

With effect from 22 October 2026.

Intermediary Product Guide.

What's inside...

Introducing our product range effective from 22 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 28 February 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%	5.04%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74EY	74FK	• Free basic valuation • £250 cashback on EPC A/B properties
	5.29%	£0			74EZ	74FL	
60% to 75%	5.14%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74FA	74FM	• Free basic valuation • £250 cashback on EPC A/B properties
	5.39%	£0			74FB	74FN	
75% to 80%	5.24%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £1 million	74FC	74FO	• Free basic valuation • £250 cashback on EPC A/B properties
	5.49%	£0			74FD	74FP	
80% to 85%	5.24%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £1 million	74FE	74FQ	• Free basic valuation • £250 cashback on EPC A/B properties
	5.49%	£0			74FF	74FR	
85% to 90%	5.44%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £750,000	74FG	74FS	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
	5.69%	£0			74FH	74FT	
90% to 95%	5.74%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £570,000	74FI	74FU	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
	5.94%	£0			74FJ	74FV	

2 year tracker rate (until 28 February 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate*	£995	No ERC	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	73WU	73WY	• 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)	73WV	73WZ	• 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	73WW	73XA	• 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	73WX	73XB	• 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 28 February 2030)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (Inc all fees)	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	4.99%	£995	3.5% until 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74FW	74GF	• Free basic valuation • £250 cashback on EPC A/B properties
	5.24%	£0			74FX	74GG	
60% to 75%	5.09%	£995	3.5% until 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74FY	74GH	• Free basic valuation • £250 cashback on EPC A/B properties
	5.34%	£0			74FZ	74GI	
75% to 80%	5.24%	£995	3.5% until 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £1 million	74GA	74GJ	• Free basic valuation • £250 cashback on EPC A/B properties
	5.49%	£0			74GB	74GK	
80% to 85%	5.24%	£995	3.5% until 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £1 million	74GC	74GL	• Free basic valuation • £250 cashback on EPC A/B properties
	5.49%	£0			74GD	74GM	
85% to 90%	5.59%	£0	3.5% until 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £750,000	74GE	74GN	• 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 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £570,000	73XL	73XV	• 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 29 February 2032)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	5.04%	£995	5% until 28/02/2029, then 4% until 28/02/2030, then 3% until 28/02/2031, then 2% until 29/02/2032	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74GO	74GW	• Free basic valuation • £250 cashback on EPC A/B properties
	5.19%	£0			74GP	74GX	
60% to 75%	5.14%	£995	5% until 28/02/2029, then 4% until 28/02/2030, then 3% until 28/02/2031, then 2% until 29/02/2032	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74GQ	74GY	• Free basic valuation • £250 cashback on EPC A/B properties
	5.29%	£0			74GR	74GZ	
75% to 80%	5.29%	£995	5% until 28/02/2029, then 4% until 28/02/2030, then 3% until 28/02/2031, then 2% until 29/02/2032	£5,000 to £1 million	73YA	73YM	• Free basic valuation • £250 cashback on EPC A/B properties
	5.44%	£0			73YB	73YN	
80% to 85%	5.29%	£995	5% until 28/02/2029, then 4% until 28/02/2030, then 3% until 28/02/2031, then 2% until 29/02/2032	£5,000 to £1 million	73YC	73YO	• Free basic valuation • £250 cashback on EPC A/B properties
	5.44%	£0			73YD	73YP	
85% to 90%	5.39%	£995	5% until 28/02/2029, then 4% until 28/02/2030, then 3% until 28/02/2031, then 2% until 29/02/2032	£5,000 to £750,000	74GS	74HA	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
	5.54%	£0			74GT	74HB	
90% to 95%	5.69%	£995	5% until 28/02/2029, then 4% until 28/02/2030, then 3% until 28/02/2031, then 2% until 29/02/2032	£5,000 to £570,000	74GU	74HC	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
	5.84%	£0			74GV	74HD	

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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 28 February 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%	5.09%	£1,495	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74HE	74HS	• Free basic valuation • £250 cashback on EPC A/B properties	74HL	74HZ	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.14%	£995		£25,000 to £2 million (£1 million for Shared Equity/Ownership)	74HF	74HT		74HM	74IA	
	5.39%	£0			74HG	74HU		74HN	74IB	
60% to 75%	5.19%	£1,495	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74HH	74HV	• Free basic valuation • £250 cashback on EPC A/B properties	74HO	74IC	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.24%	£995			74HI	74HW		74HP	74ID	
	5.49%	£0			74HJ	74HX		74HQ	74IE	
75% to 80%	5.39%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £1 million	73ZA	73ZW	• Free basic valuation • £250 cashback on EPC A/B properties	73ZL	74AH	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.64%	£0			73ZB	73ZX		73ZM	74AI	
80% to 85%	5.39%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £1 million	73ZC	73ZY	• Free basic valuation • £250 cashback on EPC A/B properties	73ZN	74AJ	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.64%	£0			73ZD	73ZZ		73ZO	74AK	
85% to 90%	5.74%	£0	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £500,000	74HK	74HY	• Free basic valuation • £250 cashback on EPC A/B properties	74HR	74IF	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties

2 year tracker rate (until 28 February 2029)					Free Legals (excl. SE/SO)			Own Conveyancer		
LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate*	£995	No ERC	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74AM	74AU	• Free basic valuation • £250 cashback on EPC A/B properties	74AQ	74AY	• 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)	74AN	74AV	• Free basic valuation • £250 cashback on EPC A/B properties	74AR	74AZ	• 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	74AO	74AW	• Free basic valuation • £250 cashback on EPC A/B properties	74AS	74BA	• 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	74AP	74AX	• Free basic valuation • £250 cashback on EPC A/B properties	74AT	74BB	• 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 28 February 2030)					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 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74BC	74BS	• Free basic valuation • £250 cashback on EPC A/B properties	74BK	74CA	• 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)	74BD	74BT		74BL	74CB	
60% to 75%	5.24%	£995	3.5% until 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74BE	74BU	• Free basic valuation • £250 cashback on EPC A/B properties	74BM	74CC	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.49%	£0			74BF	74BV		74BN	74CD	
75% to 80%	5.39%	£995	3.5% until 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £1 million	74BG	74BW	• Free basic valuation • £250 cashback on EPC A/B properties	74BO	74CE	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.64%	£0			74BH	74BX		74BP	74CF	
80% to 85%	5.39%	£995	3.5% until 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £1 million	74BI	74BY	• Free basic valuation • £250 cashback on EPC A/B properties	74BQ	74CG	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.64%	£0			74BJ	74BZ		74BR	74CH	

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 29 February 2032)					Free Legals (excl. SE/SO)			Own Conveyancer		
LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	5.14%	£995	5% until 28/02/2029, then 4% until 28/02/2030, then 3% until 28/02/2031, then 2% until 29/02/2032	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74IG	74IY	• Free basic valuation • £250 cashback on EPC A/B properties	74IP	74JH	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.29%	£0		£25,000 to £2 million (£1 million for Shared Equity/Ownership)	74IH	74IZ		74IQ	74JI	
60% to 75%	5.24%	£995	5% until 28/02/2029, then 4% until 28/02/2030, then 3% until 28/02/2031, then 2% until 29/02/2032	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74II	74JA	• Free basic valuation • £250 cashback on EPC A/B properties	74IR	74JJ	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.39%	£0			74IJ	74JB		74IS	74JK	
75% to 80%	5.34%	£995	5% until 28/02/2029, then 4% until 28/02/2030, then 3% until 28/02/2031, then 2% until 29/02/2032	£5,000 to £1 million	74IK	74JC	• Free basic valuation • £250 cashback on EPC A/B properties	74IT	74JL	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.49%	£0			74IL	74JD		74IU	74JM	
80% to 85%	5.34%	£995	5% until 28/02/2029, then 4% until 28/02/2030, then 3% until 28/02/2031, then 2% until 29/02/2032	£5,000 to £1 million	74IM	74JE	• Free basic valuation • £250 cashback on EPC A/B properties	74IV	74JN	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.49%	£0			74IN	74JF		74IW	74JO	
85% to 90%	5.54%	£0	5% until 28/02/2029, then 4% until 28/02/2030, then 3% until 28/02/2031, then 2% until 29/02/2032	£5,000 to £500,000	74IO	74JG	• Free basic valuation • £250 cashback on EPC A/B properties	74IX	74JP	• 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.

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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%	5.19%	£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)

					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%	5.24%	£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)

					Free Legals		Own Conveyancer	
LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives	All Properties	Incentives
Up to 60%	4.44% (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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