

With effect from 17 December 2024.

# Intermediary Product Guide.

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Introducing our product range effective from 17 December 2024.

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# First Time Buyers

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- If LTV exceeds 75% all lending must be on a repayment basis
- Free Basic Valuation on all Residential First Time Buyers

## 2 year fixed rate (fixed until 31 March 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.39%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £2 million	7.0	53QL	
	4.79%		£0			7.1	53QM	
60% to 75%	4.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £2 million	7.0	53QN	
	4.84%		£0			7.1	53QO	
75% to 80%	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.1	54DR	
	4.94%		£0			7.1	54DS	
80% to 85%	4.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.1	54DT	
	4.99%		£0			7.1	54DU	
85% to 90%	5.39%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £750,000	7.2	53IA	£500 cashback
	5.54%		£0			7.2	53IB	£500 cashback
90% to 95%	5.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £570,000	7.2	53XO	£500 cashback

## 2 year tracker rate (until 31 March 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.34% (variable) at 0.59% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £2 million	7.5	53BD	
60% to 75%	5.39% (variable) at 0.64% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £2 million	7.5	53BE	
75% to 80%	5.54% (variable) at 0.79% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £1 million	7.5	53BF	
80% to 85%	5.54% (variable) at 0.79% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £1 million	7.5	53BG	

\*\*Bank of England Base Rate, currently 4.75%

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# First Time Buyers

## 3 year fixed rate (fixed until 31 March 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.30%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £2 million	6.8	53YS	
	4.54%		£495			6.8	53YT	
60% to 75%	4.31%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £2 million	6.8	53YU	
	4.54%		£495			6.8	53YV	
75% to 80%	4.53%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £1 million	6.9	53YW	
	4.79%		£495			6.9	53YX	
80% to 85%	4.55%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £1 million	6.9	53YY	
	4.79%		£495			6.9	53YZ	
85% to 90%	4.94%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £750,000	7.0	53ZA	£500 cashback
	5.19%		£495			7.0	53ZB	£500 cashback

\*\*Bank of England Base Rate, currently 4.75%

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# First Time Buyers

## 5 year fixed rate (fixed until 31 March 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.34%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £2 million	6.4	53ZC	
	4.54%		£0			6.4	53ZD	
60% to 75%	4.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £2 million	6.5	53ZE	
	4.64%		£0			6.5	53ZF	
75% to 80%	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.5	53ZG	
	4.74%		£0			6.5	53ZH	
80% to 85%	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.5	53ZI	
	4.74%		£0			6.5	53ZJ	
85% to 90%	4.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £750,000	6.6	53ZK	£500 cashback
	4.94%		£0			6.6	53ZL	£500 cashback

\*\*Bank of England Base Rate, currently 4.75%

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# Home Movers

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- If LTV exceeds 75% all lending must be on a repayment basis
- Free Basic Valuation on all Residential Movers

## 2 year fixed rate (fixed until 31 March 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.39%	HVR*, currently 8.24%	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £2 million	7.8	53QT	
	4.79%		£0			7.9	53QU	
60% to 75%	4.44%	HVR*, currently 8.24%	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £2 million	7.8	53QV	
	4.84%		£0			7.9	53QW	
75% to 80%	4.54%	HVR*, currently 8.24%	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	54DV	
	4.94%		£0			7.9	54DW	
80% to 85%	4.59%	HVR*, currently 8.24%	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	54DX	
	4.99%		£0			7.9	54DY	
85% to 90%	5.39%	HVR*, currently 8.24%	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £750,000	8.0	53IW	£500 cashback
	5.54%		£0			8.0	53IX	£500 cashback
90% to 95%	5.84%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £570,000	8.1	53XQ	£500 cashback

## 2 year tracker rate (until 31 March 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.34% (variable) at 0.59% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	£5,000 to £2 million	8.3	53CO	
60% to 75%	5.39% (variable) at 0.64% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	£5,000 to £2 million	8.3	53CP	
75% to 80%	5.54% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	£5,000 to £1 million	8.3	53CQ	
80% to 85%	5.54% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	£5,000 to £1 million	8.3	53CR	

\*Homeowner Variable Rate, currently 8.24%

\*\*Bank of England Base Rate, currently 4.75%

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# Home Movers

## 3 year fixed rate (fixed until 31 March 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.30%	HVR*, currently 8.24%	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £2 million	7.5	53ZM	
	4.54%		£495			7.5	53ZN	
60% to 75%	4.31%	HVR*, currently 8.24%	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £2 million	7.5	53ZO	
	4.54%		£495			7.5	53ZP	
75% to 80%	4.53%	HVR*, currently 8.24%	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £1 million	7.6	53ZQ	
	4.79%		£495			7.6	53ZR	
80% to 85%	4.55%	HVR*, currently 8.24%	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £1 million	7.6	53ZS	
	4.79%		£495			7.6	53ZT	
85% to 90%	4.94%	HVR*, currently 8.24%	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £750,000	7.7	53ZU	£500 cashback
	5.19%		£495			7.7	53ZV	£500 cashback

\*Homeowner Variable Rate, currently 8.24%

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# Home Movers

## 5 year fixed rate (fixed until 31 March 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.34%	HVR*, currently 8.24%	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £2 million	6.9	53ZW	
	4.54%		£0			6.9	53ZX	
60% to 75%	4.44%	HVR*, currently 8.24%	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £2 million	7.0	53ZY	
	4.64%		£0			7.0	53ZZ	
75% to 80%	4.54%	HVR*, currently 8.24%	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.0	54AA	
	4.74%		£0			7.0	54AB	
80% to 85%	4.54%	HVR*, currently 8.24%	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.0	54AC	
	4.74%		£0			7.0	54AD	
85% to 90%	4.84%	HVR*, currently 8.24%	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £750,000	7.1	54AE	£500 cashback
	4.94%		£0			7.1	54AF	£500 cashback

\*Homeowner Variable Rate, currently 8.24%

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# Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals (free legals are not available on loans above £1 million or on shared ownership purchase of final share/tranche applications)\*\*\*
- If LTV exceeds 75% all lending must be on a repayment basis

## 2 year fixed rate (fixed until 31 March 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.14%	HVR*, currently 8.24%	£1,495	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £2 million***	7.8	54ET		54FD	£300 cashback
	4.24%		£995			7.8	54EU		54FE	£300 cashback
	4.54%		£0			7.8	54EV		54FF	£300 cashback
60% to 75%	4.39%	HVR*, currently 8.24%	£1,495	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £2 million***	7.8	54EW		54FG	£300 cashback
	4.49%		£995			7.8	54EX		54FH	£300 cashback
	4.79%		£0			7.8	54EY		54FI	£300 cashback
75% to 80%	4.79%	HVR*, currently 8.24%	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	54EZ		54FJ	£300 cashback
	5.09%		£0			7.9	54FA		54FK	£300 cashback
80% to 85%	4.89%	HVR*, currently 8.24%	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	54FB		54FL	£300 cashback
	5.19%		£0			7.9	54FC		54FM	£300 cashback
85% to 90%	5.59%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £500,000	8.0	54AO		54AX	£300 cashback

## 2 year tracker rate (until 31 March 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	5.34% (variable) at 0.59% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	£5,000 to £2 million***	8.3	53DZ		53EO	£300 cashback
60% to 75%	5.39% (variable) at 0.64% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	£5,000 to £2 million***	8.3	53EA		53EP	£300 cashback
75% to 80%	5.54% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	£5,000 to £1 million	8.3	53EB		53EQ	£300 cashback
80% to 85%	5.54% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	£5,000 to £1 million	8.3	53EC		53ER	£300 cashback

\*Homeowner Variable Rate, currently 8.24%

\*\*Bank of England Base Rate, currently 4.75%

\*\*\*Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity arrangements. This information must be given directly to the acting Conveyancer

- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

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# Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals (free legals are not available on loans above £1 million or on shared ownership purchase of final share/tranche applications)\*\*\*
- If LTV exceeds 75% all lending must be on a repayment basis

## 3 year fixed rate (fixed until 31 March 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.25%	HVR*, currently 8.24%	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £2 million***	7.4	54AY		54BD	£300 cashback
	4.49%		£495			7.4	54AZ		54BE	£300 cashback
60% to 75%	4.43%	HVR*, currently 8.24%	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £2 million***	7.5	54BA		54BF	£300 cashback
	4.69%		£495			7.5	54BB		54BG	£300 cashback
75% to 80%	4.74%	HVR*, currently 8.24%	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £1 million	7.6	54BC		54BH	£300 cashback
	4.99%		£495			7.8	53EX		53FF	£300 cashback
80% to 85%	4.89%	HVR*, currently 8.24%	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £1 million	7.8	53EY		53FG	£300 cashback
	5.09%		£495			7.8	53EZ		53FH	£300 cashback

\*Homeowner Variable Rate, currently 8.24%

\*\*\*Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity arrangements. This information must be given directly to the acting Conveyancer

- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

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# Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals (free legals are not available on loans above £1 million or on shared ownership purchase of final share/tranche applications)\*\*\*
- If LTV exceeds 75% all lending must be on a repayment basis

## 5 year fixed rate (fixed until 31 March 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.09%	HVR*, currently 8.24%	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £2 million***	6.7	54FN		54FR	£300 cashback
	4.24%		£0		£25,000 to £2 million***	6.7	54FO		54FS	£300 cashback
60% to 75%	4.19%	HVR*, currently 8.24%	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £2 million***	6.8	54FP		54FT	£300 cashback
	4.34%		£0			6.8	54FQ		54FU	£300 cashback
75% to 80%	4.59%	HVR*, currently 8.24%	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.9	54BM		54BV	£300 cashback
	4.74%		£0			6.9	54BN		54BW	£300 cashback
80% to 85%	4.64%	HVR*, currently 8.24%	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.0	54BO		54BX	£300 cashback
	4.79%		£0			7.0	54BP		54BY	£300 cashback
85% to 90%	5.04%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £500,000	7.1	54BQ		54BZ	£300 cashback

\*Homeowner Variable Rate, currently 8.24%

\*\*\*Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

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# Shared Ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership First Time Buyer products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## First Time Buyers

### 2 year fixed rate (fixed until 31 March 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.1	53MC	£500 cashback
60% to 75%	5.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.1	53MD	£500 cashback
75% to 80%	5.49%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.2	53ME	£500 cashback
80% to 85%	5.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.2	53MF	£500 cashback
85% to 90%	5.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £500,000	7.2	53MG	£500 cashback

### 5 year fixed rate (fixed until 31 March 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.89%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.6	53MH	£500 cashback
60% to 75%	4.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.6	53MI	£500 cashback
75% to 80%	5.09%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.7	53MJ	£500 cashback
80% to 85%	5.09%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.7	53MK	£500 cashback
85% to 90%	5.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £500,000	6.7	53ML	£500 cashback

\*\*Bank of England Base Rate, currently 4.75%

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# Shared Ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership Homemover products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## Home Movers

### 2 year fixed rate (fixed until 31 March 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.19%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	53MM	£500 cashback
60% to 75%	5.24%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	53MN	£500 cashback
75% to 80%	5.49%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	8.0	53MO	£500 cashback
80% to 85%	5.54%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	8.0	53MP	£500 cashback
85% to 90%	5.84%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £500,000	8.1	53MQ	£500 cashback

### 5 year fixed rate (fixed until 31 March 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.89%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.1	53MR	£500 cashback
60% to 75%	4.99%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.1	53MS	£500 cashback
75% to 80%	5.09%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.2	53MT	£500 cashback
80% to 85%	5.09%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.2	53MU	£500 cashback
85% to 90%	5.24%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £500,000	7.2	53MV	£500 cashback

\*Homeowner Variable Rate, currently 8.24%

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# Shared Ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership Remortgage products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## Remortgage (own Conveyancer)

### 2 year fixed rate (fixed until 31 March 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.39%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	53MW	£500 cashback
60% to 75%	5.44%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	53MX	£500 cashback
75% to 80%	5.64%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	8.0	53MY	£500 cashback
80% to 85%	5.84%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	8.2	53GX	£500 cashback

\*Homeowner Variable Rate, currently 8.24%

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# Shared Equity.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Free Basic Valuation on all Shared Equity First Time Buyer products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## First Time Buyers

### 5 year fixed rate (fixed until 31 March 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
<b>Up to 60%</b>	4.89%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.6	53MZ	£500 cashback
<b>60% to 75%</b>	4.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.6	53NA	£500 cashback
<b>75% to 80%</b>	5.09%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.7	53NB	£500 cashback
<b>80% to 85%</b>	5.09%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.7	53NC	£500 cashback

\*\*Bank of England Base Rate, currently 4.75%

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# Shared Equity.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Free Basic Valuation on all Shared Equity Homemover products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## Home Movers

### 5 year fixed rate (fixed until 31 March 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.89%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.1	53ND	£500 cashback
60% to 75%	4.99%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.1	53NE	£500 cashback
75% to 80%	5.09%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.2	53NF	£500 cashback
80% to 85%	5.09%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.2	53NG	£500 cashback

\*Homeowner Variable Rate, currently 8.24%

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# Shared Equity.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Free Basic Valuation on all Shared Equity Remortgage products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## Remortgage (own Conveyancer)

### 2 year fixed rate (fixed until 31 March 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.39%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	53NH	£500 cashback
60% to 75%	5.44%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	53NI	£500 cashback
75% to 80%	5.64%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	8.0	53NJ	£500 cashback

\*Homeowner Variable Rate, currently 8.24%

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# Buy-to-Let.

- Free Basic Valuation on all Buy to Let House Purchase products

## House Purchase

### 2 year fixed rate (fixed until 30 April 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.49%	BVR*, currently 9.09%	£1,995	2% until 30/04/2026, then 1% until 30/04/2027	£25,005 to £1 million	8.6	53SE	N/A
	4.79%		£995			8.6	53SF	N/A
	5.19%		£0			8.6	53SG	N/A
60% to 75%	4.69%	BVR*, currently 9.09%	£1,995	2% until 30/04/2026, then 1% until 30/04/2027	£25,005 to £1 million	8.7	53SH	N/A
	4.99%		£995			8.7	53SI	N/A
	5.39%		£0			8.7	53SJ	N/A

### 5 year fixed rate (fixed until 30 April 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.44%	BVR*, currently 9.09%	£1,995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£25,005 to £1 million	7.5	53SK	N/A
	4.54%		£995			7.5	53SL	N/A
	4.69%		£0			7.5	53SM	N/A
60% to 75%	4.59%	BVR*, currently 9.09%	£1,995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£25,005 to £1 million	7.6	53SN	N/A
	4.69%		£995			7.6	53SO	N/A
	4.84%		£0			7.6	53SP	N/A

### 2 year tracker rate (until 30 April 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.44% (variable) at 0.69% above the BoE base rate**	BVR*, currently 9.09%	£995	No ERC	£25,005 to £1 million	8.8	53SQ	N/A
60% to 75%	5.59% (variable) at 0.84% above the BoE base rate**	BVR*, currently 9.09%	£995	No ERC	£25,005 to £1 million	8.8	53SR	N/A

\*Buy-to-Let Variable Rate, currently 9.09%

\*\*Bank of England Base Rate, currently 4.75%

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# Buy-to-Let.

- Free valuation and a choice of either £300 cash back or free standard legals\*\*\*
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## Remortgage

### 2 year fixed rate (fixed until 30 April 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.59%	BVR*, currently 9.09%	£1,995	2% until 30/04/2026, then 1% until 30/04/2027	£25,005 to £1 million	8.6	53SS	N/A	53TM	£300 cashback
	4.89%		£995			8.6	53ST	N/A	53TN	£300 cashback
	5.29%		£0			8.6	53SU	N/A	53TO	£300 cashback
60% to 75%	4.79%	BVR*, currently 9.09%	£1,995	2% until 30/04/2026, then 1% until 30/04/2027	£25,005 to £1 million	8.6	53SV	N/A	53TP	£300 cashback
	5.09%		£995			8.6	53SW	N/A	53TQ	£300 cashback
	5.49%		£0			8.7	53SX	N/A	53TR	£300 cashback
75% to 80%	5.44%	BVR*, currently 9.09%	£1,995	2% until 30/04/2026, then 1% until 30/04/2027	£25,005 to £500,000	8.8	53SY	N/A	53TS	£300 cashback
	5.74%		£995			8.8	53SZ	N/A	53TT	£300 cashback
	6.14%		£0			8.8	53TA	N/A	53TU	£300 cashback

### 5 year fixed rate (fixed until 30 April 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.49%	BVR*, currently 9.09%	£1,995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£25,005 to £1 million	7.4	53TB	N/A	53TV	£300 cashback
	4.59%		£995			7.4	53TC	N/A	53TW	£300 cashback
	4.74%		£0			7.4	53TD	N/A	53TX	£300 cashback
60% to 75%	4.69%	BVR*, currently 9.09%	£1,995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£25,005 to £1 million	7.5	53TE	N/A	53TY	£300 cashback
	4.79%		£995			7.5	53TF	N/A	53TZ	£300 cashback
	4.94%		£0			7.5	53TG	N/A	53UA	£300 cashback
75% to 80%	5.04%	BVR*, currently 9.09%	£1,995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£25,005 to £500,000	7.7	53TH	N/A	53UB	£300 cashback
	5.14%		£995			7.7	53TI	N/A	53UC	£300 cashback
	5.34%		£0			7.7	53TJ	N/A	53UD	£300 cashback

### 2 year tracker rate (until 30 April 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	5.44% (variable) at 0.69% above the BoE base rate**	BVR*, currently 9.09%	£995	No ERC	£25,005 to £1 million	8.7	53TK	N/A	53UE	£300 cashback
60% to 75%	5.59% (variable) at 0.84% above the BoE base rate**	BVR*, currently 9.09%	£995	No ERC	£25,005 to £1 million	8.7	53TL	N/A	53UF	£300 cashback

\*Buy-to-Let Variable Rate, currently 9.09%

\*\*Bank of England Base Rate, currently 4.75%

\*\*\*Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

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# Product Transfers

- 1, 2, 3 & 5 year rates
- Available up to 120% LTV
- Max loan size £7.5 million
- Available for existing mortgage customers (including Shared Equity & Shared Ownership) who wish to switch to a fixed or tracker rate

## Residential

1 year fixed rate (fixed until 30 April 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 75%	5.95%	HVR*, currently 8.24%	£0	1% until 30/04/2026	Up to £7.5 million	8.3	53UG	

\*Homeowner Variable Rate, currently 8.24%

\*\*Bank of England Base Rate, currently 4.75%

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# Product Transfers

## Residential

### 2 year fixed rate (fixed until 30 April 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.14%	HVR*, currently 8.24%	£1,495	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	7.7	54FV	
	4.24%		£995			7.7	54FW	
	4.54%		£0			7.7	54FX	
60% to 75%	4.39%	HVR*, currently 8.24%	£1,495	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	7.8	54FY	
	4.49%		£995			7.8	54FZ	
	4.79%		£0			7.7	54GA	
75% to 80%	4.79%	HVR*, currently 8.24%	£995	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	7.8	54GB	
	5.09%		£0			7.8	54GC	
80% to 85%	4.89%	HVR*, currently 8.24%	£995	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	7.9	54GD	
	5.19%		£0			7.8	54GE	
85% to 90%	5.29%	HVR*, currently 8.24%	£995	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	8.0	54CG	
	5.59%		£0			7.9	54CH	
90% to 120%	5.99%	HVR*, currently 8.24%	£0	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	8.0	53UT	

### 2 year tracker rate (until 30 April 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.14% (variable) at 0.39% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	Up to £7.5 million	7.9	53UU	
60% to 75%	5.19% (variable) at 0.44% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	Up to £7.5 million	7.9	53UV	
75% to 80%	5.44% (variable) at 0.69% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	Up to £7.5 million	8	53UW	
80% to 85%	5.44% (variable) at 0.69% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	Up to £7.5 million	8	53UX	
85% to 90%	5.69% (variable) at 0.94% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	Up to £7.5 million	8.1	53UY	

\*Homeowner Variable Rate, currently 8.24%

\*\*Bank of England Base Rate, currently 4.75%

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# Product Transfers

## Residential

3 year fixed rate (fixed until 30 April 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.34%	HVR*, currently 8.24%	£995	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	Up to £7.5 million	7.4	53UZ	
	4.59%		£0			7.3	53VA	
60% to 75%	4.49%	HVR*, currently 8.24%	£995	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	Up to £7.5 million	7.4	53VB	
	4.74%		£0			7.4	53VC	
75% to 80%	4.89%	HVR*, currently 8.24%	£995	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	Up to £7.5 million	7.5	53VD	
	5.14%		£0			7.5	53VE	
80% to 85%	4.99%	HVR*, currently 8.24%	£995	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	Up to £7.5 million	7.6	54CI	
	5.24%		£0			7.5	54CJ	

\*Homeowner Variable Rate, currently 8.24%

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# Product Transfers

## Residential

5 year fixed rate (fixed until 30 April 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.09%	HVR*, currently 8.24%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	6.6	54GF	
	4.24%		£0			6.5	54GG	
60% to 75%	4.19%	HVR*, currently 8.24%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	6.6	54GH	
	4.34%		£0			6.6	54GI	
75% to 80%	4.59%	HVR*, currently 8.24%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	6.8	53VL	
	4.74%		£0			6.8	53VM	
80% to 85%	4.64%	HVR*, currently 8.24%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	6.8	54CO	
	4.79%		£0			6.8	54CP	
85% to 90%	4.89%	HVR*, currently 8.24%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	7.0	54CQ	
	5.04%		£0			6.9	54CR	
90% to 120%	5.59%	HVR*, currently 8.24%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	7.2	53VR	

\*Homeowner Variable Rate, currently 8.24%

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# Product transfers.

- 1, 2 and 5 year rates
- Available up to 120% LTV
- Max loan size £7.5 million

## Buy-to-Let

- Available for existing BTL mortgage customers who wish to switch to a fixed or tracker rate

### 1 year fixed rate (fixed until 30 April 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 75%	5.95%	BVR*, currently 9.09%	£0	1% until 30/04/2026	Up to £7.5 million	9.1	53VS	

### 2 year fixed rate (fixed until 30 April 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.64%	BVR*, currently 9.09%	£995	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	8.5	53VT	
	5.04%		£0			8.5	53VU	
60% to 75%	4.74%	BVR*, currently 9.09%	£995	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	8.5	53VV	
	5.14%		£0			8.5	53VW	
75% to 80%	5.74%	BVR*, currently 9.09%	£995	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	8.8	53VX	
	6.14%		£0			8.7	53VY	
80% to 120%	6.19%	BVR*, currently 9.09%	£0	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	8.8	53VZ	

### 2 year tracker rate (until 30 April 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.24% (variable) at 0.49% above the BoE base rate**	BVR*, currently 9.09%	£995	No ERC	Up to £7.5 million	8.6	53WA	
60% to 75%	5.39% (variable) at 0.64% above the BoE base rate**	BVR*, currently 9.09%	£995	No ERC	Up to £7.5 million	8.7	53WB	

### 5 year fixed rate (fixed until 30 April 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.54%	BVR*, currently 9.09%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	7.2	53WC	
	4.74%		£0			7.2	53WD	
60% to 75%	4.64%	BVR*, currently 9.09%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	7.3	53WE	
	4.84%		£0			7.3	53WF	
75% to 80%	5.14%	BVR*, currently 9.09%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	7.5	53WG	
	5.34%		£0			7.5	53WH	
80% to 120%	5.49%	BVR*, currently 9.09%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	7.6	53WI	

\*Buy-to-Let Variable Rate, currently 9.09%

\*\*Bank of England Base Rate, currently 4.75%

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# Residential Additional Borrowing

## 2 year fixed rate (fixed until 30 April 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.54%	HVR*, currently 8.24%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £2 million	7.6	54GL	
60% to 75%	4.79%	HVR*, currently 8.24%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £2 million	7.6	54GM	
75% to 80%	5.09%	HVR*, currently 8.24%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £2 million	7.7	54GN	

## 3 year fixed rate (fixed until 30 April 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.59%	HVR*, currently 8.24%	£0	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£10,000 to £2 million	7.2	53WM	
60% to 75%	4.74%	HVR*, currently 8.24%	£0	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£10,000 to £2 million	7.3	53WN	
75% to 80%	5.14%	HVR*, currently 8.24%	£0	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£10,000 to £2 million	7.4	53WO	

## 5 year fixed rate (fixed until 30 April 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.24%	HVR*, currently 8.24%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£10,000 to £2 million	6.4	54GO	
60% to 75%	4.34%	HVR*, currently 8.24%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£10,000 to £2 million	6.4	54GP	
75% to 80%	4.74%	HVR*, currently 8.24%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£10,000 to £2 million	6.6	53WR	

## 2 year tracker rate (until 30 April 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.54% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.24%	£0	No ERC	£10,000 to £2 million	7.8	53WS	
60% to 75%	5.59% (variable) at 0.84% above the BoE base rate**	HVR*, currently 8.24%	£0	No ERC	£10,000 to £2 million	7.9	53WT	
75% to 80%	5.84% (variable) at 1.09% above the BoE base rate**	HVR*, currently 8.24%	£0	No ERC	£10,000 to £2 million	7.9	53WU	

\*Homeowner Variable Rate, currently 8.24%

\*\*Bank of England Base Rate, currently 4.75%

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# Buy to Let Additional Borrowing

## 2 year fixed rate (fixed until 30 April 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.04%	BVR*, currently 9.09%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £1 million	8.4	53WV	
60% to 75%	5.14%	BVR*, currently 9.09%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £1 million	8.4	53WW	

## 5 year fixed rate (fixed until 30 April 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.74%	BVR*, currently 9.09%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£10,000 to £1 million	7.0	53WX	
60% to 75%	4.84%	BVR*, currently 9.09%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£10,000 to £1 million	7.1	53WY	

## 2 year tracker rate (until 30 April 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.64% (variable) at 0.89% above the BoE base rate**	BVR*, currently 9.09%	£0	No ERC	£10,000 to £1 million	8.5	53WZ	
60% to 75%	5.79% (variable) at 1.04% above the BoE base rate**	BVR*, currently 9.09%	£0	No ERC	£10,000 to £1 million	8.6	53XA	

\*Buy-to-Let Variable Rate, currently 9.09%

\*\*Bank of England Base Rate, currently 4.75%

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# TSB Mortgage Pro Valuation fees.

Mortgage valuations fees for home movers and first time buyers.

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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