With effect from 30 October 2026.

Intermediary Product Guide.

Highly Confidential Internal

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Introducing our product range effective from 30 October 2026.

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Highly Confidential Internal

House Purchase

• Includes Standard Shared Ownership and Shared Equity - please see https://intermediary.tsb.co.uk/criteria/residential-criteria/ltv-lending-limits/ for more details
• All products revert to TSB Homeowner Variable Rate, currently 7.24%

2 year fixed rate (fixed until 28 February 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	5.04%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74EY	74FK	• Free basic valuation • £250 cashback on EPC A/B properties
	5.29%	£0			74EZ	74FL	
60% to 75%	5.14%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74FA	74FM	• Free basic valuation • £250 cashback on EPC A/B properties
	5.39%	£0			74FB	74FN	
75% to 80%	5.24%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £1 million	74FC	74FO	• Free basic valuation • £250 cashback on EPC A/B properties
	5.49%	£0			74FD	74FP	
80% to 85%	5.24%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £1 million	74FE	74FQ	• Free basic valuation • £250 cashback on EPC A/B properties
	5.49%	£0			74FF	74FR	
85% to 90%	5.44%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £750,000	74FG	74FS	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
	5.69%	£0			74FH	74FT	
90% to 95%	5.74%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £570,000	74FI	74FU	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
	5.94%	£0			74FJ	74FV	

2 year tracker rate (until 28 February 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate*	£995	No ERC	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	73WU	73WY	• Free basic valuation • £250 cashback on EPC A/B properties
60% to 75%	4.49% (variable) at 0.74% above the BoE base rate*	£995	No ERC	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	73WV	73WZ	• Free basic valuation • £250 cashback on EPC A/B properties
75% to 80%	4.84% (variable) at 1.09% above the BoE base rate*	£995	No ERC	£5,000 to £1 million	73WW	73XA	• Free basic valuation • £250 cashback on EPC A/B properties
80% to 85%	4.84% (variable) at 1.09% above the BoE base rate*	£995	No ERC	£5,000 to £1 million	73WX	73XB	• Free basic valuation • £250 cashback on EPC A/B properties

*Bank of England Base Rate, currently 3.75%

House Purchase

• Includes Standard Shared Ownership and Shared Equity - please see https://intermediary.tsb.co.uk/criteria/residential-criteria/ltv-lending-limits/ for more details
• All products revert to TSB Homeowner Variable Rate, currently 7.24%

3 year fixed rate (fixed until 28 February 2030)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	4.99%	£995	3.5% until 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74FW	74GF	• Free basic valuation • £250 cashback on EPC A/B properties
	5.24%	£0			74FX	74GG	
60% to 75%	5.09%	£995	3.5% until 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74FY	74GH	• Free basic valuation • £250 cashback on EPC A/B properties
	5.34%	£0			74FZ	74GI	
75% to 80%	5.24%	£995	3.5% until 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £1 million	74GA	74GJ	• Free basic valuation • £250 cashback on EPC A/B properties
	5.49%	£0			74GB	74GK	
80% to 85%	5.24%	£995	3.5% until 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £1 million	74GC	74GL	• Free basic valuation • £250 cashback on EPC A/B properties
	5.49%	£0			74GD	74GM	
85% to 90%	5.59%	£0	3.5% until 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £750,000	74GE	74GN	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
90% to 95%	5.79%	£0	3.5% until 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £570,000	73XL	73XV	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties

House Purchase

• Includes Standard Shared Ownership and Shared Equity - please see https://intermediary.tsb.co.uk/criteria/residential-criteria/ltv-lending-limits/ for more details
• All products revert to TSB Homeowner Variable Rate, currently 7.24%

5 year fixed rate (fixed until 29 February 2032)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	5.04%	£995	5% until 28/02/2029, then 4% until 28/02/2030, then 3% until 28/02/2031, then 2% until 29/02/2032	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74GO	74GW	• Free basic valuation • £250 cashback on EPC A/B properties
	5.19%	£0			74GP	74GX	
60% to 75%	5.14%	£995	5% until 28/02/2029, then 4% until 28/02/2030, then 3% until 28/02/2031, then 2% until 29/02/2032	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74GQ	74GY	• Free basic valuation • £250 cashback on EPC A/B properties
	5.29%	£0			74GR	74GZ	
75% to 80%	5.24%	£995	5% until 28/02/2029, then 4% until 28/02/2030, then 3% until 28/02/2031, then 2% until 29/02/2032	£5,000 to £1 million	74KS	74KW	• Free basic valuation • £250 cashback on EPC A/B properties
	5.39%	£0			74KT	74KX	
80% to 85%	5.24%	£995	5% until 28/02/2029, then 4% until 28/02/2030, then 3% until 28/02/2031, then 2% until 29/02/2032	£5,000 to £1 million	74KU	74KY	• Free basic valuation • £250 cashback on EPC A/B properties
	5.39%	£0			74KV	74KZ	
85% to 90%	5.39%	£995	5% until 28/02/2029, then 4% until 28/02/2030, then 3% until 28/02/2031, then 2% until 29/02/2032	£5,000 to £750,000	74GS	74HA	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
	5.54%	£0			74GT	74HB	
90% to 95%	5.69%	£995	5% until 28/02/2029, then 4% until 28/02/2030, then 3% until 28/02/2031, then 2% until 29/02/2032	£5,000 to £570,000	74GU	74HC	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
	5.84%	£0			74GV	74HD	

Remortgages.

- Includes Standard Shared Ownership and Shared Equity - please see https://intermediary.tsb.co.uk/criteria/residential-criteria/ltv-lending-limits/ for more details
- Choice of either free standard legals (not available on Shared Ownership or Shared Equity applications) or £300 cashback - please see https://intermediary.tsb.co.uk/mortgages/fees-and-charges/ for more details
- All products revert to TSB Homeowner Variable Rate, currently 7.24%

2 year fixed rate (fixed until 28 February 2029)

					Free Legals (excl. SE/SO)			Own Conveyancer		
LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	5.09%	£1,495	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74HE	74HS	• Free basic valuation • £250 cashback on EPC A/B properties	74HL	74HZ	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.14%	£995			74HF	74HT		74HM	74IA	
	5.39%	£0		£25,000 to £2 million (£1 million for Shared Equity/Ownership)	74HG	74HU		74HN	74IB	
60% to 75%	5.19%	£1,495	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74HH	74HV	• Free basic valuation • £250 cashback on EPC A/B properties	74HO	74IC	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.24%	£995			74HI	74HW		74HP	74ID	
	5.49%	£0			74HJ	74HX		74HQ	74IE	
75% to 80%	5.29%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £1 million	74LA	74LI	• Free basic valuation • £250 cashback on EPC A/B properties	74LE	74LM	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.54%	£0			74LB	74LJ		74LF	74LN	
80% to 85%	5.34%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £1 million	74LC	74LK	• Free basic valuation • £250 cashback on EPC A/B properties	74LG	74LO	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.59%	£0			74LD	74LL		74LH	74LP	
85% to 90%	5.74%	£0	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £500,000	74HK	74HY	• Free basic valuation • £250 cashback on EPC A/B properties	74HR	74IF	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties

2 year tracker rate (until 28 February 2029)

					Free Legals (excl. SE/SO)			Own Conveyancer		
LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate*	£995	No ERC	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74AM	74AU	• Free basic valuation • £250 cashback on EPC A/B properties	74AQ	74AY	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
60% to 75%	4.49% (variable) at 0.74% above the BoE base rate*	£995	No ERC	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74AN	74AV	• Free basic valuation • £250 cashback on EPC A/B properties	74AR	74AZ	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
75% to 80%	4.84% (variable) at 1.09% above the BoE base rate*	£995	No ERC	£5,000 to £1 million	74AO	74AW	• Free basic valuation • £250 cashback on EPC A/B properties	74AS	74BA	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
80% to 85%	4.84% (variable) at 1.09% above the BoE base rate*	£995	No ERC	£5,000 to £1 million	74AP	74AX	• Free basic valuation • £250 cashback on EPC A/B properties	74AT	74BB	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties

*Bank of England Base Rate, currently 3.75%

Remortgages.

- Includes Standard Shared Ownership and Shared Equity - please see https://intermediary.tsb.co.uk/criteria/residential-criteria/ltv-lending-limits/ for more details
- Choice of either free standard legals (not available on Shared Ownership or Shared Equity applications) or £300 cashback - please see https://intermediary.tsb.co.uk/mortgages/fees-and-charges/ for more details
- All products revert to TSB Homeowner Variable Rate, currently 7.24%

3 year fixed rate (fixed until 28 February 2030)

					Free Legals (excl. SE/SO)			Own Conveyancer		
LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	A/B EPC Rated Properties	Incentives	All Properties	A/B EPC Rated Properties	Incentives
Up to 60%	5.09%	£995	3.5% until 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74LQ	74MG	• Free basic valuation • £250 cashback on EPC A/B properties	74LY	74MO	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.34%	£0		£25,000 to £2 million (£1 million for Shared Equity/Ownership)	74LR	74MH		74LZ	74MP	
60% to 75%	5.19%	£995	3.5% until 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74LS	74MI	• Free basic valuation • £250 cashback on EPC A/B properties	74MA	74MQ	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.44%	£0			74LT	74MJ		74MB	74MR	
75% to 80%	5.29%	£995	3.5% until 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £1 million	74LU	74MK	• Free basic valuation • £250 cashback on EPC A/B properties	74MC	74MS	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.54%	£0			74LV	74ML		74MD	74MT	
80% to 85%	5.34%	£995	3.5% until 29/02/2028, then 2.5% until 28/02/2029, then 1.5% until 28/02/2030	£5,000 to £1 million	74LW	74MM	• Free basic valuation • £250 cashback on EPC A/B properties	74ME	74MU	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.59%	£0			74LX	74MN		74MF	74MV	

Remortgages.

- Includes Standard Shared Ownership and Shared Equity - please see https://intermediary.tsb.co.uk/criteria/residential-criteria/ltv-lending-limits/ for more details
- Choice of either free standard legals (not available on Shared Ownership or Shared Equity applications) or £300 cashback - please see https://intermediary.tsb.co.uk/mortgages/fees-and-charges/ for more details
- All products revert to TSB Homeowner Variable Rate, currently 7.24%

5 year fixed rate (fixed until 29 February 2032)

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

Buy-to-Let.

- Not available to Portfolio Landlords, please see our Portfolio Buy-to-Let product range
- All products revert to TSB Buy-to-Let Variable Rate, currently 8.09%

House Purchase

2 year fixed rate (fixed until 31 January 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	5.09%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	74MW	• Free basic valuation
	5.29%	£995			74MX	
	5.59%	£0			74MY	
60% to 75%	5.49%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	74MZ	• Free basic valuation
	5.69%	£0			74NA	
75% to 80%	5.54%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £500,000	72ZY	• Free basic valuation
	5.84%	£995			72ZZ	
	6.24%	£0			73AA	

5 year fixed rate (fixed until 31 January 2032)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	5.14%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	74NB	• Free basic valuation
	5.24%	£995			74NC	
	5.39%	£0			74ND	
60% to 75%	5.49%	£995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	74NE	• Free basic valuation
	5.59%	£0			74NF	
75% to 80%	5.69%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £500,000	73AG	• Free basic valuation
	5.79%	£995			73AH	
	5.99%	£0			73AI	

2 year tracker rate (until 31 January 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate*	£995	No ERC	£25,005 to £1 million	71UD	• Free basic valuation
60% to 75%	5.09% (variable) at 1.34% above the BoE base rate*	£995	No ERC	£25,005 to £1 million	71UE	• Free basic valuation

*Bank of England Base Rate, currently 3.75%

Buy-to-Let.

- Not available to Portfolio Landlords, please see our Portfolio Buy-to-Let product range
- Choice of either free standard legals or £300 cashback - please see https://intermediary.tsb.co.uk/mortgages/fees-and-charges/ for more details
- All products revert to TSB Buy-to-Let Variable Rate, currently 8.09%

Remortgage

2 year fixed rate (fixed until 31 January 2029)

					Free Legals		Own Conveyancer	
LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives	All Properties	Incentives
Up to 60%	5.09%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	74NG	• Free basic valuation	74NQ	• Free basic valuation • £300 cashback
	5.29%	£995			74NH		74NR	
	5.54%	£0			74NI		74NS	
60% to 75%	5.49%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	74NJ	• Free basic valuation	74NT	• Free basic valuation • £300 cashback
	5.69%	£0			74NK		74NU	
75% to 80%	5.54%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £500,000	73AO	• Free basic valuation	73BE	• Free basic valuation • £300 cashback
	5.84%	£995			73AP		73BF	
	6.24%	£0			73AQ		73BG	

5 year fixed rate (fixed until 31 January 2032)

					Free Legals		Own Conveyancer	
LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives	All Properties	Incentives
Up to 60%	5.14%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	74NL	• Free basic valuation	74NV	• Free basic valuation • £300 cashback
	5.24%	£995			74NM		74NW	
	5.39%	£0			74NN		74NX	
60% to 75%	5.49%	£995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	74NO	• Free basic valuation	74NY	• Free basic valuation • £300 cashback
	5.59%	£0			74NP		74NZ	
75% to 80%	5.69%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £500,000	73AW	• Free basic valuation	73BM	• Free basic valuation • £300 cashback
	5.79%	£995			73AX		73BN	
	5.99%	£0			73AY		73BO	

2 year tracker rate (until 31 January 2029)

					Free Legals		Own Conveyancer	
LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives	All Properties	Incentives
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate*	£995	No ERC	£25,005 to £1 million	71UV	• Free basic valuation	71VN	• Free basic valuation • £300 cashback
60% to 75%	5.09% (variable) at 1.34% above the BoE base rate*	£995	No ERC	£25,005 to £1 million	71UW	• Free basic valuation	71VO	• Free basic valuation • £300 cashback

*Bank of England Base Rate, currently 3.75%

Portfolio Buy-to-Let.

- Only available to Portfolio Landlords, for Non-Portfolio please see our Buy-to-Let product range
- All products revert to TSB Buy-to-Let Variable Rate, currently 8.09%

House Purchase

2 year fixed rate (fixed until 31 January 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	5.19%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	74OA	• Free basic valuation
	5.39%	£995			74OB	
	5.69%	£0		£75,000 to £1 million	74OC	
60% to 75%	5.29%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	74OD	• Free basic valuation
	5.59%	£995			74OE	
	5.79%	£0		£75,000 to £1 million	74OF	

5 year fixed rate (fixed until 31 January 2032)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	5.24%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	74OG	• Free basic valuation
	5.34%	£995			74OH	
	5.49%	£0		£75,000 to £1 million	74OI	
60% to 75%	5.54%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	74OJ	• Free basic valuation
	5.59%	£995			74OK	
	5.69%	£0		£75,000 to £1 million	74OL	

Portfolio Buy-to-Let.

- Only available to Portfolio Landlords, for Non-Portfolio please see our Buy-to-Let product range
- Choice of either free standard legals or £300 cashback - please see https://intermediary.tsb.co.uk/mortgages/fees-and-charges/ for more details
- All products revert to TSB Buy-to-Let Variable Rate, currently 8.09%

Remortgage

2 year fixed rate (fixed until 31 January 2029)

					Free Legals		Own Conveyancer	
LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives	All Properties	Incentives
Up to 60%	5.19%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	74OM	• Free basic valuation	74OY	• Free basic valuation • £300 cashback
	5.39%	£995			74ON		74OZ	
	5.64%	£0		£75,000 to £1 million	74OO		74PA	
60% to 75%	5.29%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	74OP	• Free basic valuation	74PB	• Free basic valuation • £300 cashback
	5.59%	£995			74OQ		74PC	
	5.79%	£0		£75,000 to £1 million	74OR		74PD	

5 year fixed rate (fixed until 31 January 2032)

					Free Legals		Own Conveyancer	
LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives	All Properties	Incentives
Up to 60%	5.24%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	74OS	• Free basic valuation	74PE	• Free basic valuation • £300 cashback
	5.34%	£995			74OT		74PF	
	5.49%	£0		£75,000 to £1 million	74OU		74PG	
60% to 75%	5.54%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	74OV	• Free basic valuation	74PH	• Free basic valuation • £300 cashback
	5.59%	£995			74OW		74PI	
	5.69%	£0		£75,000 to £1 million	74OX		74PJ	

Product Transfers

• Available for existing mortgage customers (including Shared Equity & Shared Ownership) who wish to switch to a fixed or tracker rate
• All products revert to TSB Homeowner Variable Rate, currently 7.24%

Residential

1 year fixed rate (fixed until 30 April 2028)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 75%	5.85%	£0	1% until 30/04/2028	Up to £7.5 million	74PK	

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Product Transfers

• Available for existing mortgage customers (including Shared Equity & Shared Ownership) who wish to switch to a fixed or tracker rate
• All products revert to TSB Homeowner Variable Rate, currently 7.24%

Residential

2 year fixed rate (fixed until 30 April 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.99%	£1,495	2.5% until 30/04/2028, then 1.5% until 30/04/2029	Up to £7.5 million	74PL	
	5.04%	£995			74PM	
	5.29%	£0			74PN	
60% to 75%	5.14%	£1,495	2.5% until 30/04/2028, then 1.5% until 30/04/2029	Up to £7.5 million	74PO	
	5.19%	£995			74PP	
	5.44%	£0			74PQ	
75% to 80%	5.29%	£995	2.5% until 30/04/2028, then 1.5% until 30/04/2029	Up to £7.5 million	74PR	
	5.54%	£0			74PS	
80% to 85%	5.34%	£995	2.5% until 30/04/2028, then 1.5% until 30/04/2029	Up to £7.5 million	74PT	
	5.59%	£0			74PU	
85% to 90%	5.49%	£995	2.5% until 30/04/2028, then 1.5% until 30/04/2029	Up to £7.5 million	74PV	
	5.69%	£0			74PW	
90% to 120%	6.09%	£0	2.5% until 30/04/2028, then 1.5% until 30/04/2029	Up to £7.5 million	74PX	

2 year tracker rate (until 30 April 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate*	£995	No ERC	Up to £7.5 million	74PY	
60% to 75%	4.49% (variable) at 0.74% above the BoE base rate*	£995	No ERC	Up to £7.5 million	74PZ	
75% to 80%	4.74% (variable) at 0.99% above the BoE base rate*	£995	No ERC	Up to £7.5 million	74QA	
80% to 85%	4.74% (variable) at 0.99% above the BoE base rate*	£995	No ERC	Up to £7.5 million	74QB	
85% to 90%	4.99% (variable) at 1.24% above the BoE base rate*	£995	No ERC	Up to £7.5 million	74QC	

*Bank of England Base Rate, currently 3.75%

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Product Transfers

• Available for existing mortgage customers (including Shared Equity & Shared Ownership) who wish to switch to a fixed or tracker rate
• All products revert to TSB Homeowner Variable Rate, currently 7.24%

Residential

3 year fixed rate (fixed until 30 April 2030)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	5.04%	£1,495	3.5% until 30/04/2028, then 2.5% until 30/04/2029, then 1.5% until 30/04/2030	Up to £7.5 million	74QD	
	5.09%	£995			74QE	
	5.34%	£0			74QF	
60% to 75%	5.14%	£1,495	3.5% until 30/04/2028, then 2.5% until 30/04/2029, then 1.5% until 30/04/2030	Up to £7.5 million	74QG	
	5.19%	£995			74QH	
	5.44%	£0			74QI	
75% to 80%	5.29%	£995	3.5% until 30/04/2028, then 2.5% until 30/04/2029, then 1.5% until 30/04/2030	Up to £7.5 million	74QJ	
	5.54%	£0			74QK	
80% to 85%	5.34%	£995	3.5% until 30/04/2028, then 2.5% until 30/04/2029, then 1.5% until 30/04/2030	Up to £7.5 million	74QL	
	5.59%	£0			74QM	

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Product Transfers

• Available for existing mortgage customers (including Shared Equity & Shared Ownership) who wish to switch to a fixed or tracker rate
• All products revert to TSB Homeowner Variable Rate, currently 7.24%

Residential

5 year fixed rate (fixed until 30 April 2032)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	5.04%	£1,495	5% until 30/04/2029, then 4% until 30/04/2030, then 3% until 30/04/2031, then 2% until 30/04/2032	Up to £7.5 million	74QN	
	5.09%	£995			74QO	
	5.19%	£0			74QP	
60% to 75%	5.14%	£1,495	5% until 30/04/2029, then 4% until 30/04/2030, then 3% until 30/04/2031, then 2% until 30/04/2032	Up to £7.5 million	74QQ	
	5.19%	£995			74QR	
	5.29%	£0			74QS	
75% to 80%	5.34%	£995	5% until 30/04/2029, then 4% until 30/04/2030, then 3% until 30/04/2031, then 2% until 30/04/2032	Up to £7.5 million	74QT	
	5.44%	£0			74QU	
80% to 85%	5.34%	£995	5% until 30/04/2029, then 4% until 30/04/2030, then 3% until 30/04/2031, then 2% until 30/04/2032	Up to £7.5 million	74QV	
	5.44%	£0			74QW	
85% to 90%	5.44%	£995	5% until 30/04/2029, then 4% until 30/04/2030, then 3% until 30/04/2031, then 2% until 30/04/2032	Up to £7.5 million	74QX	
	5.54%	£0			74QY	
90% to 120%	5.79%	£0	5% until 30/04/2029, then 4% until 30/04/2030, then 3% until 30/04/2031, then 2% until 30/04/2032	Up to £7.5 million	74QZ	

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Product Transfers

- Available for existing BTL mortgage customers who wish to switch to a fixed or tracker rate
- Available to Non-Portfolio and Portfolio Landlords
- All products revert to TSB Buy-to-Let Variable Rate, currently 8.09%

Buy-to-Let

1 year fixed rate (fixed until 30 April 2028)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 75%	5.85%	£0	1% until 30/04/2028	Up to £7.5 million	74RA	

2 year fixed rate (fixed until 30 April 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	5.14%	£995	2.5% until 30/04/2028, then 1.5% until 30/04/2029	Up to £7.5 million	74RB	
	5.39%	£0			74RC	
60% to 75%	5.24%	£995	2.5% until 30/04/2028, then 1.5% until 30/04/2029	Up to £7.5 million	74RD	
	5.44%	£0			74RE	
75% to 80%	5.79%	£995	2.5% until 30/04/2028, then 1.5% until 30/04/2029	Up to £7.5 million	74RF	
	6.19%	£0			74RG	
80% to 120%	6.49%	£0	2.5% until 30/04/2028, then 1.5% until 30/04/2029	Up to £7.5 million	74RH	

2 year tracker rate (until 30 April 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate*	£995	No ERC	Up to £7.5 million	74RI	
60% to 75%	4.69% (variable) at 0.94% above the BoE base rate*	£995	No ERC	Up to £7.5 million	74RJ	

5 year fixed rate (fixed until 30 April 2032)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	5.19%	£995	5% until 30/04/2029, then 4% until 30/04/2030, then 3% until 30/04/2031, then 2% until 30/04/2032	Up to £7.5 million	74RK	
	5.34%	£0			74RL	
60% to 75%	5.24%	£995	5% until 30/04/2029, then 4% until 30/04/2030, then 3% until 30/04/2031, then 2% until 30/04/2032	Up to £7.5 million	74RM	
	5.39%	£0			74RN	
75% to 80%	5.74%	£995	5% until 30/04/2029, then 4% until 30/04/2030, then 3% until 30/04/2031, then 2% until 30/04/2032	Up to £7.5 million	74RO	
	5.94%	£0			74RP	
80% to 120%	6.24%	£0	5% until 30/04/2029, then 4% until 30/04/2030, then 3% until 30/04/2031, then 2% until 30/04/2032	Up to £7.5 million	74RQ	

*Bank of England Base Rate, currently 3.75%

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Residential
Additional Borrowing

- Max loan size includes existing loan amount
- All products revert to TSB Homeowner Variable Rate, currently 7.24%

2 year fixed rate (fixed until 30 April 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	5.29%	£0	2.5% until 30/04/2028, then 1.5% until 30/04/2029	£10,000 to £2 million	74RR	
60% to 75%	5.44%	£0	2.5% until 30/04/2028, then 1.5% until 30/04/2029	£10,000 to £2 million	74RS	
75% to 80%	5.54%	£0	2.5% until 30/04/2028, then 1.5% until 30/04/2029	£10,000 to £1 million	74RT	

3 year fixed rate (fixed until 30 April 2030)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	5.34%	£0	3.5% until 30/04/2028, then 2.5% until 30/04/2029, then 1.5% until 30/04/2030	£10,000 to £2 million	74RV	
60% to 75%	5.44%	£0	3.5% until 30/04/2028, then 2.5% until 30/04/2029, then 1.5% until 30/04/2030	£10,000 to £2 million	74RW	
75% to 80%	5.54%	£0	3.5% until 30/04/2028, then 2.5% until 30/04/2029, then 1.5% until 30/04/2030	£10,000 to £1 million	74RX	

5 year fixed rate (fixed until 30 April 2032)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	5.19%	£0	5% until 30/04/2029, then 4% until 30/04/2030, then 3% until 30/04/2031, then 2% until 30/04/2032	£10,000 to £2 million	74RZ	
60% to 75%	5.29%	£0	5% until 30/04/2029, then 4% until 30/04/2030, then 3% until 30/04/2031, then 2% until 30/04/2032	£10,000 to £2 million	74SA	
75% to 80%	5.44%	£0	5% until 30/04/2029, then 4% until 30/04/2030, then 3% until 30/04/2031, then 2% until 30/04/2032	£10,000 to £1 million	74SB	

2 year tracker rate (until 30 April 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.84% (variable) at 1.09% above the BoE base rate*	£0	No ERC	£10,000 to £2 million	74SD	
60% to 75%	4.89% (variable) at 1.14% above the BoE base rate*	£0	No ERC	£10,000 to £2 million	74SE	
75% to 80%	5.14% (variable) at 1.39% above the BoE base rate*	£0	No ERC	£10,000 to £1 million	74SF	

*Bank of England Base Rate, currently 3.75%

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Buy to Let
Additional Borrowing

- Max loan size includes existing loan amount
- Not available to Portfolio Landlords
- All products revert to TSB Buy-to-Let Variable Rate, currently 8.09%

2 year fixed rate (fixed until 30 April 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	5.39%	£0	2.5% until 30/04/2028, then 1.5% until 30/04/2029	£10,000 to £1 million	74SG	
60% to 75%	5.44%	£0	2.5% until 30/04/2028, then 1.5% until 30/04/2029	£10,000 to £1 million	74SH	

5 year fixed rate (fixed until 30 April 2032)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	5.34%	£0	5% until 30/04/2029, then 4% until 30/04/2030, then 3% until 30/04/2031, then 2% until 30/04/2032	£10,000 to £1 million	74SI	
60% to 75%	5.39%	£0	5% until 30/04/2029, then 4% until 30/04/2030, then 3% until 30/04/2031, then 2% until 30/04/2032	£10,000 to £1 million	74SJ	

2 year tracker rate (until 30 April 2029)

LTV	Initial rate	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties	Incentives
Up to 60%	4.94% (variable) at 1.19% above the BoE base rate*	£0	No ERC	£10,000 to £1 million	74SK	
60% to 75%	5.09% (variable) at 1.34% above the BoE base rate*	£0	No ERC	£10,000 to £1 million	74SL	

*Bank of England Base Rate, currently 3.75%

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TSB Mortgage Valuation fees

Mortgage valuations fees for House Purchase

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

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

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

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