With effect from 30 October 2025.

Intermediary Product Guide.

What’s inside...

Introducing our product range effective from 30 October 2025.

Highly Confidential Internal

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%	3.84%	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	60RB		60RN	£250 cashback
	4.14%		£0			7.1	60RC		60RO	£250 cashback
60% to 75%	3.94%	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	60RD		60RP	£250 cashback
	4.24%		£0			7.1	60RE		60RQ	£250 cashback
75% to 80%	4.04%	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	60RF		60RR	£250 cashback
	4.34%		£0			7.1	60RG		60RS	£250 cashback
80% to 85%	4.09%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £1 million	7.2	60RH		60RT	£250 cashback
	4.39%		£0			7.2	60RI		60RU	£250 cashback
85% to 90%	4.44%	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	60RJ	£500 cashback	60RV	£750 cashback
	4.64%		£0			7.2	60RK	£500 cashback	60RW	£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
	4.34%		£0			6.4	59SI		59XP	£250 cashback
60% to 75%	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 £2 million	6.4	60NV		60NZ	£250 cashback
	4.44%		£0			6.5	59SK		59XR	£250 cashback
75% to 80%	4.19%	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	60NW		60OA	£250 cashback
	4.44%		£0			6.5	59SM		59XT	£250 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	6.5	60NX		60OB	£250 cashback
	4.44%		£0			6.5	59SO		59XV	£250 cashback
85% to 90%	4.54%	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	6.6	60MG	£500 cashback	60MI	£750 cashback
	4.64%		£0			6.6	60MH	£500 cashback	60MJ	£750 cashback
90% to 95%	4.94%	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	60DB	£500 cashback	60DD	£750 cashback
	5.04%		£0			6.7	60DC	£500 cashback	60DE	£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%	3.84%	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	60SV		60TH	£250 cashback
	4.14%		£0			7.1	60SW		60TI	£250 cashback
60% to 75%	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	60SX		60TJ	£250 cashback
	4.24%		£0			7.1	60SY		60TK	£250 cashback
75% to 80%	4.04%	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	60SZ		60TL	£250 cashback
	4.34%		£0			7.1	60TA		60TM	£250 cashback
80% to 85%	4.09%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £1 million	7.2	60TB		60TN	£250 cashback
	4.39%		£0			7.2	60TC		60TO	£250 cashback
85% to 90%	4.44%	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	60TD	£500 cashback	60TP	£750 cashback
	4.64%		£0			7.2	60TE	£500 cashback	60TQ	£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
	4.34%		£0			6.4	59UE		59YN	£250 cashback
60% to 75%	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	60OT		60OX	£250 cashback
	4.44%		£0			6.5	59UG		59YP	£250 cashback
75% to 80%	4.19%	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	60OU		60OY	£250 cashback
	4.44%		£0			6.5	59UI		59YR	£250 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	6.5	60OV		60OZ	£250 cashback
	4.44%		£0			6.5	59UK		59YT	£250 cashback
85% to 90%	4.54%	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	6.6	60MK	£500 cashback	60MM	£750 cashback
	4.64%		£0			6.6	60ML	£500 cashback	60MN	£750 cashback
90% to 95%	4.94%	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	60DN	£500 cashback	60DP	£750 cashback
	5.04%		£0			6.7	60DO	£500 cashback	60DQ	£750 cashback

*Homeowner Variable Rate, currently 7.49%

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)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals: TSB Mortgage Pro code	Free Legals: Additional features	Own Conveyancer: TSB Mortgage Pro code	Own Conveyancer: 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)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals: TSB Mortgage Pro code	Free Legals: Additional features	Own Conveyancer: TSB Mortgage Pro code	Own Conveyancer: 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)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals: TSB Mortgage Pro code	Free Legals: Additional features	Own Conveyancer: TSB Mortgage Pro code	Own Conveyancer: 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%

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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