With effect from 09 November 2026.

# Intermediary Product Guide.

Highly Confidential Internal

# What’s inside...

Introducing our product range effective from 09 November 2026.


| What's inside? | Page |
|---|---|
| **House Purchase - Including Affordable Housing** | |
| 2 year fixed and tracker rates | **3** |
| 3 year fixed rates | **4** |
| 5 year fixed rates | **5** |
| **Remortgages - Including Affordable Housing** | |
| 2 year fixed and tracker rates | **6** |
| 3 year fixed rates | **7** |
| 5 year fixed rates | **8** |
| **Buy-to-Let** | |
| House Purchase - 2 and 5 year rates | **9** |
| Remortgage - 2 and 5 year rates | **10** |
| **Portfolio Buy-to-Let** | |
| House Purchase - 2 and 5 year rates | **11** |
| Remortgage - 2 and 5 year rates | **12** |
| **Product transfers** | |
| Residential - 1 year fixed rate | **13** |
| Residential - 2 year fixed and tracker rates | **14** |
| Residential - 3 year fixed rates | **15** |
| Residential - 5 year fixed rates | **16** |
| Buy-to-Let - 1, 2 and 5 year rates | **17** |
| **Additional borrowing** | |
| Residential - 2, 3 and 5 year rates | **18** |
| Buy-to-Let - 2 and 5 year rates | **19** |
| **TSB Mortgage valuation fees** | **20** |


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 7.49%

## 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% | 4.69% (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% | 4.74% (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% | 5.09% (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% | 5.09% (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 4.00%

# 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 7.49%

### 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 7.49%

### 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.

#NAME?

## 2 year fixed rate (fixed until 28 February 2029)

| LTV | Initial rate | Product fee | Early repayment charge | Loan size (inc all fees) | Free Legals (excl. SE/SO) | | | Own Conveyancer | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | 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)

| LTV | Initial rate | Product fee | Early repayment charge | Loan size (inc all fees) | Free Legals (excl. SE/SO) | | | Own Conveyancer | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | All Properties | A/B EPC Rated Properties | Incentives | All Properties | A/B EPC Rated Properties | Incentives |
| Up to 60% | 4.69% (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% | 4.74% (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% | 5.09% (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% | 5.09% (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 4.00%

# Remortgages.

#NAME?

## 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.

#NAME?

## 5 year fixed rate (fixed until 29 February 2032)

| LTV | Initial rate | Product fee | Early repayment charge | Loan size (inc all fees) | Free Legals (excl. SE/SO) | | | Own Conveyancer | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | 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<br>• £250 cashback on EPC A/B properties | 74IP | 74JH | • Free basic valuation<br>• £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<br>• £250 cashback on EPC A/B properties | 74IR | 74JJ | • Free basic valuation<br>• £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<br>• £250 cashback on EPC A/B properties | 74IT | 74JL | • Free basic valuation<br>• £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<br>• £250 cashback on EPC A/B properties | 74IV | 74JN | • Free basic valuation<br>• £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<br>• £250 cashback on EPC A/B properties | 74IX | 74JP | • Free basic valuation<br>• £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 8.34%

## 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% | 4.69% (variable) at 0.69% above the BoE base rate* | £995 | No ERC | £25,005 to £1 million | 71UD | • Free basic valuation |
| 60% to 75% | 5.34% (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 4.00%

# Buy-to-Let.

#NAME?

## Remortgage

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

| LTV | Initial rate | Product fee | Early repayment charge | Loan size (inc all fees) | Free Legals | | Own Conveyancer | |
|---|---|---|---|---|---|---|---|---|
| | | | | | 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<br>• £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<br>• £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<br>• £300 cashback |
| | 5.84% | £995 | | | 73AP | | 73BF | |
| | 6.24% | £0 | | | 73AQ | | 73BG | |

### 5 year fixed rate (fixed until 31 January 2032)

| LTV | Initial rate | Product fee | Early repayment charge | Loan size (inc all fees) | Free Legals | | Own Conveyancer | |
|---|---|---|---|---|---|---|---|---|
| | | | | | 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<br>• £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<br>• £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<br>• £300 cashback |
| | 5.79% | £995 | | | 73AX | | 73BN | |
| | 5.99% | £0 | | | 73AY | | 73BO | |

### 2 year tracker rate (until 31 January 2029)

| LTV | Initial rate | Product fee | Early repayment charge | Loan size (inc all fees) | Free Legals | | Own Conveyancer | |
|---|---|---|---|---|---|---|---|---|
| | | | | | All Properties | Incentives | All Properties | Incentives |
| Up to 60% | 4.69% (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<br>• £300 cashback |
| 60% to 75% | 5.34% (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<br>• £300 cashback |

*Bank of England Base Rate, currently 4.00%

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# 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 8.34%

## 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.

#NAME?

## 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 7.49%

# 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 7.49%

## 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% | 4.69% (variable) at 0.69% above the BoE base rate* | £995 | No ERC | Up to £7.5 million | 74PY | |
| 60% to 75% | 4.74% (variable) at 0.74% above the BoE base rate* | £995 | No ERC | Up to £7.5 million | 74PZ | |
| 75% to 80% | 4.99% (variable) at 0.99% above the BoE base rate* | £995 | No ERC | Up to £7.5 million | 74QA | |
| 80% to 85% | 4.99% (variable) at 0.99% above the BoE base rate* | £995 | No ERC | Up to £7.5 million | 74QB | |
| 85% to 90% | 5.24% (variable) at 1.24% above the BoE base rate* | £995 | No ERC | Up to £7.5 million | 74QC | |

*Bank of England Base Rate, currently 4.00%

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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 7.49%

# 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 | |

# 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 7.49%

# 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 8.34%

## 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%** | 4.69% (variable) at 0.69% above the BoE base rate* | £995 | No ERC | Up to £7.5 million | 74RI | |
| **60% to 75%** | 4.94% (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 4.00%

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# Residential
# Additional Borrowing

- Max loan size includes existing loan amount
- All products revert to TSB Homeowner Variable Rate, currently 7.49%

## 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%** | 5.09% (variable) at 1.09% above the BoE base rate* | £0 | No ERC | £10,000 to £2 million | 74SD | |
| **60% to 75%** | 5.14% (variable) at 1.14% above the BoE base rate* | £0 | No ERC | £10,000 to £2 million | 74SE | |
| **75% to 80%** | 5.39% (variable) at 1.39% above the BoE base rate* | £0 | No ERC | £10,000 to £1 million | 74SF | |

*Bank of England Base Rate, currently 4.00%

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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 8.34%

## 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%** | 5.19% (variable) at 1.19% above the BoE base rate* | £0 | No ERC | £10,000 to £1 million | 74SK | |
| **60% to 75%** | 5.34% (variable) at 1.34% above the BoE base rate* | £0 | No ERC | £10,000 to £1 million | 74SL | |

*Bank of England Base Rate, currently 4.00%

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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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