

With effect from 30 October 2024.

Intermediary Product Guide.

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Introducing our product range effective from 30 October 2024.

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First Time Buyers

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

2 year fixed rate (fixed until 31 December 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £2 million	7.2	52MV	
	4.59%		£0			7.2	52MW	
60% to 75%	4.29%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £2 million	7.2	52MX	
	4.69%		£0			7.2	52MY	
75% to 80%	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	7.3	52XI	
	4.94%		£0			7.3	52XJ	
80% to 85%	4.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	7.3	51RU	
	4.99%		£0			7.3	51RV	
85% to 90%	5.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £750,000	7.4	52XK	£500 cashback
	5.39%		£0			7.4	52XL	£500 cashback
90% to 95%	5.64%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £570,000	7.4	52SJ	£500 cashback

2 year tracker rate (until 31 December 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.59% (variable) at 0.59% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £2 million	7.5	50ZQ	
60% to 75%	5.64% (variable) at 0.64% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £2 million	7.5	50ZR	
75% to 80%	5.79% (variable) at 0.79% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £1 million	7.5	50ZS	
80% to 85%	5.79% (variable) at 0.79% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £1 million	7.5	50ZT	

**Bank of England Base Rate, currently 5.00%

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First Time Buyers

3 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%	4.32%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027	£5,000 to £2 million	7.0	51RZ	
	4.50%		£495			7.0	51SA	
60% to 75%	4.33%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027	£5,000 to £2 million	7.0	51SB	
	4.50%		£495			7.0	51SC	
75% to 80%	4.55%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027	£5,000 to £1 million	7.1	51SD	
	4.72%		£495			7.1	51SE	
80% to 85%	4.57%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027	£5,000 to £1 million	7.1	51SF	
	4.77%		£495			7.1	51SG	
85% to 90%	5.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027	£5,000 to £750,000	7.2	51SH	£500 cashback
	5.21%		£495			7.2	51SI	£500 cashback
90% to 95%	5.49%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027	£5,000 to £570,000	7.2	52IG	£500 cashback

**Bank of England Base Rate, currently 5.00%

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First Time Buyers

5 year fixed rate (fixed until 31 December 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%	4.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £2 million	6.5	52NA	
	4.39%		£0			6.6	52NB	
60% to 75%	4.29%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £2 million	6.6	52NC	
	4.49%		£0			6.6	52ND	
75% to 80%	4.39%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	6.6	52NE	
	4.59%		£0			6.6	52NF	
80% to 85%	4.39%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	6.6	52NG	
	4.59%		£0			6.6	52NH	
85% to 90%	4.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £750,000	6.7	52EV	£500 cashback
	4.74%		£0			6.7	52EW	£500 cashback
90% to 95%	5.14%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £570,000	6.8	52SK	£500 cashback

**Bank of England Base Rate, currently 5.00%

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Home Movers

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

2 year fixed rate (fixed until 31 December 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.19%	HVR*, currently 8.49%	£995	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £2 million	8.0	52NJ	
	4.59%		£0			8.0	52NK	
60% to 75%	4.29%	HVR*, currently 8.49%	£995	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £2 million	8.0	52NL	
	4.69%		£0			8.1	52NM	
75% to 80%	4.54%	HVR*, currently 8.49%	£995	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	8.1	52XM	
	4.94%		£0			8.1	52XN	
80% to 85%	4.59%	HVR*, currently 8.49%	£995	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	8.1	51ST	
	4.99%		£0			8.1	51SU	
85% to 90%	5.24%	HVR*, currently 8.49%	£995	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £750,000	8.2	52XO	£500 cashback
	5.39%		£0			8.2	52XP	£500 cashback
90% to 95%	5.64%	HVR*, currently 8.49%	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £570,000	8.2	52SL	£500 cashback

2 year tracker rate (until 31 December 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.59% (variable) at 0.59% above the BoE base rate**	HVR*, currently 8.49%	£995	No ERC	£5,000 to £2 million	8.3	51BC	
60% to 75%	5.64% (variable) at 0.64% above the BoE base rate**	HVR*, currently 8.49%	£995	No ERC	£5,000 to £2 million	8.3	51BD	
75% to 80%	5.79% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.49%	£995	No ERC	£5,000 to £1 million	8.3	51BE	
80% to 85%	5.79% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.49%	£995	No ERC	£5,000 to £1 million	8.3	51BF	

*Homeowner Variable Rate, currently 8.49%

**Bank of England Base Rate, currently 5.00%

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Home Movers

3 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%	4.32%	HVR*, currently 8.49%	£1,495	3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027	£5,000 to £2 million	7.7	51SY	
	4.50%		£495			7.7	51SZ	
60% to 75%	4.33%	HVR*, currently 8.49%	£1,495	3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027	£5,000 to £2 million	7.7	51TA	
	4.50%		£495			7.7	51TB	
75% to 80%	4.55%	HVR*, currently 8.49%	£1,495	3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027	£5,000 to £1 million	7.8	51TC	
	4.72%		£495			7.8	51TD	
80% to 85%	4.57%	HVR*, currently 8.49%	£1,495	3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027	£5,000 to £1 million	7.8	51TE	
	4.77%		£495			7.8	51TF	
85% to 90%	5.04%	HVR*, currently 8.49%	£1,495	3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027	£5,000 to £750,000	7.9	51TG	£500 cashback
	5.21%		£495			7.9	51TH	£500 cashback
90% to 95%	5.49%	HVR*, currently 8.49%	£0	3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027	£5,000 to £570,000	8.0	52IN	£500 cashback

*Homeowner Variable Rate, currently 8.49%

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Home Movers

5 year fixed rate (fixed until 31 December 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%	4.19%	HVR*, currently 8.49%	£995	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £2 million	7.0	52NO	
	4.39%		£0			7.1	52NP	
60% to 75%	4.29%	HVR*, currently 8.49%	£995	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £2 million	7.1	52NQ	
	4.49%		£0			7.1	52NR	
75% to 80%	4.39%	HVR*, currently 8.49%	£995	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	7.1	52NS	
	4.59%		£0			7.1	52NT	
80% to 85%	4.39%	HVR*, currently 8.49%	£995	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	7.1	52NU	
	4.59%		£0			7.1	52NV	
85% to 90%	4.69%	HVR*, currently 8.49%	£995	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £750,000	7.2	52FB	£500 cashback
	4.74%		£0			7.2	52FC	£500 cashback
90% to 95%	5.14%	HVR*, currently 8.49%	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £570,000	7.4	52SM	£500 cashback

*Homeowner Variable Rate, currently 8.49%

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Remortgages.

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

2 year fixed rate (fixed until 31 December 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.34%	HVR*, currently 8.49%	£1,495	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £2 million***	8.0	52XQ		52XT	£300 cashback
	4.44%		£995			8.0	52XR		52XU	£300 cashback
	4.84%		£0		8.0	52XS		52XV	£300 cashback	
60% to 75%	4.34%	HVR*, currently 8.49%	£1,495	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £2 million***	8.0	52LQ		52LU	£300 cashback
	4.44%		£995			8.0	51XX		51YF	£300 cashback
	4.84%		£0			8.0	51XY		51YG	£300 cashback
75% to 80%	4.84%	HVR*, currently 8.49%	£995	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	8.1	51XZ		51YH	£300 cashback
	5.24%		£0			8.1	51YA		51YI	£300 cashback
80% to 85%	5.24%	HVR*, currently 8.49%	£995	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	8.2	51OT		51PC	£300 cashback
	5.54%		£0			8.2	51OU		51PD	£300 cashback
85% to 90%	5.74%	HVR*, currently 8.49%	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £500,000	8.2	51OV		51PE	£300 cashback

2 year tracker rate (until 31 December 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	5.59% (variable) at 0.59% above the BoE base rate**	HVR*, currently 8.49%	£995	No ERC	£5,000 to £2 million***	8.3	51CM		51CZ	£300 cashback
60% to 75%	5.64% (variable) at 0.64% above the BoE base rate**	HVR*, currently 8.49%	£995	No ERC	£5,000 to £2 million***	8.3	51CN		51DA	£300 cashback
75% to 80%	5.79% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.49%	£995	No ERC	£5,000 to £1 million	8.3	51CO		51DB	£300 cashback
80% to 85%	5.79% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.49%	£995	No ERC	£5,000 to £1 million	8.3	51CP		51DC	£300 cashback

*Homeowner Variable Rate, currently 8.49%

**Bank of England Base Rate, currently 5.00%

***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.

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Remortgages.

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

3 year fixed rate (fixed until 31 December 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.25%	HVR*, currently 8.49%	£1,495	3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027	£5,000 to £2 million***	7.6	51TS		51UA	£300 cashback
	4.45%		£495			7.6	51TT		51UB	£300 cashback
60% to 75%	4.38%	HVR*, currently 8.49%	£1,495	3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027	£5,000 to £2 million***	7.7	51TU		51UC	£300 cashback
	4.58%		£495			7.7	51TV		51UD	£300 cashback
75% to 80%	4.79%	HVR*, currently 8.49%	£1,495	3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027	£5,000 to £1 million	7.8	51TW		51UE	£300 cashback
	4.99%		£495			7.8	51TX		51UF	£300 cashback
80% to 85%	4.89%	HVR*, currently 8.49%	£1,495	3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027	£5,000 to £1 million	7.8	51TY		51UG	£300 cashback
	5.09%		£495			7.8	51TZ		51UH	£300 cashback

*Homeowner Variable Rate, currently 8.49%

***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.

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Remortgages.

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

5 year fixed rate (fixed until 31 December 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.24%	HVR*, currently 8.49%	£995	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £2 million***	7.0	52NX		52OB	£300 cashback
	4.39%		£0		£25,000 to £2 million***	7.0	52NY		52OC	£300 cashback
60% to 75%	4.34%	HVR*, currently 8.49%	£995	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £2 million***	7.0	52NZ		52OD	£300 cashback
	4.49%		£0			7.0	52OA		52OE	£300 cashback
75% to 80%	4.49%	HVR*, currently 8.49%	£995	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	7.1	51YN		51YT	£300 cashback
	4.64%		£0			7.1	51YO		51YU	£300 cashback
80% to 85%	4.74%	HVR*, currently 8.49%	£995	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	7.2	51UO		51UX	£300 cashback
	4.89%		£0			7.2	51UP		51UY	£300 cashback
85% to 90%	5.19%	HVR*, currently 8.49%	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £500,000	7.3	51UQ		51UZ	£300 cashback

*Homeowner Variable Rate, currently 8.49%

***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.

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Shared Ownership.

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

First Time Buyers

2 year fixed rate (fixed until 31 December 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	7.3	51VA	£500 cashback
60% to 75%	5.09%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	7.3	51VB	£500 cashback
75% to 80%	5.29%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	7.4	51VC	£500 cashback
80% to 85%	5.29%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	7.4	51VD	£500 cashback
85% to 90%	5.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £500,000	7.4	51VE	£500 cashback

5 year fixed rate (fixed until 31 December 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%	4.49%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	6.6	51EQ	£500 cashback
60% to 75%	4.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	6.7	51ER	£500 cashback
75% to 80%	4.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	6.7	51ES	£500 cashback
80% to 85%	4.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	6.7	51VF	£500 cashback
85% to 90%	5.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £500,000	6.8	51VG	£500 cashback

**Bank of England Base Rate, currently 5.00%

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Shared Ownership.

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

Home Movers

2 year fixed rate (fixed until 31 December 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.04%	HVR*, currently 8.49%	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	8.1	51VH	£500 cashback
60% to 75%	5.09%	HVR*, currently 8.49%	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	8.1	51VI	£500 cashback
75% to 80%	5.29%	HVR*, currently 8.49%	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	8.2	51VJ	£500 cashback
80% to 85%	5.29%	HVR*, currently 8.49%	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	8.2	51VK	£500 cashback
85% to 90%	5.79%	HVR*, currently 8.49%	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £500,000	8.3	51VL	£500 cashback

5 year fixed rate (fixed until 31 December 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%	4.49%	HVR*, currently 8.49%	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	7.1	51FA	£500 cashback
60% to 75%	4.69%	HVR*, currently 8.49%	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	7.2	51FB	£500 cashback
75% to 80%	4.84%	HVR*, currently 8.49%	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	7.2	51FC	£500 cashback
80% to 85%	4.84%	HVR*, currently 8.49%	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	7.2	51VM	£500 cashback
85% to 90%	5.04%	HVR*, currently 8.49%	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £500,000	7.3	51VN	£500 cashback

*Homeowner Variable Rate, currently 8.49%

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Shared Ownership.

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

Remortgage (own Conveyancer)

2 year fixed rate (fixed until 31 December 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.14%	HVR*, currently 8.49%	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	8.1	51VO	£500 cashback
60% to 75%	5.29%	HVR*, currently 8.49%	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	8.1	51VP	£500 cashback
75% to 80%	5.69%	HVR*, currently 8.49%	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	8.2	51VQ	£500 cashback
80% to 85%	5.84%	HVR*, currently 8.49%	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	8.3	51VR	£500 cashback

*Homeowner Variable Rate, currently 8.49%

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NOT FOR PUBLIC DISTRIBUTION.

Shared Equity.

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

First Time Buyers

5 year fixed rate (fixed until 31 December 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%	4.49%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	6.6	51FJ	£500 cashback
60% to 75%	4.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	6.7	51FK	£500 cashback
75% to 80%	4.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	6.7	51FL	£500 cashback
80% to 85%	4.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	6.7	51VS	£500 cashback

**Bank of England Base Rate, currently 5.00%

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Shared Equity.

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

Home Movers

5 year fixed rate (fixed until 31 December 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%	4.49%	HVR*, currently 8.49%	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	7.1	51FN	£500 cashback
60% to 75%	4.69%	HVR*, currently 8.49%	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	7.2	51FO	£500 cashback
75% to 80%	4.84%	HVR*, currently 8.49%	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	7.2	51FP	£500 cashback
80% to 85%	4.84%	HVR*, currently 8.49%	£0	5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029	£5,000 to £1 million	7.2	51VT	£500 cashback

*Homeowner Variable Rate, currently 8.49%

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Shared Equity.

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

Remortgage (own Conveyancer)

2 year fixed rate (fixed until 31 December 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.14%	HVR*, currently 8.49%	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	8.1	51VU	£500 cashback
60% to 75%	5.29%	HVR*, currently 8.49%	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	8.1	51VV	£500 cashback
75% to 80%	5.69%	HVR*, currently 8.49%	£0	2% until 31/12/2025, then 1% until 31/12/2026	£5,000 to £1 million	8.2	51VW	£500 cashback

*Homeowner Variable Rate, currently 8.49%

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Buy-to-Let.

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

House Purchase

2 year fixed rate (fixed until 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 60%	4.29%	BVR*, currently 9.34%	£1,995	2% until 31/01/2026, then 1% until 31/01/2027	£25,005 to £1 million	8.8	52FP	N/A
	4.59%		£995			8.8	52FQ	N/A
	4.99%		£0			8.8	52FR	N/A
60% to 75%	4.39%	BVR*, currently 9.34%	£1,995	2% until 31/01/2026, then 1% until 31/01/2027	£25,005 to £1 million	8.8	52FS	N/A
	4.69%		£995			8.8	52FT	N/A
	5.09%		£0			8.8	52FU	N/A

5 year fixed rate (fixed until 31 January 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.14%	BVR*, currently 9.34%	£1,995	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£25,005 to £1 million	7.6	52FV	N/A
	4.24%		£995			7.6	52FW	N/A
	4.39%		£0			7.6	52FX	N/A
60% to 75%	4.29%	BVR*, currently 9.34%	£1,995	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£25,005 to £1 million	7.7	52FY	N/A
	4.39%		£995			7.6	52FZ	N/A
	4.54%		£0			7.6	52GA	N/A

2 year tracker rate (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 60%	5.69% (variable) at 0.69% above the BoE base rate**	BVR*, currently 9.34%	£995	No ERC	£25,005 to £1 million	9.0	51KG	N/A
60% to 75%	5.84% (variable) at 0.84% above the BoE base rate**	BVR*, currently 9.34%	£995	No ERC	£25,005 to £1 million	9.1	51KH	N/A

*Buy-to-Let Variable Rate, currently 9.34%

**Bank of England Base Rate, currently 5.00%

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Buy-to-Let.

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

Remortgage

2 year fixed rate (fixed until 31 January 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.39%	BVR*, currently 9.34%	£1,995	2% until 31/01/2026, then 1% until 31/01/2027	£25,005 to £1 million	8.8	52XW	N/A	52YI	£300 cashback
	4.69%		£995				52XX	N/A	52YJ	£300 cashback
	5.09%		£0				52XY	N/A	52YK	£300 cashback
60% to 75%	4.49%	BVR*, currently 9.34%	£1,995	2% until 31/01/2026, then 1% until 31/01/2027	£25,005 to £1 million	8.8	52XZ	N/A	52YL	£300 cashback
	4.79%		£995				52YA	N/A	52YM	£300 cashback
	5.19%		£0				52YB	N/A	52YN	£300 cashback
75% to 80%	5.44%	BVR*, currently 9.34%	£1,995	2% until 31/01/2026, then 1% until 31/01/2027	£25,005 to £500,000	9.0	52GH	N/A	52GZ	£300 cashback
	5.74%		£995				52GI	N/A	52HA	£300 cashback
	6.14%		£0				52GJ	N/A	52HB	£300 cashback

5 year fixed rate (fixed until 31 January 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.29%	BVR*, currently 9.34%	£1,995	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£25,005 to £1 million	7.5	52YC	N/A	52YO	£300 cashback
	4.39%		£995				52YD	N/A	52YP	£300 cashback
	4.54%		£0				52YE	N/A	52YQ	£300 cashback
60% to 75%	4.39%	BVR*, currently 9.34%	£1,995	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£25,005 to £1 million	7.6	52YF	N/A	52YR	£300 cashback
	4.49%		£995				52YG	N/A	52YS	£300 cashback
	4.64%		£0				52YH	N/A	52YT	£300 cashback
75% to 80%	5.04%	BVR*, currently 9.34%	£1,995	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£25,005 to £500,000	7.8	52GQ	N/A	52HI	£300 cashback
	5.14%		£995				52GR	N/A	52HJ	£300 cashback
	5.34%		£0				52GS	N/A	52HK	£300 cashback

2 year tracker rate (until 31 January 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	5.69% (variable) at 0.69% above the BoE base rate**	BVR*, currently 9.34%	£995	No ERC	£25,005 to £1 million	9.0	51KU	N/A	51LI	£300 cashback
60% to 75%	5.84% (variable) at 0.84% above the BoE base rate**	BVR*, currently 9.34%	£995	No ERC	£25,005 to £1 million	9.0	51KV	N/A	51LJ	£300 cashback

*Buy-to-Let Variable Rate, currently 9.34%

**Bank of England Base Rate, currently 5.00%

***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.

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Product Transfers

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

Residential

1 year fixed rate (fixed until 31 January 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 75%	5.95%	HVR*, currently 8.49%	£0	1% until 31/01/2026	Up to £7.5 million	8.5	52MM	

*Homeowner Variable Rate, currently 8.49%

**Bank of England Base Rate, currently 5.00%

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Product Transfers

Residential

2 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 60%	4.09%	HVR*, currently 8.49%	£1,495	2% until 31/01/2026, then 1% until 31/01/2027	Up to £7.5 million	7.9	51YV	
	4.19%		£995			7.9	51YW	
	4.49%		£0			7.8	51YX	
60% to 75%	4.29%	HVR*, currently 8.49%	£1,495	2% until 31/01/2026, then 1% until 31/01/2027	Up to £7.5 million	8.0	51YY	
	4.39%		£995			7.9	51YZ	
	4.69%		£0			7.9	51ZA	
75% to 80%	4.79%	HVR*, currently 8.49%	£995	2% until 31/01/2026, then 1% until 31/01/2027	Up to £7.5 million	8.0	51ZB	
	5.09%		£0			8.0	51ZC	
80% to 85%	5.19%	HVR*, currently 8.49%	£995	2% until 31/01/2026, then 1% until 31/01/2027	Up to £7.5 million	8.1	51LS	
	5.49%		£0			8.1	51LT	
85% to 90%	5.39%	HVR*, currently 8.49%	£995	2% until 31/01/2026, then 1% until 31/01/2027	Up to £7.5 million	8.2	51LU	
	5.69%		£0			8.1	51LV	
90% to 120%	5.99%	HVR*, currently 8.49%	£0	2% until 31/01/2026, then 1% until 31/01/2027	Up to £7.5 million	8.2	51LW	

2 year tracker rate (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 60%	5.39% (variable) at 0.39% above the BoE base rate**	HVR*, currently 8.49%	£995	No ERC	Up to £7.5 million	8.2	52MN	
60% to 75%	5.44% (variable) at 0.44% above the BoE base rate**	HVR*, currently 8.49%	£995	No ERC	Up to £7.5 million	8.2	52MO	
75% to 80%	5.69% (variable) at 0.69% above the BoE base rate**	HVR*, currently 8.49%	£995	No ERC	Up to £7.5 million	8.2	52MP	
80% to 85%	5.69% (variable) at 0.69% above the BoE base rate**	HVR*, currently 8.49%	£995	No ERC	Up to £7.5 million	8.2	52MQ	
85% to 90%	5.94% (variable) at 0.94% above the BoE base rate**	HVR*, currently 8.49%	£995	No ERC	Up to £7.5 million	8.3	52MR	

*Homeowner Variable Rate, currently 8.49%

**Bank of England Base Rate, currently 5.00%

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Product Transfers

Residential

3 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%	4.14%	HVR*, currently 8.49%	£995	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	Up to £7.5 million	7.4	51ZD	
	4.39%		£0			7.4	51ZE	
60% to 75%	4.29%	HVR*, currently 8.49%	£995	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	Up to £7.5 million	7.5	51ZF	
	4.54%		£0			7.4	51ZG	
75% to 80%	4.74%	HVR*, currently 8.49%	£995	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	Up to £7.5 million	7.6	51ZH	
	4.99%		£0			7.6	51ZI	
80% to 85%	5.04%	HVR*, currently 8.49%	£995	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	Up to £7.5 million	7.7	51MI	
	5.29%		£0			7.7	51MJ	

*Homeowner Variable Rate, currently 8.49%

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Product Transfers

Residential

5 year fixed rate (fixed until 31 January 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	3.94%	HVR*, currently 8.49%	£995	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	Up to £7.5 million	6.6	51ZJ	
	4.09%		£0			6.5	51ZK	
60% to 75%	4.04%	HVR*, currently 8.49%	£995	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	Up to £7.5 million	6.6	51ZL	
	4.19%		£0			6.6	51ZM	
75% to 80%	4.44%	HVR*, currently 8.49%	£995	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	Up to £7.5 million	6.8	51ZN	
	4.59%		£0			6.8	51ZO	
80% to 85%	4.74%	HVR*, currently 8.49%	£995	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	Up to £7.5 million	7.0	51MQ	
	4.89%		£0			6.9	51MR	
85% to 90%	5.04%	HVR*, currently 8.49%	£995	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	Up to £7.5 million	7.1	51MS	
	5.19%		£0			7.1	51MT	
90% to 120%	5.59%	HVR*, currently 8.49%	£0	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	Up to £7.5 million	7.3	51MU	

*Homeowner Variable Rate, currently 8.49%

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Product transfers.

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

Buy-to-Let

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

1 year fixed rate (fixed until 31 January 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 75%	5.95%	BVR*, currently 9.34%	£0	1% until 31/01/2026	Up to £7.5 million	9.3	52OM	

2 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 60%	4.54%	BVR*, currently 9.34%	£995	2% until 31/01/2026, then 1% until 31/01/2027	Up to £7.5 million	8.6	52HL	
	4.94%		£0			8.6	52HM	
60% to 75%	4.64%	BVR*, currently 9.34%	£995	2% until 31/01/2026, then 1% until 31/01/2027	Up to £7.5 million	8.7	52HN	
	5.04%		£0			8.6	52HO	
75% to 80%	5.74%	BVR*, currently 9.34%	£995	2% until 31/01/2026, then 1% until 31/01/2027	Up to £7.5 million	8.9	52HP	
	6.14%		£0			8.9	52HQ	
80% to 120%	6.19%	BVR*, currently 9.34%	£0	2% until 31/01/2026, then 1% until 31/01/2027	Up to £7.5 million	8.9	52HR	

2 year tracker rate (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 60%	5.49% (variable) at 0.49% above the BoE base rate**	BVR*, currently 9.34%	£995	No ERC	Up to £7.5 million	8.9	52MT	
60% to 75%	5.64% (variable) at 0.64% above the BoE base rate**	BVR*, currently 9.34%	£995	No ERC	Up to £7.5 million	8.9	52MU	

5 year fixed rate (fixed until 31 January 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.24%	BVR*, currently 9.34%	£995	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	Up to £7.5 million	7.2	52HS	
	4.44%		£0			7.2	52HT	
60% to 75%	4.29%	BVR*, currently 9.34%	£995	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	Up to £7.5 million	7.2	52HU	
	4.49%		£0			7.2	52HV	
75% to 80%	5.14%	BVR*, currently 9.34%	£995	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	Up to £7.5 million	7.6	52HW	
	5.34%		£0			7.6	52HX	
80% to 120%	5.49%	BVR*, currently 9.34%	£0	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	Up to £7.5 million	7.7	52HY	

*Buy-to-Let Variable Rate, currently 9.34%

**Bank of England Base Rate, currently 5.00%

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Residential Additional Borrowing

2 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 60%	4.49%	HVR*, currently 8.49%	£0	2% until 31/01/2026, then 1% until 31/01/2027	£10,000 to £2 million	7.8	51ZP	
60% to 75%	4.69%	HVR*, currently 8.49%	£0	2% until 31/01/2026, then 1% until 31/01/2027	£10,000 to £2 million	7.9	51ZQ	
75% to 80%	5.09%	HVR*, currently 8.49%	£0	2% until 31/01/2026, then 1% until 31/01/2027	£10,000 to £2 million	8.0	51ZR	

3 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%	4.39%	HVR*, currently 8.49%	£0	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	£10,000 to £2 million	7.4	51ZS	
60% to 75%	4.54%	HVR*, currently 8.49%	£0	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	£10,000 to £2 million	7.4	51ZT	
75% to 80%	4.99%	HVR*, currently 8.49%	£0	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	£10,000 to £2 million	7.6	51ZU	

5 year fixed rate (fixed until 31 January 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.09%	HVR*, currently 8.49%	£0	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£10,000 to £2 million	6.5	51ZV	
60% to 75%	4.19%	HVR*, currently 8.49%	£0	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£10,000 to £2 million	6.5	51ZW	
75% to 80%	4.59%	HVR*, currently 8.49%	£0	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£10,000 to £2 million	6.7	51ZX	

2 year tracker rate (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 60%	5.79% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.49%	£0	No ERC	£10,000 to £2 million	8.1	51NU	
60% to 75%	5.84% (variable) at 0.84% above the BoE base rate**	HVR*, currently 8.49%	£0	No ERC	£10,000 to £2 million	8.1	51NV	
75% to 80%	6.09% (variable) at 1.09% above the BoE base rate**	HVR*, currently 8.49%	£0	No ERC	£10,000 to £2 million	8.2	51NW	

*Homeowner Variable Rate, currently 8.49%

**Bank of England Base Rate, currently 5.00%

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Buy to Let Additional Borrowing

2 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 60%	4.94%	BVR*, currently 9.34%	£0	2% until 31/01/2026, then 1% until 31/01/2027	£10,000 to £1 million	8.6	52HZ	
60% to 75%	5.04%	BVR*, currently 9.34%	£0	2% until 31/01/2026, then 1% until 31/01/2027	£10,000 to £1 million	8.6	52IA	

5 year fixed rate (fixed until 31 January 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.44%	BVR*, currently 9.34%	£0	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£10,000 to £1 million	7.1	52IB	
60% to 75%	4.49%	BVR*, currently 9.34%	£0	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£10,000 to £1 million	7.1	52IC	

2 year tracker rate (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 60%	5.89% (variable) at 0.89% above the BoE base rate**	BVR*, currently 9.34%	£0	No ERC	£10,000 to £1 million	8.8	51OB	
60% to 75%	6.04% (variable) at 1.04% above the BoE base rate**	BVR*, currently 9.34%	£0	No ERC	£10,000 to £1 million	8.9	51OC	

*Buy-to-Let Variable Rate, currently 9.34%

**Bank of England Base Rate, currently 5.00%

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TSB Mortgage Pro Valuation fees.

Mortgage valuations fees for home movers and first time buyers.

Property value greater than	Property value less than or equal to	Charge (inclusive of VAT)		
		Basic Valuation	Homebuyers Valuation	Building Survey
£0	£25,000	£0	£256	£466
£25,000	£50,000	£0	£256	£466
£50,000	£100,000	£0	£256	£466
£100,000	£150,000	£0	£278	£504
£150,000	£200,000	£0	£316	£570
£200,000	£250,000	£0	£406	£726
£250,000	£350,000	£0	£447	£798
£350,000	£450,000	£0	£536	£894
£450,000	£550,000	£0	£624	£941
£550,000	£650,000	£0	£714	£1,026
£650,000	£750,000	£0	£798	£1,112
£750,000	£850,000	£0	£896	£1,155
£850,000	£1,000,000	£0	£972	£1,240
£1,000,000	£1,250,000	£0	£1,051	£1,653
£1,250,000	£1,500,000	£0	£1,051	£1,891
£1,500,000	£1,750,000	£0	£1,051	£2,128
£1,750,000	£2,000,000	£0	£1,051	£2,366

If you'd like to discuss a case...

Contact your Business Development Manager
Click intermediary.tsb.co.uk/contact

TSB Intermediary line is open Monday to Friday 9am to 5pm. Calls may be monitored or recorded.

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