With effect from 30 October 2025.

# Intermediary Product Guide.

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Introducing our product range effective from 30 October 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 fix	All Properties							
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Early repayment charge Loan size (inc all fees) APR		TSB Mortgage Pro code	Additional features
Up to 60%	3.84%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then	£5,000 to £2 million	7.1	60RB	
υρ το <del>ο</del> υ%	4.14%	HVK , currently 7.49%	£0	1.5% until 31/12/2027	£5,000 to £2 million	7.1	60RC	
60% to 75%	3.94%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then	£5,000 to £2 million	7.1	60RD	
60% to 75%	4.24%	HVK , currently 7.49%	£0	1.5% until 31/12/2027	£5,000 to £2 million	7.1	60RE	
75% to 80%	4.04%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then	£5,000 to £1 million	7.1	60RF	
7370 10 0070	4.34%	Tivit , currently 7.4370	£0	1.5% until 31/12/2027	ESJOOD to ET IIIIIION	7.1	60RG	
80% to 85%	4.09%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then	£5,000 to £1 million	7.2	60RH	
00% 10 03%	4.39%	TIVIC , currently 7.4376	£0	1.5% until 31/12/2027	ES,000 to ET million	7.2	60RI	
85% to 90%	4.44%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then	£5,000 to £750,000	7.2	60RJ	£500 cashback
83% 10 90%	4.64%	HVK , currently 7.49%	£0	1.5% until 31/12/2027	£5,000 t0 £750,000	7.2	60RK	£500 cashback
90% to 95%	4.84%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then	£5,000 to £570,000	7.3	60RL	£500 cashback
	5.09%	, currently 7.4376	£0	1.5% until 31/12/2027	E3,000 to E370,000	7.3	60RM	£500 cashback

A/B EPC Rat	A/B EPC Rated Properties Only									
TSB Mortgage Pro code	Additional features									
60RN	£250 cashback									
60RO	£250 cashback									
60RP	£250 cashback									
60RQ	£250 cashback									
60RR	£250 cashback									
60RS	£250 cashback									
60RT	£250 cashback									
60RU	£250 cashback									
60RV	£750 cashback									
60RW	£750 cashback									
60RX	£750 cashback									
60RY	£750 cashback									

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

							All	Properties
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**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £2 million	7.2	59GP	
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	
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	
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	

A/B EPC Rat	A/B EPC Rated Properties Only									
TSB Mortgage Pro code	Additional features									
59XA	£250 cashback									
59XB	£250 cashback									
59XC	£250 cashback									
59XD	£250 cashback									

<sup>\*</sup>Homeowner Variable Rate, currently 7.49%

<sup>\*\*</sup>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)

3 year fix	All Properties							
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%	3.94%	HVR*, currently 7.49%	£995	3.5% until 31/12/2026, then 2.5% until 31/12/2027, then	£5,000 to £2 million	6.8	60NK	
Op 10 00%	4.24%	TIVE CUITEINS 7.45%	£0	1.5% until 31/12/2028	13,000 to 12 million	6.9	59RZ	
60% to 75%	4.04%	HVR*, currently 7.49%	£995	3.5% until 31/12/2026, then 2.5% until 31/12/2027, then	£5,000 to £2 million	6.9	60NL	
00% 10 75%	4.39%	HVK*, currently 7.49%	£0	1.5% until 31/12/2027, then 1.5% until 31/12/2028	£5,000 to £2 million	6.9	59SB	
75% to 90%	4.19%	HVR*, currently 7.49%	£995	3.5% until 31/12/2026, then 2.5% until 31/12/2027, then	£5,000 to £1 million	6.9	60NM	
<b>75% to 80%</b> 4.54	4.54%		£0	1.5% until 31/12/2027, then 1.5% until 31/12/2028	£5,000 to £1 million	6.9	60FN	
80% to 85%	4.19%	HVR*, currently 7.49%	£995	3.5% until 31/12/2026, then 2.5% until 31/12/2027, then	£5,000 to £1 million	6.9	60NN	
80% to 83%	4.54%	HVK , currently 7.49%	£0	1.5% until 31/12/2028	13,000 to 11 million	6.9	60FP	
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
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

A/B EPC Rate	d Properties Only
TSB Mortgage Pro code	Additional features
60NP	£250 cashback
59XF	£250 cashback
60NQ	£250 cashback
59XH	£250 cashback
60NR	£250 cashback
60FS	£250 cashback
60NS	£250 cashback
60FU	£250 cashback
60NT	£750 cashback
60DA	£750 cashback

<sup>\*</sup>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 fix	All Properties							
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%	4.04%	HVR*, currently	£995	5% until 31/12/2027, then 4% until 31/12/2028, then	£5,000 to £2 million	6.4	60NU	
Op 10 00%	4.34%	7.49%	£0	3% until 31/12/2029, then 2% until 31/12/2030	15,000 to 12 million	6.4	59SI	
60% to 75%	4.14%	HVR*, currently	£995	5% until 31/12/2027, then 4% until 31/12/2028, then	£5,000 to £2 million	6.4	60NV	
	4.44%	7.49%	£0	3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £2 million	6.5	59SK	
750/ += 900/	4.19%	HVR*, currently	£995	5% until 31/12/2027, then 4% until 31/12/2028, then	£5,000 to £1 million	6.4	60NW	
75% to 80%	4.44%	7.49%	£0	3% until 31/12/2029, then 2% until 31/12/2030	13,000 to 11 million	6.5	59SM	
80% to 85%	4.24%	HVR*, currently	£995	5% until 31/12/2027, then 4% until 31/12/2028, then	CE 000 to C1 million	6.5	60NX	
80% to 85%	4.44%	7.49%	£0	3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £1 million	6.5	59SO	
85% to 90%	4.54%	HVR*, currently	£995	5% until 31/12/2027, then 4% until 31/12/2028, then	£5,000 to £750,000	6.6	60MG	£500 cashback
05% t0 90%	4.64%	7.49%	£0	3% until 31/12/2029, then 2% until 31/12/2030	£5,000 t0 £750,000	6.6	60MH	£500 cashback
90% to 95%	4.94%	HVR*, currently	£995	5% until 31/12/2027, then 4% until 31/12/2028, then	£5,000 to £570,000	6.7	60DB	£500 cashback
90% (0 95%	5.04%	7.49%	£0	3% until 31/12/2029, then 2% until 31/12/2030	15,000 to £570,000	6.7	60DC	£500 cashback

	A/B EPC Rated Properties Only								
TSB Mortgage Pro code	Additional features								
60NY	£250 cashback								
59XP	£250 cashback								
60NZ	£250 cashback								
59XR	£250 cashback								
600A	£250 cashback								
59XT	£250 cashback								
60OB	£250 cashback								
59XV	£250 cashback								
60MI	£750 cashback								
60MJ	£750 cashback								
60DD	£750 cashback								
60DE	£750 cashback								

<sup>\*</sup>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	
	3.84%		£1,495		£5,000 to £2 million***	7.1	60RZ		60SK	£300 cashback	
Up to 60%	3.94%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	L3,000 to L2 million	7.1	60SA		60SL	£300 cashback	
	4.29%		£0		£25,000 to £2 million***	7.1	60SB		60SM	£300 cashback	
	3.89%		£1,495	2.5% until 31/12/2026, then 1.5% until 31/12/2027	495		7.1	60SC		60SN	£300 cashback
60% to 75%	3.99%	HVR*, currently 7.49%	£995		£5,000 to £2 million***	7.1	60SD		60SO	£300 cashback	
	4.34%		£0			7.1	60SE		60SP	£300 cashback	
75% to 80%	4.24%	HVR*, currently	£995	2.5% until 31/12/2026, then	£5,000 to £1 million	7.1	60SF		60SQ	£300 cashback	
73/0 to 50/0	4.49%	7.49%	£0	1.5% until 31/12/2027	13,000 to 11 million	7.1	60SG		60SR	£300 cashback	
80% to 85%	4.24%	HVR*, currently	£995	2.5% until 31/12/2026, then	£5,000 to £1 million	7.1	60SH		60SS	£300 cashback	
80/0 (0 83/0	4.54%	7.49%	£0	1.5% until 31/12/2027	13,000 to 11 million	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 tra	cker rate (until	31 December	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	5910		59IS	£300 cashback

<sup>\*</sup>Homeowner Variable Rate, currently 7.49%

<sup>\*\*</sup>Bank of England Base Rate, currently 4.00%

<sup>&</sup>quot;Fleans or Englano base Rate, currently 4.00%
"Fleans 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 fixe	ed rate (fixed ui	ntil 31 Decen	nber 20	28)			Free	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	£995	3.5% until 31/12/2026, then 2.5% until 31/12/2027, then	£5,000 to £2 million***	6.7	60OC		60OG	£300 cashback	
Op to 60%	4.29%	7.49%	£0	1.5% until 31/12/2028	£25,000 to £2 million***	6.8	59IU		59JC	£300 cashback	
60% to 75%	4.09%	HVR*, currently	£995	3.5% until 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028		1 1 1	6.8	60OD		60OH	£300 cashback
00% to 73%	4.44%	7.49%	£0			6.8	59TE		59TG	£300 cashback	
75% to 80%	4.24%	HVR*, currently	£995	3.5% until 31/12/2026, then 2.5% until 31/12/2027, then	£5,000 to £1 million	6.8	600E		6001	£300 cashback	
73/8 to 80/6	4.54%	7.49%	£0	1.5% until 31/12/2028	13,000 to 11 111111011	6.8	59IY		59JG	£300 cashback	
80% to 85%	4.24%	HVR*, currently	£995	3.5% until 31/12/2026, then 2.5% until 31/12/2027, then	£5,000 to £1 million	6.8	60OF		60OJ	£300 cashback	
60% t0 63%	4.54%	7.49%	£0	1.5% until 31/12/2028	£5,000 to £1 million	6.8	59JA		59JI	£300 cashback	

<sup>\*</sup>Homeowner Variable Rate, currently 7.49%

<sup>\*\*\*</sup>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 fix	ed rate (	fixed until 3	1 Dece	mber 2030)			Free	Legals	Own Conv	eyancer
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
Um to C00/	4.04%	HVR*, currently	£995	5% until 31/12/2027, then 4% until 31/12/2028, then	£5,000 to £2 million***	6.2	59JJ		59JS	£300 cashback
Up to 60%	4.19%	7.49%	£0	3% until 31/12/2029, then 2% until 31/12/2030	£25,000 to £2 million***	6.2	59JK		59JT	£300 cashback
60% to 75%	4.09%	HVR*, currently	£995	5% until 31/12/2027, then 4% until 31/12/2028, then	CE 000 to C2 million***	6.2	60OK		6000	£300 cashback
00% 10 73%	4.29%	7.49%	£0	3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £2 million***	6.3	59TI		59ТО	£300 cashback
75% to 80%	4.24%	HVR*, currently	£995	5% until 31/12/2027, then 4% until 31/12/2028, then	£5,000 to £1 million	6.3	60OL		60OP	£300 cashback
73% 10 80%	4.44%	7.49%	£0	3% until 31/12/2029, then 2% until 31/12/2030	13,000 to 11 mmon	6.3	59TK		59TQ	£300 cashback
80% to 85%	4.24%	HVR*, currently	£995	5% until 31/12/2027, then 4% until 31/12/2028, then	£5,000 to £1 million	6.3	600M		600Q	£300 cashback
80% 10 83%	4.44%	7.49%	£0	3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £1 mmon	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

<sup>\*</sup>Homeowner Variable Rate, currently 7.49%

<sup>\*\*\*</sup>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 fix	ed rate (	fixed until 31 Dece	mber 20	27)			All Prope	erties
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%	3.84%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then	£5,000 to £1 million	7.1	60SV	
Op 10 60%	4.14%	nvk , currently 7.49%	£0	1.5% until 31/12/2027	£3,000 to £1 million	7.1	60SW	
60% to 75%	3.94%	LIVD* ourroath. 7 400/	£995	2.5% until 31/12/2026, then	SE 000 to 51 million	7.1	60SX	
60% 10 75%	4.24%	HVR*, currently 7.49%	£0	1.5% until 31/12/2027	1 +5 000 to +1 million		60SY	
75% to 80%	4.04%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then	£5,000 to £1 million	7.1	60SZ	
75% 10 80%	4.34%	nvk , currently 7.49%	£0	1.5% until 31/12/2027	ES,000 to E1 million	7.1	60TA	
80% to 85%	4.09%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then	£5,000 to £1 million	7.2	60TB	
80% 10 85%	4.39%	HVK , currently 7.49%	£0	1.5% until 31/12/2027	ES,000 to E1 million	7.2	60TC	
85% to 90%	4.44%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then	£5,000 to £500,000	7.2	60TD	£500 cashback
53% 10 50%	4.64%	nvn*, currently 7.49%	£0	1.5% until 31/12/2027	£3,000 to £300,000	7.2	60TE	£500 cashback
90% to 95%	4.84%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then	£5,000 to £500,000	7.3	60TF	£500 cashback
30% 10 33%	5.09%	TIVE CUITEINLY 7.45%	£0	1.5% until 31/12/2027	£3,000 to £300,000	7.3	60TG	£500 cashback

5 year fix	ed rate (	fixed until 31 Dece	mber 20	30)			All Prope	erties
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%	4.04%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then	£5,000 to £1 million	6.4	60OS	
Op to 60%	4.34%	HVK*, currently 7.49%	£0	3% until 31/12/2029, then 2% until 31/12/2030	E5,000 to £1 million	6.4	59UE	
60% to 75%	4.14%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then	£5,000 to £1 million	6.4	60OT	
60% 10 73%	4.44%	HVK , currently 7.45%	£0	3% until 31/12/2029, then 2% until 31/12/2030	£3,000 to £1 million	6.5	59UG	
75% to 80%	4.19%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then	£5,000 to £1 million	6.4	60OU	
73/0 to 00/0	4.44%	Tivit , currently 7.4378	£0	3% until 31/12/2029, then 2% until 31/12/2030	13,000 to 11 million	6.5	59UI	
80% to 85%	4.24%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then	£5,000 to £1 million	6.5	60OV	
30% to 33%	4.44%	Tivit , currently 7.4378	£0	3% until 31/12/2029, then 2% until 31/12/2030	13,000 to 11 minor	6.5	59UK	
85% to 90%	4.54%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then	£5,000 to £500,000	6.6	60MK	£500 cashback
370 10 3070	4.64%	Tivit , carrellity 7.4576	£0	3% until 31/12/2029, then 2% until 31/12/2030	15,555 to 1500,000	6.6	60ML	£500 cashback
90% to 95%	4.94%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then	£5,000 to £500,000	6.7	60DN	£500 cashback
30/0 00 33/0	5.04%	, currency 7.4570	£0	3% until 31/12/2029, then 2% until 31/12/2030		6.7	60DO	£500 cashback

A/B EPC Rate	ed Properties Only
TSB Mortgage Pro code	Additional features
60TH	£250 cashback
60ТІ	£250 cashback
60ТЈ	£250 cashback
60TK	£250 cashback
60TL	£250 cashback
60TM	£250 cashback
60TN	£250 cashback
60TO	£250 cashback
60ТР	£750 cashback
60TQ	£750 cashback
60TR	£750 cashback
60TS	£750 cashback

A/B EPC Rate	ed Properties Only
TSB Mortgage Pro code	Additional features
60OW	£250 cashback
59YN	£250 cashback
60OX	£250 cashback
59YP	£250 cashback
60OY	£250 cashback
59YR	£250 cashback
60OZ	£250 cashback
59YT	£250 cashback
60MM	£750 cashback
60MN	£750 cashback
60DP	£750 cashback
60DQ	£750 cashback

# **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

<sup>\*</sup>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
	3.89%		£1,995			7.9	60PA	N/A
Up to 60%	4.19%	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	60PB	N/A
	4.39%		£0			7.9	60PC	N/A
60% to 75%	4.24%	BVR*, currently	£995	2.5% until 31/01/2027, then	£25,005 to £1 million	7.9	60PD	N/A
60% to 75%	4.44%	8.34%	£0	1.5% until 31/01/2028	123,003 to 11 minor	7.9	60PE	N/A
	5.09%		£1,995			8.1	59LX	N/A
75% to 80%	5.39%	BVR*, currently 8.34%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £500,000	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
	4.09%		£1,995	5% until 31/01/2028, then		7.0	60PF	N/A
Up to 60%	4.19%	BVR*, currently 8.34%	£995	4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £1 million	7.0	60PG	N/A
	4.29%		£0	2% until 51/01/2051		6.9	60PH	N/A
60% to 75%	4.24%	BVR*, currently	£995	5% until 31/01/2028, then 4% until 31/01/2029, then	£25,005 to £1 million	7.0	60PI	N/A
00/0 to 73/0	4.34%	8.34%	£0	3% until 31/01/2030, then 2% until 31/01/2031	123,003 to 11 111111011	7.0	60PJ	N/A
	5.04%		£1,995			7.4	59MF	N/A
75% to 80%	5.14%	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	£25,005 to £500,000	7.3	59MG	N/A
	5.34%		£0	270 UII(II 31/01/2051		7.4	59MH	N/A

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

<sup>\*</sup>Buy-to-Let Variable Rate, currently 8.34%

<sup>\*\*</sup>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 fix	ed rate (fixed	until 31 Janua	ary 2028)	)			Free Lega	ls	Own Con	veyancer
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
	3.94%		£1,995			7.8	60PK	N/A	60PP	£300 cashback
Up to 60%	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	7.8	60PL	N/A	60PQ	£300 cashback
	4.44%		£0			7.8	60PM	N/A	60PR	£300 cashback
60% to 75%	4.34%	BVR*, currently	£995	2.5% until 31/01/2027, then	£25,005 to £1 million	7.8	60PN	N/A	60PS	£300 cashback
60% 10 75%	4.54%	8.34%	£0	1.5% until 31/01/2028	£25,005 to £1 million	7.8	60PO	N/A	60PT	£300 cashback
	5.14%		£1,995			8.1	59MP	N/A	59MX	£300 cashback
75% to 80%	5.44%	BVR*, currently 8.34%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £500,000	8.1	59MQ	N/A	59MY	£300 cashback
	5.84%		£0			8.1	59MR	N/A	59MZ	£300 cashback

5 year fixe	ed rate (fixed	until 31 Janua	ary 2031	)			Free Lega	ls	Own Con	veyancer
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
	4.14%		£1,995	5% until 31/01/2028, then		6.8	60PU	N/A	60PZ	£300 cashback
Up to 60%	4.24%	BVR*, currently 8.34%	£995	4% until 31/01/2029, then 3% until 31/01/2030, then	£25,005 to £1 million	6.8	60PV	N/A	60QA	£300 cashback
	4.34%		£0	2% until 31/01/2031		6.8	60PW	N/A	60QB	£300 cashback
60% to 75%	4.29%	BVR*, currently	£995	5% until 31/01/2028, then 4% until 31/01/2029, then	£25,005 to £1 million	6.8	60PX	N/A	60QC	£300 cashback
60% 10 73%	4.39%	8.34%	£0	3% until 31/01/2030, then 2% until 31/01/2031	£23,003 to £1 million	6.8	60PY	N/A	60QD	£300 cashback
	5.09%		£1,995	5% until 31/01/2028, then		7.2	59NF	N/A	59NN	£300 cashback
75% to 80%	5.19%	BVR*, currently 8.34%	£995	4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £500,000	7.2	59NG	N/A	59NO	£300 cashback
	5.39%		£0	270 unun 31/01/2031		7.3	59NH	N/A	59NP	£300 cashback

2 year tra	cker rate (unt	il 31 January	2028)				Free Lega	ls	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

<sup>\*</sup>Buy-to-Let Variable Rate, currently 8.34%

<sup>\*\*</sup>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.

- 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	

<sup>\*</sup>Homeowner Variable Rate, currently 7.49%

<sup>\*\*</sup>Bank of England Base Rate, currently 4.00%

#### 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
	3.79%		£1,495			7.1	60HX	
Up to 60%	3.84%	HVR*, currently 7.49%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.0	60HY	
	4.19%		£0			7.0	60HZ	
	3.89%		£1,495	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.1	60TT	
60% to 75%	3.99%	HVR*, currently 7.49%	£995			7.0	60TU	
	4.29%		£0			7.0	60TV	
75% to 80%	4.19%	HVR*, currently	£995	2.5% until 31/01/2027, then	Up to £7.5 million	7.1	60QE	
75% 10 80%	4.44%	7.49%	£0	1.5% until 31/01/2028	Op to £7.5 million	7.0	60QF	
80% to 85%	4.24%	HVR*, currently	£995	2.5% until 31/01/2027, then		7.1	60QG	
80% (0 85%	4.49%	7.49%	£0	1.5% until 31/01/2028	Up to £7.5 million	7.1	60QH	
85% to 90%	4.44%	HVR*, currently	£995	2.5% until 31/01/2027, then	Up to £7.5 million	7.1	60QI	
63/0 (0 90/0	4.69%	7.49%	£0	1.5% until 31/01/2028	ορ to £7.5 Hillilon	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	

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	5901	
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	590M	

<sup>\*</sup>Homeowner Variable Rate, currently 7.49%

<sup>\*\*</sup>Bank of England Base Rate, currently 4.00%

#### 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
	3.89%		£1,495			6.7	60IA	
Up to 60%	3.94%	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	6.7	60IB	
	4.24%		£0			6.7	60IC	
	4.04%		£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	
60% to 75%	4.09%	HVR*, currently 7.49%	£995			6.7	60IE	
	4.34%		£0			6.7	60IF	
759/ ÷o 909/	4.24%	HVR*, currently	£995	3.5% until 31/01/2027, then 2.5% until 31/01/2028, then		6.8	60QK	
75% to 80% —	4.44%	7.49%	£0	1.5% until 31/01/2029	Up to £7.5 million	6.7	60QL	
	4.24%	HVR*, currently	£995	3.5% until 31/01/2027, then	Up to £7.5 million	6.8	60QM	
	4.44%	7.49%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Op to 17.5 minion	6.7	60QN	

<sup>\*</sup>Homeowner Variable Rate, currently 7.49%

#### **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
	3.89%		£1,495	5% until 31/01/2028, then		6.1	60BA	
Up to 60%	3.99%	HVR*, currently 7.49%	£995	4% until 31/01/2029, then 3% until 31/01/2030, then	Up to £7.5 million	6.1	60BB	
	4.14%		£0	2% until 31/01/2031		6.1	60BC	
	3.99%		£1,495	5% until 31/01/2028, then	Up to £7.5 million	6.2	60BD	
60% to 75%	4.04%	HVR*, currently 7.49%	£995	4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031		6.1	60BE	
	4.19%		£0			6.1	60BF	
75% to 80%	4.19%	HVR*, currently	£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	
75% (0 80%	4.34%	7.49%	£0		Op to £7.5 million	6.2	59PE	
80% to 85%	4.19%	HVR*, currently	£995	5% until 31/01/2028, then 4% until 31/01/2029, then	U. I. 67 5	6.2	59PF	
80% (0.85%	4.34%	7.49%	£0	3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	6.2	59PG	
85% to 90%	4.34%	HVR*, currently	£995	5% until 31/01/2028, then 4% until 31/01/2029, then	Up to £7.5 million	6.3	59PH	
65% (0 50%	4.49%	7.49%	£0	3% until 31/01/2030, then 2% until 31/01/2031	Op to £7.5 million	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	

<sup>\*</sup>Homeowner Variable Rate, currently 7.49%

- 1, 2 and 5 year ratesAvailable up to 120% LTVMax 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 7	5%	5.40%	BVR*, currently 8.34%	£0	1% until 31/01/2027	Up to £7.5 million	8.3	59РК	

#### 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
Un to 60%	3.99%	BVR*, currently	£995	2.5% until 31/01/2027, then	Up to £7.5 million	7.7	59PL	
Up to 60%	4.29%	8.34%	£0 1.!	1.5% until 31/01/2028	op to 17.5	7.7	59PM	
60% to 75%	4.29%	BVR*, currently	£995	2.5% until 31/01/2027, then	Up to £7.5 million	7.8	59PN	
00% 10 73%	4.49%	8.34%	£0	1.5% until 31/01/2028		7.7	59PO	
75% to 80%	4.84%	BVR*, currently	£995 BVR*, currently 2.5% until 31/01/2027, then	Un to £7 E million	7.9	59PP		
73% 10 80%	5.24%	8.34%	£0	1.5% until 31/01/2028	Up to £7.5 million	7.9	59PQ	
80% to 120%	5.74%	BVR*, currently 8.34%	' +()	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
H= += C00/	4.14%	BVR*, currently	£995	5% until 31/01/2028, then 4% until 31/01/2029, then	Up to £7.5 million	6.6	59PU	
Up to 60%	4.34%	8.34%	3% until 31/01/2030, then £0 2% until 31/01/2031	Op to £7.3 million	6.6	59PV		
60% to 75%	4.24%	BVR*, currently	£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 Up to £7.5 million	6.7	59PW	
00% (0.75%	4.39%	8.34%	£0			6.7	60QO	
75% to 80%	4.84%	BVR*, currently	£995	5% until 31/01/2028, then 4% until 31/01/2029, then		7.0	59PY	
75% 10 80%	5.04%	8.34%	£0	3% until 31/01/2030, then 2% until 31/01/2031		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	

<sup>\*</sup>Buy-to-Let Variable Rate, currently 8.34%

<sup>\*\*</sup>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	6011	
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	60ВН	
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	

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	

<sup>\*</sup>Homeowner Variable Rate, currently 7.49%

<sup>\*\*</sup>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	

	LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
ι	Jp 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	
6	0% 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	

<sup>\*</sup>Buy-to-Let Variable Rate, currently 8.34%

<sup>\*\*</sup>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)				
Troperty value greater than	Troperty value less than or equal to	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 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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