixed and tracker rates	3
3 year fixed rates	4
5 year fixed rates	5
Remortgages - Including Affordable Housing	
2 year fixed and tracker rates	6
3 year fixed rates	7
5 year fixed rates	8
Buy-to-Let	
House Purchase - 2 and 5 year rates	9
Remortgage - 2 and 5 year rates	10
Portfolio Buy-to-Let	
House Purchase - 2 and 5 year rates	11
Remortgage - 2 and 5 year rates	12
Product transfers	
Residential - 1 year fixed rate	13
Residential - 2 year fixed and tracker rates	14
Residential - 3 year fixed rates	15
Residential - 5 year fixed rates	16
Buy-to-Let - 1, 2 and 5 year rates	17
Additional borrowing	
Residential - 2, 3 and 5 year rates	18
Buy-to-Let - 2 and 5 year rates	19
TSB Mortgage valuation fees	20

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	• Free basic valuation • £250 cashback on EPC A/B properties
	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	• Free basic valuation • £250 cashback on EPC A/B properties
	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	• Free basic valuation • £250 cashback on EPC A/B properties
	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	• 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%

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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	• Free basic valuation • £250 cashback on EPC A/B properties
	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	• Free basic valuation • £250 cashback on EPC A/B properties
	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	• Free basic valuation • £250 cashback on EPC A/B properties
	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	• Free basic valuation • £250 cashback on EPC A/B properties
	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	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
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	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties

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%

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	• Free basic valuation • £250 cashback on EPC A/B properties
	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	• Free basic valuation • £250 cashback on EPC A/B properties
	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	• Free basic valuation • £250 cashback on EPC A/B properties
	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	• Free basic valuation • £250 cashback on EPC A/B properties
	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	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
	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	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
	5.89%	£0			72UY	72VK	

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Remortgages.

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

2 year fixed rate (fixed until 30 November 2028)

					Free Legals (excl. SE/SO)			Own Conveyancer		
LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	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 • £250 cashback on EPC A/B properties	73OF	73OR	• Free basic valuation • £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 • £250 cashback on EPC A/B properties	73OI	73OU	• Free basic valuation • £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 • £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

*Bank of England Base Rate, currently 3.75%

Remortgages.

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

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	• Free basic valuation • £250 cashback on EPC A/B properties	73PF	73PV	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	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	• Free basic valuation • £250 cashback on EPC A/B properties	73PH	73PX	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	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	• Free basic valuation • £250 cashback on EPC A/B properties	73PJ	73PZ	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	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	• Free basic valuation • £250 cashback on EPC A/B properties	73PL	73QB	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.64%	£0			73PE	73PU		73PM	73QC	

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%	5.19%	£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 • £250 cashback on EPC A/B properties	73QM	73RE	• Free basic valuation • £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 • £250 cashback on EPC A/B properties	73QO	73RG	• Free basic valuation • £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 • £250 cashback on EPC A/B properties	73QQ	73RI	• Free basic valuation • £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 • £250 cashback on EPC A/B properties	73QS	73RK	• Free basic valuation • £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 • £250 cashback on EPC A/B properties	73QU	73RM	• 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%

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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 • £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		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 • £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		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 • £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%

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Portfolio Buy-to-Let.

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

House Purchase

2 year fixed rate (fixed until 31 January 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	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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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	

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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%	5.09%	£1,495	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	73RN	
	5.14%	£995			73RO	
	5.39%	£0			73RP	
60% to 75%	5.19%	£1,495	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	73RQ	
	5.24%	£995			73RR	
	5.44%	£0			73RS	
75% to 80%	5.34%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	73RT	
	5.59%	£0			73RU	
80% to 85%	5.34%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	73RV	
	5.59%	£0			73RW	
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%	5.09%	£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	73RX	
	5.14%	£995			73RY	
	5.39%	£0			73RZ	
60% to 75%	5.19%	£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	73SA	
	5.24%	£995			73SB	
	5.49%	£0			73SC	
75% to 80%	5.39%	£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	73SD	
	5.64%	£0			73SE	
80% to 85%	5.39%	£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	73SF	
	5.64%	£0			73SG	

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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%	5.09%	£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	73SH	
	5.14%	£995			73SI	
	5.24%	£0			73SJ	
60% to 75%	5.19%	£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	73JZ	
	5.24%	£995			73KA	
	5.34%	£0			73KB	
75% to 80%	5.34%	£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	73KC	
	5.44%	£0			73KD	
80% to 85%	5.34%	£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	73KE	
	5.44%	£0			73KF	
85% to 90%	5.44%	£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	73KG	
	5.54%	£0			73KH	
90% to 120%	5.79%	£0	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	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%	5.19%	£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	73SK	
	5.34%	£0			73SL	
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%	5.39%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £2 million	73SM	
60% to 75%	5.44%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £2 million	73SN	
75% to 80%	5.59%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £1 million	73SO	

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%	5.39%	£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	73SQ	
60% to 75%	5.49%	£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	73SR	
75% to 80%	5.64%	£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	73SS	

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 £2 million	73SU	
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%	5.34%	£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 £1 million	73SV	
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

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

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