

With effect from 15 November 2024.

Intermediary Product Guide.

What's inside...

Introducing our product range effective from 15 November 2024.

What's inside?	Page
First Time Buyers	
2 year fixed and tracker rates	3
3 year fixed rates	4
5 year fixed rates	5
Home Movers	
2 year fixed and tracker rates	6
3 year fixed rates	7
5 year fixed rates	8
Remortgages	
2 year fixed and tracker rates	9
3 year fixed rates	10
5 year fixed rates	11
Shared ownership	
First Time Buyers - 2 and 5 year rates	12
Home Movers - 2 and 5 year rates	13
Remortgage - 2 year rates	14
Shared equity	
First Time Buyers - 5 year rates	15
Home Movers - 5 year rates	16
Remortgage - 2 year rates	17
Buy-to-Let	
House Purchase - 2 and 5 year rates	18
Remortgage - 2 and 5 year rates	19
Product transfers	
Residential - 1 year fixed rate	20
Residential - 2 year fixed and tracker rates	21
Residential - 3 year fixed rates	22
Residential - 5 year fixed rates	23
Buy-to-Let - 1, 2 and 5 year rates	24
Additional borrowing	
Residential - 2, 3 and 5 year rates	25
Buy-to-Let - 2 and 5 year rates	26
TSB Mortgage Pro valuation fees	27

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 March 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%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £2 million	7.1	53HS	
	4.89%		£0			7.1	53HT	
60% to 75%	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £2 million	7.1	53HU	
	4.94%		£0			7.1	53HV	
75% to 80%	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.1	53HW	
	5.19%		£0			7.1	53HX	
80% to 85%	4.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.1	53HY	
	5.24%		£0			7.1	53HZ	
85% to 90%	5.39%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £750,000	7.2	53IA	£500 cashback
	5.54%		£0			7.2	53IB	£500 cashback
90% to 95%	5.74%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £570,000	7.2	53IC	£500 cashback

2 year tracker rate (until 31 March 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%	5.34% (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	53BD	
60% to 75%	5.39% (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	53BE	
75% to 80%	5.54% (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	53BF	
80% to 85%	5.54% (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	53BG	

**Bank of England Base Rate, currently 4.75%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

First Time Buyers

3 year fixed rate (fixed until 31 March 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%	4.52%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £2 million	6.9	53KY	
	4.70%		£495			6.9	53KZ	
60% to 75%	4.53%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £2 million	6.9	53LA	
	4.70%		£495			6.9	53LB	
75% to 80%	4.75%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £1 million	6.9	53LC	
	4.92%		£495			6.9	53LD	
80% to 85%	4.77%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £1 million	6.9	53LE	
	4.97%		£495			6.9	53LF	
85% to 90%	5.14%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £750,000	7.0	53LG	£500 cashback
	5.31%		£495			7.0	53LH	£500 cashback
90% to 95%	5.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £570,000	7.1	53LI	£500 cashback

**Bank of England Base Rate, currently 4.75%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

First Time Buyers

5 year fixed rate (fixed until 31 March 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%	4.49%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £2 million	6.5	531D	
	4.69%		£0			6.5	531E	
60% to 75%	4.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £2 million	6.5	531F	
	4.79%		£0			6.5	531G	
75% to 80%	4.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.6	531H	
	4.89%		£0			6.6	531I	
80% to 85%	4.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.6	531J	
	4.89%		£0			6.6	531K	
85% to 90%	4.94%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £750,000	6.6	531L	£500 cashback
	5.04%		£0			6.6	531M	£500 cashback
90% to 95%	5.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £570,000	6.7	531N	£500 cashback

**Bank of England Base Rate, currently 4.75%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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 March 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 8.24%	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £2 million	7.9	53IO	
	4.89%		£0			7.9	53IP	
60% to 75%	4.54%	HVR*, currently 8.24%	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £2 million	7.9	53IQ	
	4.94%		£0			7.9	53IR	
75% to 80%	4.79%	HVR*, currently 8.24%	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	53IS	
	5.19%		£0			7.9	53IT	
80% to 85%	4.84%	HVR*, currently 8.24%	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	53IU	
	5.24%		£0			7.9	53IV	
85% to 90%	5.39%	HVR*, currently 8.24%	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £750,000	8.0	53IW	£500 cashback
	5.54%		£0			8.0	53IX	£500 cashback
90% to 95%	5.74%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £570,000	8.0	53IY	£500 cashback

2 year tracker rate (until 31 March 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%	5.34% (variable) at 0.59% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	£5,000 to £2 million	8.3	53CO	
60% to 75%	5.39% (variable) at 0.64% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	£5,000 to £2 million	8.3	53CP	
75% to 80%	5.54% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	£5,000 to £1 million	8.3	53CQ	
80% to 85%	5.54% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	£5,000 to £1 million	8.3	53CR	

*Homeowner Variable Rate, currently 8.24%

**Bank of England Base Rate, currently 4.75%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

Home Movers

3 year fixed rate (fixed until 31 March 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%	4.52%	HVR*, currently 8.24%	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £2 million	7.6	53LJ	
	4.70%		£495			7.6	53LK	
60% to 75%	4.53%	HVR*, currently 8.24%	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £2 million	7.6	53LL	
	4.70%		£495			7.6	53LM	
75% to 80%	4.75%	HVR*, currently 8.24%	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £1 million	7.6	53LN	
	4.92%		£495			7.6	53LO	
80% to 85%	4.77%	HVR*, currently 8.24%	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £1 million	7.6	53LP	
	4.97%		£495			7.6	53LQ	
85% to 90%	5.14%	HVR*, currently 8.24%	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £750,000	7.7	53LR	£500 cashback
	5.31%		£495			7.7	53LS	£500 cashback
90% to 95%	5.59%	HVR*, currently 8.24%	£0	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £570,000	7.8	53LT	£500 cashback

*Homeowner Variable Rate, currently 8.24%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

Home Movers

5 year fixed rate (fixed until 31 March 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%	4.49%	HVR*, currently 8.24%	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £2 million	7.0	53IZ	
	4.69%		£0			7.0	53JA	
60% to 75%	4.59%	HVR*, currently 8.24%	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £2 million	7.0	53JB	
	4.79%		£0			7.1	53JC	
75% to 80%	4.69%	HVR*, currently 8.24%	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.1	53JD	
	4.89%		£0			7.1	53JE	
80% to 85%	4.69%	HVR*, currently 8.24%	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.1	53JF	
	4.89%		£0			7.1	53JG	
85% to 90%	4.94%	HVR*, currently 8.24%	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £750,000	7.2	53JH	£500 cashback
	5.04%		£0			7.2	53JI	£500 cashback
90% to 95%	5.24%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £570,000	7.2	53JJ	£500 cashback

*Homeowner Variable Rate, currently 8.24%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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 March 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%	4.59%	HVR*, currently 8.24%	£1,495	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £2 million***	7.9	53JK		53JS	£300 cashback
	4.69%		£995			7.9	53JL		53JT	£300 cashback
	5.09%		£0			7.9	53JM		53JU	£300 cashback
60% to 75%	4.64%	HVR*, currently 8.24%	£1,495	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £2 million***	7.9	53JN		53JV	£300 cashback
	4.74%		£995			7.9	53JO		53JW	£300 cashback
	5.14%		£0			7.9	53JP		53JX	£300 cashback
75% to 80%	4.94%	HVR*, currently 8.24%	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	53JQ		53JY	£300 cashback
	5.34%		£0			7.9	53JR		53JZ	£300 cashback
80% to 85%	5.24%	HVR*, currently 8.24%	£995	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	8.2	53DW		53EL	£300 cashback
	5.54%		£0			8.2	53DX		53EM	£300 cashback
85% to 90%	5.74%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £500,000	8.2	53DY		53EN	£300 cashback

2 year tracker rate (until 31 March 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%	5.34% (variable) at 0.59% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	£5,000 to £2 million***	8.3	53DZ		53EO	£300 cashback
60% to 75%	5.39% (variable) at 0.64% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	£5,000 to £2 million***	8.3	53EA		53EP	£300 cashback
75% to 80%	5.54% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	£5,000 to £1 million	8.3	53EB		53EQ	£300 cashback
80% to 85%	5.54% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	£5,000 to £1 million	8.3	53EC		53ER	£300 cashback

*Homeowner Variable Rate, currently 8.24%

**Bank of England Base Rate, currently 4.75%

***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.

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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 March 2028)

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%	4.45%	HVR*, currently 8.24%	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £2 million***	7.5	53LU		53LY	£300 cashback
	4.65%		£495			7.5	53LV		53LZ	£300 cashback
60% to 75%	4.58%	HVR*, currently 8.24%	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £2 million***	7.5	53LW		53MA	£300 cashback
	4.78%		£495			7.5	53LX		53MB	£300 cashback
75% to 80%	4.79%	HVR*, currently 8.24%	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £1 million	7.8	53EW		53FE	£300 cashback
	4.99%		£495			7.8	53EX		53FF	£300 cashback
80% to 85%	4.89%	HVR*, currently 8.24%	£1,495	3% until 31/03/2026, then 2% until 31/03/2027, then 1% until 31/03/2028	£5,000 to £1 million	7.8	53EY		53FG	£300 cashback
	5.09%		£495			7.8	53EZ		53FH	£300 cashback

*Homeowner Variable Rate, currently 8.24%

***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.

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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 March 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%	4.54%	HVR*, currently 8.24%	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £2 million***	6.9	53KA		53KG	£300 cashback
	4.69%		£0		£25,000 to £2 million***	6.9	53KB		53KH	£300 cashback
60% to 75%	4.64%	HVR*, currently 8.24%	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £2 million***	7.0	53KC		53KI	£300 cashback
	4.79%		£0			7.0	53KD		53KJ	£300 cashback
75% to 80%	4.69%	HVR*, currently 8.24%	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.0	53KE		53KK	£300 cashback
	4.84%		£0			7.0	53KF		53KL	£300 cashback
80% to 85%	4.74%	HVR*, currently 8.24%	£995	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.1	53FO		53FX	£300 cashback
	4.89%		£0			7.2	53FP		53FY	£300 cashback
85% to 90%	5.19%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £500,000	7.3	53FQ		53FZ	£300 cashback

*Homeowner Variable Rate, currently 8.24%

***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.

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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 March 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%	5.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.1	53MC	£500 cashback
60% to 75%	5.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.1	53MD	£500 cashback
75% to 80%	5.49%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.2	53ME	£500 cashback
80% to 85%	5.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.2	53MF	£500 cashback
85% to 90%	5.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £500,000	7.2	53MG	£500 cashback

5 year fixed rate (fixed until 31 March 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%	4.89%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.6	53MH	£500 cashback
60% to 75%	4.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.6	53MI	£500 cashback
75% to 80%	5.09%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.7	53MJ	£500 cashback
80% to 85%	5.09%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.7	53MK	£500 cashback
85% to 90%	5.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £500,000	6.7	53ML	£500 cashback

**Bank of England Base Rate, currently 4.75%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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 March 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%	5.19%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	53MM	£500 cashback
60% to 75%	5.24%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	53MN	£500 cashback
75% to 80%	5.49%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	8.0	53MO	£500 cashback
80% to 85%	5.54%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	8.0	53MP	£500 cashback
85% to 90%	5.84%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £500,000	8.1	53MQ	£500 cashback

5 year fixed rate (fixed until 31 March 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%	4.89%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.1	53MR	£500 cashback
60% to 75%	4.99%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.1	53MS	£500 cashback
75% to 80%	5.09%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.2	53MT	£500 cashback
80% to 85%	5.09%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.2	53MU	£500 cashback
85% to 90%	5.24%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £500,000	7.2	53MV	£500 cashback

*Homeowner Variable Rate, currently 8.24%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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 March 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%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	53MW	£500 cashback
60% to 75%	5.44%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	53MX	£500 cashback
75% to 80%	5.64%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	8.0	53MY	£500 cashback
80% to 85%	5.84%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	8.2	53GX	£500 cashback

*Homeowner Variable Rate, currently 8.24%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
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 March 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%	4.89%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.6	53MZ	£500 cashback
60% to 75%	4.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.6	53NA	£500 cashback
75% to 80%	5.09%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.7	53NB	£500 cashback
80% to 85%	5.09%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	6.7	53NC	£500 cashback

**Bank of England Base Rate, currently 4.75%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
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 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 March 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%	4.89%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.1	53ND	£500 cashback
60% to 75%	4.99%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.1	53NE	£500 cashback
75% to 80%	5.09%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.2	53NF	£500 cashback
80% to 85%	5.09%	HVR*, currently 8.24%	£0	5% until 31/03/2026, then 4% until 31/03/2027, then 3% until 31/03/2028, then 2% until 31/03/2029, then 1% until 31/03/2030	£5,000 to £1 million	7.2	53NG	£500 cashback

*Homeowner Variable Rate, currently 8.24%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
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 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 March 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%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	53NH	£500 cashback
60% to 75%	5.44%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	53NI	£500 cashback
75% to 80%	5.64%	HVR*, currently 8.24%	£0	2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	8.0	53NJ	£500 cashback

*Homeowner Variable Rate, currently 8.24%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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%	4.59%	BVR*, currently 9.09%	£1,995	2% until 31/01/2026, then 1% until 31/01/2027	£25,005 to £1 million	8.7	53NK	N/A
	4.89%		£995			8.6	53NL	N/A
	5.29%		£0			8.7	53NM	N/A
60% to 75%	4.69%	BVR*, currently 9.09%	£1,995	2% until 31/01/2026, then 1% until 31/01/2027	£25,005 to £1 million	8.7	53NN	N/A
	4.99%		£995			8.7	53NO	N/A
	5.39%		£0			8.7	53NP	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%	4.44%	BVR*, currently 9.09%	£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	53NQ	N/A
	4.54%		£995			7.5	53NR	N/A
	4.69%		£0			7.5	53NS	N/A
60% to 75%	4.59%	BVR*, currently 9.09%	£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	53NT	N/A
	4.69%		£995			7.6	53NU	N/A
	4.84%		£0			7.6	53NV	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%	5.44% (variable) at 0.69% above the BoE base rate**	BVR*, currently 9.09%	£995	No ERC	£25,005 to £1 million	9.0	51KG	N/A
60% to 75%	5.59% (variable) at 0.84% above the BoE base rate**	BVR*, currently 9.09%	£995	No ERC	£25,005 to £1 million	9.1	51KH	N/A

*Buy-to-Let Variable Rate, currently 9.09%

**Bank of England Base Rate, currently 4.75%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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%	4.69%	BVR*, currently 9.09%	£1,995	2% until 31/01/2026, then 1% until 31/01/2027	£25,005 to £1 million	8.6	53NW	N/A	53OI	£300 cashback
	4.99%		£995				53NX	N/A	53OJ	£300 cashback
	5.39%		£0				53NY	N/A	53OK	£300 cashback
60% to 75%	4.79%	BVR*, currently 9.09%	£1,995	2% until 31/01/2026, then 1% until 31/01/2027	£25,005 to £1 million	8.6	53NZ	N/A	53OL	£300 cashback
	5.09%		£995				53OA	N/A	53OM	£300 cashback
	5.49%		£0				53OB	N/A	53ON	£300 cashback
75% to 80%	5.44%	BVR*, currently 9.09%	£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%	4.59%	BVR*, currently 9.09%	£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	53OC	N/A	53OO	£300 cashback
	4.69%		£995				53OD	N/A	53OP	£300 cashback
	4.84%		£0				53OE	N/A	53OQ	£300 cashback
60% to 75%	4.69%	BVR*, currently 9.09%	£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	53OF	N/A	53OR	£300 cashback
	4.79%		£995				53OG	N/A	53OS	£300 cashback
	4.94%		£0				53OH	N/A	53OT	£300 cashback
75% to 80%	5.04%	BVR*, currently 9.09%	£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%	5.44% (variable) at 0.69% above the BoE base rate**	BVR*, currently 9.09%	£995	No ERC	£25,005 to £1 million	9.0	51KU	N/A	51LI	£300 cashback
60% to 75%	5.59% (variable) at 0.84% above the BoE base rate**	BVR*, currently 9.09%	£995	No ERC	£25,005 to £1 million	9.0	51KV	N/A	51LJ	£300 cashback

*Buy-to-Let Variable Rate, currently 9.09%

**Bank of England Base Rate, currently 4.75%

***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.

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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 8.24%	£0	1% until 31/01/2026	Up to £7.5 million	8.5	52MM	

*Homeowner Variable Rate, currently 8.24%

**Bank of England Base Rate, currently 4.75%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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%	4.19%	HVR*, currently 8.24%	£1,495	2% until 31/01/2026, then 1% until 31/01/2027	Up to £7.5 million	7.7	530U	
	4.29%		£995			7.7	530V	
	4.59%		£0			7.7	530W	
60% to 75%	4.39%	HVR*, currently 8.24%	£1,495	2% until 31/01/2026, then 1% until 31/01/2027	Up to £7.5 million	7.8	530X	
	4.49%		£995			7.8	530Y	
	4.79%		£0			7.7	530Z	
75% to 80%	4.79%	HVR*, currently 8.24%	£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 8.24%	£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 8.24%	£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 8.24%	£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%	5.14% (variable) at 0.39% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	Up to £7.5 million	8.2	52MN	
60% to 75%	5.19% (variable) at 0.44% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	Up to £7.5 million	8.2	52MO	
75% to 80%	5.44% (variable) at 0.69% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	Up to £7.5 million	8.2	52MP	
80% to 85%	5.44% (variable) at 0.69% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	Up to £7.5 million	8.2	52MQ	
85% to 90%	5.69% (variable) at 0.94% above the BoE base rate**	HVR*, currently 8.24%	£995	No ERC	Up to £7.5 million	8.3	52MR	

*Homeowner Variable Rate, currently 8.24%

**Bank of England Base Rate, currently 4.75%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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%	4.24%	HVR*, currently 8.24%	£995	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	Up to £7.5 million	7.3	53PA	
	4.49%		£0			7.3	53PB	
60% to 75%	4.39%	HVR*, currently 8.24%	£995	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	Up to £7.5 million	7.3	53PC	
	4.64%		£0			7.3	53PD	
75% to 80%	4.74%	HVR*, currently 8.24%	£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 8.24%	£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 8.24%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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%	4.24%	HVR*, currently 8.24%	£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	53PE	
	4.39%		£0			6.6	53PF	
60% to 75%	4.34%	HVR*, currently 8.24%	£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	53PG	
	4.49%		£0			6.6	53PH	
75% to 80%	4.44%	HVR*, currently 8.24%	£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 8.24%	£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 8.24%	£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 8.24%	£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 8.24%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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 9.09%	£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 9.09%	£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 9.09%	£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 9.09%	£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 9.09%	£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%	5.24% (variable) at 0.49% above the BoE base rate**	BVR*, currently 9.09%	£995	No ERC	Up to £7.5 million	8.9	52MT	
60% to 75%	5.39% (variable) at 0.64% above the BoE base rate**	BVR*, currently 9.09%	£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 9.09%	£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%	4.39%	BVR*, currently 9.09%	£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	53PI	
	4.59%		£0			7.1	53PJ	
75% to 80%	5.14%	BVR*, currently 9.09%	£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 9.09%	£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 9.09%

**Bank of England Base Rate, currently 4.75%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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%	4.59%	HVR*, currently 8.24%	£0	2% until 31/01/2026, then 1% until 31/01/2027	£10,000 to £2 million	7.6	53PK	
60% to 75%	4.79%	HVR*, currently 8.24%	£0	2% until 31/01/2026, then 1% until 31/01/2027	£10,000 to £2 million	7.7	53PL	
75% to 80%	5.09%	HVR*, currently 8.24%	£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%	4.49%	HVR*, currently 8.24%	£0	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	£10,000 to £2 million	7.2	53PM	
60% to 75%	4.64%	HVR*, currently 8.24%	£0	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	£10,000 to £2 million	7.3	53PN	
75% to 80%	4.99%	HVR*, currently 8.24%	£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%	4.39%	HVR*, currently 8.24%	£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	53PO	
60% to 75%	4.49%	HVR*, currently 8.24%	£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	6.6	53PP	
75% to 80%	4.59%	HVR*, currently 8.24%	£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%	5.54% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.24%	£0	No ERC	£10,000 to £2 million	8.1	51NU	
60% to 75%	5.59% (variable) at 0.84% above the BoE base rate**	HVR*, currently 8.24%	£0	No ERC	£10,000 to £2 million	8.1	51NV	
75% to 80%	5.84% (variable) at 1.09% above the BoE base rate**	HVR*, currently 8.24%	£0	No ERC	£10,000 to £2 million	8.2	51NW	

*Homeowner Variable Rate, currently 8.24%

**Bank of England Base Rate, currently 4.75%

**FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.**

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 9.09%	£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 9.09%	£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 9.09%	£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%	4.59%	BVR*, currently 9.09%	£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	7.0	53PQ	

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%	5.64% (variable) at 0.89% above the BoE base rate**	BVR*, currently 9.09%	£0	No ERC	£10,000 to £1 million	8.8	51OB	
60% to 75%	5.79% (variable) at 1.04% above the BoE base rate**	BVR*, currently 9.09%	£0	No ERC	£10,000 to £1 million	8.9	51OC	

*Buy-to-Let Variable Rate, currently 9.09%

**Bank of England Base Rate, currently 4.75%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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.

TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh, EH2 4LH. Registered in Scotland no. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 191240. TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.