With effect from 05 November 2025.

# Intermediary Product Guide.

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Introducing our product range effective from 05 November 2025.


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# House Purchase

- 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 House Purchase
- £250 cashback available on properties with an EPC rating of A or B

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

| | | | | | | | All Properties | | A/B EPC Rated Properties Only | |
|---|---|---|---|---|---|---|---|---|---|---|
| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 3.79% | HVR*, currently 7.49% | £995 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £2 million | 7.1 | 60UI | | 60US | £250 cashback |
| | 4.04% | | £0 | | | 7.1 | 60UJ | | 60UT | £250 cashback |
| 60% to 75% | 3.89% | HVR*, currently 7.49% | £995 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £2 million | 7.1 | 60UK | | 60UU | £250 cashback |
| | 4.14% | | £0 | | | 7.1 | 60UL | | 60UV | £250 cashback |
| 75% to 80% | 3.94% | HVR*, currently 7.49% | £995 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £1 million | 7.1 | 60UM | | 60UW | £250 cashback |
| | 4.19% | | £0 | | | 7.1 | 60UN | | 60UX | £250 cashback |
| 80% to 85% | 3.99% | HVR*, currently 7.49% | £995 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £1 million | 7.1 | 60UO | | 60UY | £250 cashback |
| | 4.29% | | £0 | | | 7.1 | 60UP | | 60UZ | £250 cashback |
| 85% to 90% | 4.39% | HVR*, currently 7.49% | £995 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £750,000 | 7.2 | 60UQ | £500 cashback | 60VA | £750 cashback |
| | 4.59% | | £0 | | | 7.2 | 60UR | £500 cashback | 60VB | £750 cashback |
| 90% to 95% | 4.84% | HVR*, currently 7.49% | £995 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £570,000 | 7.3 | 60RL | £500 cashback | 60RX | £750 cashback |
| | 5.09% | | £0 | | | 7.3 | 60RM | £500 cashback | 60RY | £750 cashback |

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

| | | | | | | | All Properties | | A/B EPC Rated Properties Only | |
|---|---|---|---|---|---|---|---|---|---|---|
| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 4.49% (variable) at 0.49% above the BoE base rate** | HVR*, currently 7.49% | £995 | No ERC | £5,000 to £2 million | 7.2 | 59GP | | 59XA | £250 cashback |
| 60% to 75% | 4.54% (variable) at 0.54% above the BoE base rate** | HVR*, currently 7.49% | £995 | No ERC | £5,000 to £2 million | 7.2 | 59GQ | | 59XB | £250 cashback |
| 75% to 80% | 4.89% (variable) at 0.89% above the BoE base rate** | HVR*, currently 7.49% | £995 | No ERC | £5,000 to £1 million | 7.3 | 59GR | | 59XC | £250 cashback |
| 80% to 85% | 4.89% (variable) at 0.89% above the BoE base rate** | HVR*, currently 7.49% | £995 | No ERC | £5,000 to £1 million | 7.3 | 59GS | | 59XD | £250 cashback |

*Homeowner Variable Rate, currently 7.49%

**Bank of England Base Rate, currently 4.00%

# House Purchase

- 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 House Purchase
- £250 cashback available on properties with an EPC rating of A or B

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

| | | | | | | | All Properties | | A/B EPC Rated Properties Only | |
|---|---|---|---|---|---|---|---|---|---|---|
| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 3.94% | HVR*, currently 7.49% | £995 | 3.5% until 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028 | £5,000 to £2 million | 6.8 | 60NK | | 60NP | £250 cashback |
| | 4.24% | | £0 | | | 6.9 | 59RZ | | 59XF | £250 cashback |
| 60% to 75% | 4.04% | HVR*, currently 7.49% | £995 | 3.5% until 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028 | £5,000 to £2 million | 6.9 | 60NL | | 60NQ | £250 cashback |
| | 4.39% | | £0 | | | 6.9 | 59SB | | 59XH | £250 cashback |
| 75% to 80% | 4.19% | HVR*, currently 7.49% | £995 | 3.5% until 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028 | £5,000 to £1 million | 6.9 | 60NM | | 60NR | £250 cashback |
| | 4.54% | | £0 | | | 6.9 | 60FN | | 60FS | £250 cashback |
| 80% to 85% | 4.19% | HVR*, currently 7.49% | £995 | 3.5% until 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028 | £5,000 to £1 million | 6.9 | 60NN | | 60NS | £250 cashback |
| | 4.54% | | £0 | | | 6.9 | 60FP | | 60FU | £250 cashback |
| 85% to 90% | 4.59% | HVR*, currently 7.49% | £0 | 3.5% until 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028 | £5,000 to £750,000 | 7.0 | 60NO | £500 cashback | 60NT | £750 cashback |
| 90% to 95% | 5.24% | HVR*, currently 7.49% | £0 | 3.5% until 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028 | £5,000 to £570,000 | 7.1 | 60CZ | £500 cashback | 60DA | £750 cashback |

*Homeowner Variable Rate, currently 7.49%

# House Purchase

- 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 House Purchase
- £250 cashback available on properties with an EPC rating of A or B

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

| | | | | | | | All Properties | | A/B EPC Rated Properties Only | |
|---|---|---|---|---|---|---|---|---|---|---|
| **LTV** | **Initial rate** | **This reverts to** | **Product fee** | **Early repayment charge** | **Loan size (inc all fees)** | **APRC %** | **TSB Mortgage Pro code** | **Additional features** | **TSB Mortgage Pro code** | **Additional features** |
| **Up to 60%** | 4.04% | HVR*, currently 7.49% | £995 | 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030 | £5,000 to £2 million | 6.4 | 60NU | | 60NY | £250 cashback |
| | 4.29% | | £0 | | | 6.4 | 60VC | | 60VN | £250 cashback |
| **60% to 75%** | 4.04% | HVR*, currently 7.49% | £995 | 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030 | £5,000 to £2 million | 6.4 | 60VD | | 60VO | £250 cashback |
| | 4.29% | | £0 | | | 6.4 | 60VE | | 60VP | £250 cashback |
| **75% to 80%** | 4.14% | HVR*, currently 7.49% | £995 | 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030 | £5,000 to £1 million | 6.4 | 60VF | | 60VQ | £250 cashback |
| | 4.34% | | £0 | | | 6.4 | 60VG | | 60VR | £250 cashback |
| **80% to 85%** | 4.14% | HVR*, currently 7.49% | £995 | 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030 | £5,000 to £1 million | 6.4 | 60VH | | 60VS | £250 cashback |
| | 4.34% | | £0 | | | 6.4 | 60VI | | 60VT | £250 cashback |
| **85% to 90%** | 4.44% | HVR*, currently 7.49% | £995 | 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030 | £5,000 to £750,000 | 6.5 | 60VJ | £500 cashback | 60VU | £750 cashback |
| | 4.59% | | £0 | | | 6.5 | 60VK | £500 cashback | 60VV | £750 cashback |
| **90% to 95%** | 4.84% | HVR*, currently 7.49% | £995 | 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030 | £5,000 to £570,000 | 6.7 | 60VL | £500 cashback | 60VW | £750 cashback |
| | 4.94% | | £0 | | | 6.7 | 60VM | £500 cashback | 60VX | £750 cashback |

*Homeowner Variable Rate, currently 7.49%

# 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 December 2027)

| | | | | | | | Free Legals | | Own Conveyancer | |
|---|---|---|---|---|---|---|---|---|---|---|
| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 3.84% | HVR*, currently 7.49% | £1,495 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £2 million*** | 7.1 | 60RZ | | 60SK | £300 cashback |
| | 3.94% | | £995 | | | 7.1 | 60SA | | 60SL | £300 cashback |
| | 4.29% | | £0 | | £25,000 to £2 million*** | 7.1 | 60SB | | 60SM | £300 cashback |
| 60% to 75% | 3.89% | HVR*, currently 7.49% | £1,495 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £2 million*** | 7.1 | 60SC | | 60SN | £300 cashback |
| | 3.99% | | £995 | | | 7.1 | 60SD | | 60SO | £300 cashback |
| | 4.34% | | £0 | | | 7.1 | 60SE | | 60SP | £300 cashback |
| 75% to 80% | 4.24% | HVR*, currently 7.49% | £995 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £1 million | 7.1 | 60SF | | 60SQ | £300 cashback |
| | 4.49% | | £0 | | | 7.1 | 60SG | | 60SR | £300 cashback |
| 80% to 85% | 4.24% | HVR*, currently 7.49% | £995 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £1 million | 7.1 | 60SH | | 60SS | £300 cashback |
| | 4.54% | | £0 | | | 7.1 | 60SI | | 60ST | £300 cashback |
| 85% to 90% | 4.69% | HVR*, currently 7.49% | £0 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £500,000 | 7.1 | 60SJ | | 60SU | £300 cashback |

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

| | | | | | | | Free Legals | | Own Conveyancer | |
|---|---|---|---|---|---|---|---|---|---|---|
| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 4.49% (variable) at 0.49% above the BoE base rate** | HVR*, currently 7.49% | £995 | No ERC | £5,000 to £2 million*** | 7.2 | 59IL | | 59IP | £300 cashback |
| 60% to 75% | 4.54% (variable) at 0.54% above the BoE base rate** | HVR*, currently 7.49% | £995 | No ERC | £5,000 to £2 million*** | 7.2 | 59IM | | 59IQ | £300 cashback |
| 75% to 80% | 4.89% (variable) at 0.89% above the BoE base rate** | HVR*, currently 7.49% | £995 | No ERC | £5,000 to £1 million | 7.2 | 59IN | | 59IR | £300 cashback |
| 80% to 85% | 4.89% (variable) at 0.89% above the BoE base rate** | HVR*, currently 7.49% | £995 | No ERC | £5,000 to £1 million | 7.2 | 59IO | | 59IS | £300 cashback |

*Homeowner Variable Rate, currently 7.49%

**Bank of England Base Rate, currently 4.00%

***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.

# 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 December 2028)

| | | | | | | | Free Legals | | Own Conveyancer | |
|---|---|---|---|---|---|---|---|---|---|---|
| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 3.94% | HVR*, currently 7.49% | £995 | 3.5% until 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028 | £5,000 to £2 million*** | 6.7 | 60OC | | 60OG | £300 cashback |
| | 4.29% | | £0 | | £25,000 to £2 million*** | 6.8 | 59IU | | 59JC | £300 cashback |
| 60% to 75% | 4.09% | HVR*, currently 7.49% | £995 | 3.5% until 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028 | £5,000 to £2 million*** | 6.8 | 60OD | | 60OH | £300 cashback |
| | 4.44% | | £0 | | | 6.8 | 59TE | | 59TG | £300 cashback |
| 75% to 80% | 4.24% | HVR*, currently 7.49% | £995 | 3.5% until 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028 | £5,000 to £1 million | 6.8 | 60OE | | 60OI | £300 cashback |
| | 4.54% | | £0 | | | 6.8 | 59IY | | 59JG | £300 cashback |
| 80% to 85% | 4.24% | HVR*, currently 7.49% | £995 | 3.5% until 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028 | £5,000 to £1 million | 6.8 | 60OF | | 60OJ | £300 cashback |
| | 4.54% | | £0 | | | 6.8 | 59JA | | 59JI | £300 cashback |

*Homeowner Variable Rate, currently 7.49%

***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.

# 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 December 2030)

| | | | | | | | Free Legals | | Own Conveyancer | |
|---|---|---|---|---|---|---|---|---|---|---|
| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 4.04% | HVR*, currently 7.49% | £995 | 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030 | £5,000 to £2 million*** | 6.2 | 59JJ | | 59JS | £300 cashback |
| | 4.19% | | £0 | | £25,000 to £2 million*** | 6.2 | 59JK | | 59JT | £300 cashback |
| 60% to 75% | 4.09% | HVR*, currently 7.49% | £995 | 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030 | £5,000 to £2 million*** | 6.2 | 60OK | | 60OO | £300 cashback |
| | 4.29% | | £0 | | | 6.3 | 59TI | | 59TO | £300 cashback |
| 75% to 80% | 4.24% | HVR*, currently 7.49% | £995 | 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030 | £5,000 to £1 million | 6.3 | 60OL | | 60OP | £300 cashback |
| | 4.44% | | £0 | | | 6.3 | 59TK | | 59TQ | £300 cashback |
| 80% to 85% | 4.24% | HVR*, currently 7.49% | £995 | 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030 | £5,000 to £1 million | 6.3 | 60OM | | 60OQ | £300 cashback |
| | 4.44% | | £0 | | | 6.3 | 59TM | | 59TS | £300 cashback |
| 85% to 90% | 4.49% | HVR*, currently 7.49% | £0 | 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030 | £5,000 to £500,000 | 6.4 | 60ON | | 60OR | £300 cashback |

*Homeowner Variable Rate, currently 7.49%

***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.

# Shared Equity / Shared Ownership.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland, maximum 85% LTV
- Shared Ownership is available for properties in England & Wales, maximum 95% LTV
- Free Basic Valuation on all Shared Equity and Shared Ownership House Purchase products
- £250 cashback available on properties with an EPC rating of A or B
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## House Purchase

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

| | | | | | | | All Properties | | A/B EPC Rated Properties Only | |
|---|---|---|---|---|---|---|---|---|---|---|
| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 3.79% | HVR*, currently 7.49% | £995 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £1 million | 7.1 | 60VY | | 60WI | £250 cashback |
| | 4.04% | | £0 | | | 7.1 | 60VZ | | 60WJ | £250 cashback |
| 60% to 75% | 3.89% | HVR*, currently 7.49% | £995 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £1 million | 7.1 | 60WA | | 60WK | £250 cashback |
| | 4.14% | | £0 | | | 7.1 | 60WB | | 60WL | £250 cashback |
| 75% to 80% | 3.94% | HVR*, currently 7.49% | £995 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £1 million | 7.1 | 60WC | | 60WM | £250 cashback |
| | 4.19% | | £0 | | | 7.1 | 60WD | | 60WN | £250 cashback |
| 80% to 85% | 3.99% | HVR*, currently 7.49% | £995 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £1 million | 7.1 | 60WE | | 60WO | £250 cashback |
| | 4.29% | | £0 | | | 7.1 | 60WF | | 60WP | £250 cashback |
| 85% to 90% | 4.39% | HVR*, currently 7.49% | £995 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £500,000 | 7.2 | 60WG | £500 cashback | 60WQ | £750 cashback |
| | 4.59% | | £0 | | | 7.2 | 60WH | £500 cashback | 60WR | £750 cashback |
| 90% to 95% | 4.84% | HVR*, currently 7.49% | £995 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £500,000 | 7.3 | 60TF | £500 cashback | 60TR | £750 cashback |
| | 5.09% | | £0 | | | 7.3 | 60TG | £500 cashback | 60TS | £750 cashback |

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

| | | | | | | | All Properties | | A/B EPC Rated Properties Only | |
|---|---|---|---|---|---|---|---|---|---|---|
| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 4.04% | HVR*, currently 7.49% | £995 | 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030 | £5,000 to £1 million | 6.4 | 60OS | | 60OW | £250 cashback |
| | 4.29% | | £0 | | | 6.4 | 60WS | | 60XD | £250 cashback |
| 60% to 75% | 4.04% | HVR*, currently 7.49% | £995 | 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030 | £5,000 to £1 million | 6.4 | 60WT | | 60XE | £250 cashback |
| | 4.29% | | £0 | | | 6.4 | 60WU | | 60XF | £250 cashback |
| 75% to 80% | 4.14% | HVR*, currently 7.49% | £995 | 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030 | £5,000 to £1 million | 6.4 | 60WV | | 60XG | £250 cashback |
| | 4.34% | | £0 | | | 6.4 | 60WW | | 60XH | £250 cashback |
| 80% to 85% | 4.14% | HVR*, currently 7.49% | £995 | 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030 | £5,000 to £1 million | 6.4 | 60WX | | 60XI | £250 cashback |
| | 4.34% | | £0 | | | 6.4 | 60WY | | 60XJ | £250 cashback |
| 85% to 90% | 4.44% | HVR*, currently 7.49% | £995 | 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030 | £5,000 to £500,000 | 6.5 | 60WZ | £500 cashback | 60XK | £750 cashback |
| | 4.59% | | £0 | | | 6.5 | 60XA | £500 cashback | 60XL | £750 cashback |
| 90% to 95% | 4.84% | HVR*, currently 7.49% | £995 | 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030 | £5,000 to £500,000 | 6.7 | 60XB | £500 cashback | 60XM | £750 cashback |
| | 4.94% | | £0 | | | 6.7 | 60XC | £500 cashback | 60XN | £750 cashback |

*Homeowner Variable Rate, currently 7.49%

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# Shared Equity / Shared Ownership.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland, maximum 85% LTV
- Shared Ownership is available for properties in England & Wales, maximum 90% LTV
- Free Basic Valuation on all Shared Equity and 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 December 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%** | 4.69% | HVR*, currently 7.49% | £0 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £1 million | 7.1 | 59UN | £500 cashback |
| **60% to 75%** | 4.74% | HVR*, currently 7.49% | £0 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £1 million | 7.2 | 59UO | £500 cashback |
| **75% to 80%** | 4.89% | HVR*, currently 7.49% | £0 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £1 million | 7.2 | 59LB | £500 cashback |
| **80% to 85%** | 4.94% | HVR*, currently 7.49% | £0 | 2.5% until 31/12/2026, then 1.5% until 31/12/2027 | £5,000 to £1 million | 7.2 | 59LC | £500 cashback |

*Homeowner Variable Rate, currently 7.49%

# Buy-to-Let.

• If cashback is applicable this will be paid to the customer via their solicitor, on completion
• Free Basic Valuation on all Buy to Let House Purchase products

## House Purchase

### 2 year fixed rate (fixed until 31 January 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% | 3.89% | BVR*, currently 8.34% | £1,995 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | £25,005 to £1 million | 7.9 | 60PA | N/A |
| | 4.19% | | £995 | | | 7.9 | 60PB | N/A |
| | 4.39% | | £0 | | | 7.9 | 60PC | N/A |
| 60% to 75% | 4.24% | BVR*, currently 8.34% | £995 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | £25,005 to £1 million | 7.9 | 60PD | N/A |
| | 4.44% | | £0 | | | 7.9 | 60PE | N/A |
| 75% to 80% | 5.09% | BVR*, currently 8.34% | £1,995 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | £25,005 to £500,000 | 8.1 | 59LX | N/A |
| | 5.39% | | £995 | | | 8.1 | 59LY | N/A |
| | 5.79% | | £0 | | | 8.1 | 59LZ | N/A |

### 5 year fixed rate (fixed until 31 January 2031)

| 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% | BVR*, currently 8.34% | £1,995 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | £25,005 to £1 million | 7.0 | 60PF | N/A |
| | 4.19% | | £995 | | | 7.0 | 60PG | N/A |
| | 4.29% | | £0 | | | 6.9 | 60PH | N/A |
| 60% to 75% | 4.24% | BVR*, currently 8.34% | £995 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | £25,005 to £1 million | 7.0 | 60PI | N/A |
| | 4.34% | | £0 | | | 7.0 | 60PJ | N/A |
| 75% to 80% | 5.04% | BVR*, currently 8.34% | £1,995 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | £25,005 to £500,000 | 7.4 | 59MF | N/A |
| | 5.14% | | £995 | | | 7.3 | 59MG | N/A |
| | 5.34% | | £0 | | | 7.4 | 59MH | N/A |

### 2 year tracker rate (until 31 January 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% | 4.69% (variable) at 0.69% above the BoE base rate** | BVR*, currently 8.34% | £995 | No ERC | £25,005 to £1 million | 8.0 | 59MI | N/A |
| 60% to 75% | 4.84% (variable) at 0.84% above the BoE base rate** | BVR*, currently 8.34% | £995 | No ERC | £25,005 to £1 million | 8.0 | 59MJ | N/A |

*Buy-to-Let Variable Rate, currently 8.34%
**Bank of England Base Rate, currently 4.00%

# 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 31 January 2028)

| | | | | | | | Free Legals | | Own Conveyancer | |
|---|---|---|---|---|---|---|---|---|---|---|
| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 3.94% | BVR*, currently 8.34% | £1,995 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | £25,005 to £1 million | 7.8 | 60PK | N/A | 60PP | £300 cashback |
| | 4.24% | | £995 | | | 7.8 | 60PL | N/A | 60PQ | £300 cashback |
| | 4.44% | | £0 | | | 7.8 | 60PM | N/A | 60PR | £300 cashback |
| 60% to 75% | 4.34% | BVR*, currently 8.34% | £995 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | £25,005 to £1 million | 7.8 | 60PN | N/A | 60PS | £300 cashback |
| | 4.54% | | £0 | | | 7.8 | 60PO | N/A | 60PT | £300 cashback |
| 75% to 80% | 5.14% | BVR*, currently 8.34% | £1,995 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | £25,005 to £500,000 | 8.1 | 59MP | N/A | 59MX | £300 cashback |
| | 5.44% | | £995 | | | 8.1 | 59MQ | N/A | 59MY | £300 cashback |
| | 5.84% | | £0 | | | 8.1 | 59MR | N/A | 59MZ | £300 cashback |

### 5 year fixed rate (fixed until 31 January 2031)

| | | | | | | | Free Legals | | Own Conveyancer | |
|---|---|---|---|---|---|---|---|---|---|---|
| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 4.14% | BVR*, currently 8.34% | £1,995 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | £25,005 to £1 million | 6.8 | 60PU | N/A | 60PZ | £300 cashback |
| | 4.24% | | £995 | | | 6.8 | 60PV | N/A | 60QA | £300 cashback |
| | 4.34% | | £0 | | | 6.8 | 60PW | N/A | 60QB | £300 cashback |
| 60% to 75% | 4.29% | BVR*, currently 8.34% | £995 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | £25,005 to £1 million | 6.8 | 60PX | N/A | 60QC | £300 cashback |
| | 4.39% | | £0 | | | 6.8 | 60PY | N/A | 60QD | £300 cashback |
| 75% to 80% | 5.09% | BVR*, currently 8.34% | £1,995 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | £25,005 to £500,000 | 7.2 | 59NF | N/A | 59NN | £300 cashback |
| | 5.19% | | £995 | | | 7.2 | 59NG | N/A | 59NO | £300 cashback |
| | 5.39% | | £0 | | | 7.3 | 59NH | N/A | 59NP | £300 cashback |

### 2 year tracker rate (until 31 January 2028)

| | | | | | | | Free Legals | | Own Conveyancer | |
|---|---|---|---|---|---|---|---|---|---|---|
| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 4.69% (variable) at 0.69% above the BoE base rate** | BVR*, currently 8.34% | £995 | No ERC | £25,005 to £1 million | 7.9 | 59NQ | N/A | 59NS | £300 cashback |
| 60% to 75% | 4.84% (variable) at 0.84% above the BoE base rate** | BVR*, currently 8.34% | £995 | No ERC | £25,005 to £1 million | 7.9 | 59NR | N/A | 59NT | £300 cashback |

*Buy-to-Let Variable Rate, currently 8.34%

**Bank of England Base Rate, currently 4.00%

***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.

# 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 31 January 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 75%** | 5.40% | HVR*, currently 7.49% | £0 | 1% until 31/01/2027 | Up to £7.5 million | 7.5 | 59NU | |

*Homeowner Variable Rate, currently 7.49%

**Bank of England Base Rate, currently 4.00%

# Product Transfers

## Residential

### 2 year fixed rate (fixed until 31 January 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% | 3.79% | HVR*, currently 7.49% | £1,495 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | Up to £7.5 million | 7.1 | 60HX | |
| | 3.84% | | £995 | | | 7.0 | 60HY | |
| | 4.19% | | £0 | | | 7.0 | 60HZ | |
| 60% to 75% | 3.89% | HVR*, currently 7.49% | £1,495 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | Up to £7.5 million | 7.1 | 60TT | |
| | 3.99% | | £995 | | | 7.0 | 60TU | |
| | 4.29% | | £0 | | | 7.0 | 60TV | |
| 75% to 80% | 4.19% | HVR*, currently 7.49% | £995 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | Up to £7.5 million | 7.1 | 60QE | |
| | 4.44% | | £0 | | | 7.0 | 60QF | |
| 80% to 85% | 4.24% | HVR*, currently 7.49% | £995 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | Up to £7.5 million | 7.1 | 60QG | |
| | 4.49% | | £0 | | | 7.1 | 60QH | |
| 85% to 90% | 4.44% | HVR*, currently 7.49% | £995 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | Up to £7.5 million | 7.1 | 60QI | |
| | 4.69% | | £0 | | | 7.1 | 60QJ | |
| 90% to 120% | 5.14% | HVR*, currently 7.49% | £0 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | Up to £7.5 million | 7.2 | 59VR | |

### 2 year tracker rate (until 31 January 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% | 4.39% (variable) at 0.39% above the BoE base rate** | HVR*, currently 7.49% | £995 | No ERC | Up to £7.5 million | 7.1 | 59OI | |
| 60% to 75% | 4.44% (variable) at 0.44% above the BoE base rate** | HVR*, currently 7.49% | £995 | No ERC | Up to £7.5 million | 7.1 | 59OJ | |
| 75% to 80% | 4.69% (variable) at 0.69% above the BoE base rate** | HVR*, currently 7.49% | £995 | No ERC | Up to £7.5 million | 7.2 | 59OK | |
| 80% to 85% | 4.69% (variable) at 0.69% above the BoE base rate** | HVR*, currently 7.49% | £995 | No ERC | Up to £7.5 million | 7.2 | 59OL | |
| 85% to 90% | 4.94% (variable) at 0.94% above the BoE base rate** | HVR*, currently 7.49% | £995 | No ERC | Up to £7.5 million | 7.3 | 59OM | |

*Homeowner Variable Rate, currently 7.49%

**Bank of England Base Rate, currently 4.00%

# Product Transfers

## Residential

### 3 year fixed rate (fixed until 31 January 2029)

| 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%** | 3.89% | HVR*, currently 7.49% | £1,495 | 3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | Up to £7.5 million | 6.7 | 60IA | |
| | 3.94% | | £995 | | | 6.7 | 60IB | |
| | 4.24% | | £0 | | | 6.7 | 60IC | |
| **60% to 75%** | 4.04% | HVR*, currently 7.49% | £1,495 | 3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | Up to £7.5 million | 6.8 | 60ID | |
| | 4.09% | | £995 | | | 6.7 | 60IE | |
| | 4.34% | | £0 | | | 6.7 | 60IF | |
| **75% to 80%** | 4.24% | HVR*, currently 7.49% | £995 | 3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | Up to £7.5 million | 6.8 | 60QK | |
| | 4.44% | | £0 | | | 6.7 | 60QL | |
| **80% to 85%** | 4.24% | HVR*, currently 7.49% | £995 | 3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | Up to £7.5 million | 6.8 | 60QM | |
| | 4.44% | | £0 | | | 6.7 | 60QN | |

*Homeowner Variable Rate, currently 7.49%

# Product Transfers

## Residential

### 5 year fixed rate (fixed until 31 January 2031)

| 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% | 3.89% | HVR*, currently 7.49% | £1,495 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | Up to £7.5 million | 6.1 | 60BA | |
| | 3.99% | | £995 | | | 6.1 | 60BB | |
| | 4.14% | | £0 | | | 6.1 | 60BC | |
| 60% to 75% | 3.99% | HVR*, currently 7.49% | £1,495 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | Up to £7.5 million | 6.2 | 60BD | |
| | 4.04% | | £995 | | | 6.1 | 60BE | |
| | 4.19% | | £0 | | | 6.1 | 60BF | |
| 75% to 80% | 4.19% | HVR*, currently 7.49% | £995 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | Up to £7.5 million | 6.2 | 59PD | |
| | 4.34% | | £0 | | | 6.2 | 59PE | |
| 80% to 85% | 4.19% | HVR*, currently 7.49% | £995 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | Up to £7.5 million | 6.2 | 59PF | |
| | 4.34% | | £0 | | | 6.2 | 59PG | |
| 85% to 90% | 4.34% | HVR*, currently 7.49% | £995 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | Up to £7.5 million | 6.3 | 59PH | |
| | 4.49% | | £0 | | | 6.3 | 59PI | |
| 90% to 120% | 5.04% | HVR*, currently 7.49% | £0 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | Up to £7.5 million | 6.5 | 59PJ | |

*Homeowner Variable Rate, currently 7.49%

# 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 31 January 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 75%** | 5.40% | BVR*, currently 8.34% | £0 | 1% until 31/01/2027 | Up to £7.5 million | 8.3 | 59PK | |

### 2 year fixed rate (fixed until 31 January 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%** | 3.99% | BVR*, currently 8.34% | £995 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | Up to £7.5 million | 7.7 | 59PL | |
| | 4.29% | | £0 | | | 7.7 | 59PM | |
| **60% to 75%** | 4.29% | BVR*, currently 8.34% | £995 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | Up to £7.5 million | 7.8 | 59PN | |
| | 4.49% | | £0 | | | 7.7 | 59PO | |
| **75% to 80%** | 4.84% | BVR*, currently 8.34% | £995 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | Up to £7.5 million | 7.9 | 59PP | |
| | 5.24% | | £0 | | | 7.9 | 59PQ | |
| **80% to 120%** | 5.74% | BVR*, currently 8.34% | £0 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | Up to £7.5 million | 8.0 | 59PR | |

### 2 year tracker rate (until 31 January 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%** | 4.49% (variable) at 0.49% above the BoE base rate** | BVR*, currently 8.34% | £995 | No ERC | Up to £7.5 million | 7.9 | 59PS | |
| **60% to 75%** | 4.64% (variable) at 0.64% above the BoE base rate** | BVR*, currently 8.34% | £995 | No ERC | Up to £7.5 million | 7.9 | 59PT | |

### 5 year fixed rate (fixed until 31 January 2031)

| 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% | BVR*, currently 8.34% | £995 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | Up to £7.5 million | 6.6 | 59PU | |
| | 4.34% | | £0 | | | 6.6 | 59PV | |
| **60% to 75%** | 4.24% | BVR*, currently 8.34% | £995 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | Up to £7.5 million | 6.7 | 59PW | |
| | 4.39% | | £0 | | | 6.7 | 60QO | |
| **75% to 80%** | 4.84% | BVR*, currently 8.34% | £995 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | Up to £7.5 million | 7.0 | 59PY | |
| | 5.04% | | £0 | | | 7.0 | 59PZ | |
| **80% to 120%** | 5.49% | BVR*, currently 8.34% | £0 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | Up to £7.5 million | 7.2 | 59QA | |

*Buy-to-Let Variable Rate, currently 8.34%

**Bank of England Base Rate, currently 4.00%

# Residential Additional Borrowing

• Max loan size includes existing loan amount

## 2 year fixed rate (fixed until 31 January 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%** | 4.19% | HVR*, currently 7.49% | £0 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | £10,000 to £2 million | 6.9 | 60IG | |
| **60% to 75%** | 4.29% | HVR*, currently 7.49% | £0 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | £10,000 to £2 million | 7.0 | 60TW | |
| **75% to 80%** | 4.44% | HVR*, currently 7.49% | £0 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | £10,000 to £1 million | 7.0 | 60QP | |

## 3 year fixed rate (fixed until 31 January 2029)

| 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 7.49% | £0 | 3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | £10,000 to £2 million | 6.6 | 60IH | |
| **60% to 75%** | 4.34% | HVR*, currently 7.49% | £0 | 3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | £10,000 to £2 million | 6.6 | 60II | |
| **75% to 80%** | 4.44% | HVR*, currently 7.49% | £0 | 3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029 | £10,000 to £1 million | 6.7 | 60QR | |

## 5 year fixed rate (fixed until 31 January 2031)

| 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 7.49% | £0 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | £10,000 to £2 million | 6.0 | 60BG | |
| **60% to 75%** | 4.19% | HVR*, currently 7.49% | £0 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | £10,000 to £2 million | 6.0 | 60BH | |
| **75% to 80%** | 4.34% | HVR*, currently 7.49% | £0 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | £10,000 to £1 million | 6.1 | 59QL | |

## 2 year tracker rate (until 31 January 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%** | 4.79% (variable) at 0.79% above the BoE base rate** | HVR*, currently 7.49% | £0 | No ERC | £10,000 to £2 million | 7.1 | 59QN | |
| **60% to 75%** | 4.84% (variable) at 0.84% above the BoE base rate** | HVR*, currently 7.49% | £0 | No ERC | £10,000 to £2 million | 7.1 | 59QO | |
| **75% to 80%** | 5.09% (variable) at 1.09% above the BoE base rate** | HVR*, currently 7.49% | £0 | No ERC | £10,000 to £1 million | 7.2 | 59QP | |

*Homeowner Variable Rate, currently 7.49%

**Bank of England Base Rate, currently 4.00%

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# Buy to Let
# Additional Borrowing

• Max loan size includes existing loan amount

## 2 year fixed rate (fixed until 31 January 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%** | 4.29% | BVR*, currently 8.34% | £0 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | £10,000 to £1 million | 7.6 | 59QQ | |
| **60% to 75%** | 4.49% | BVR*, currently 8.34% | £0 | 2.5% until 31/01/2027, then 1.5% until 31/01/2028 | £10,000 to £1 million | 7.7 | 59QR | |

## 5 year fixed rate (fixed until 31 January 2031)

| 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% | BVR*, currently 8.34% | £0 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | £10,000 to £1 million | 6.5 | 59QS | |
| **60% to 75%** | 4.39% | BVR*, currently 8.34% | £0 | 5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031 | £10,000 to £1 million | 6.6 | 60QT | |

## 2 year tracker rate (until 31 January 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%** | 4.89% (variable) at 0.89% above the BoE base rate** | BVR*, currently 8.34% | £0 | No ERC | £10,000 to £1 million | 7.8 | 59QU | |
| **60% to 75%** | 5.04% (variable) at 1.04% above the BoE base rate** | BVR*, currently 8.34% | £0 | No ERC | £10,000 to £1 million | 7.8 | 59QV | |

*Buy-to-Let Variable Rate, currently 8.34%

**Bank of England Base Rate, currently 4.00%

# TSB Mortgage Pro 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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