With effect from 18 November 2026.

Intermediary Product Guide.

Confidential External

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Introducing our product range effective from 18 November 2026.

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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%	5.09%	£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)	74UI	74UO	• Free basic valuation • £250 cashback on EPC A/B properties
	5.29%	£0			74EZ	74FL	
60% to 75%	5.19%	£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)	74UJ	74UP	• 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%	5.39%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £750,000	74UK	74UQ	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
	5.59%	£0			74UL	74UR	
90% to 95%	5.69%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £570,000	74UM	74US	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
	5.84%	£0			74UN	74UT	

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 0.44% above the BoE base rate*	£995	No ERC	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74UU	74UZ	• Free basic valuation • £250 cashback on EPC A/B properties
60% to 75%	4.54% (variable) at 0.54% above the BoE base rate*	£995	No ERC	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74UV	74VA	• Free basic valuation • £250 cashback on EPC A/B properties
75% to 80%	4.69% (variable) at 0.69% above the BoE base rate*	£995	No ERC	£5,000 to £1 million	74UW	74VB	• Free basic valuation • £250 cashback on EPC A/B properties
80% to 85%	4.69% (variable) at 0.69% above the BoE base rate*	£995	No ERC	£5,000 to £1 million	74UX	74VC	• Free basic valuation • £250 cashback on EPC A/B properties
85% to 90%	4.99% (variable) at 0.99% above the BoE base rate*	£995	No ERC	£5,000 to £750,000	74UY	74VD	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties

*Bank of England Base Rate, currently 4.00%

House Purchase

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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%	5.04%	£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)	74VE	74VF	• 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%	4.99%	£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)	74VG	74VS	• Free basic valuation • £250 cashback on EPC A/B properties
	5.09%	£0			74VH	74VT	
60% to 75%	5.09%	£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)	74VI	74VU	• Free basic valuation • £250 cashback on EPC A/B properties
	5.19%	£0			74VJ	74VV	
75% to 80%	5.19%	£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	74VK	74VW	• Free basic valuation • £250 cashback on EPC A/B properties
	5.29%	£0			74VL	74VX	
80% to 85%	5.19%	£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	74VM	74VY	• Free basic valuation • £250 cashback on EPC A/B properties
	5.29%	£0			74VN	74VZ	
85% to 90%	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 £750,000	74VO	74WA	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
	5.44%	£0			74VP	74WB	
90% to 95%	5.64%	£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	74VQ	74WC	• Free basic valuation • £750 cashback on EPC A/B properties, £500 cashback on all other properties
	5.74%	£0			74VR	74WD	

Remortgages.

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- 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 7.49%

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%	5.14%	£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)	74WE	74WU	• Free basic valuation • £250 cashback on EPC A/B properties	74WM	74XC	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.19%	£995			74WF	74WV		74WN	74XD	
	5.44%	£0			74WG	74WW		74WO	74XE	
75% to 80%	5.24%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £1 million	74WH	74WX	• Free basic valuation • £250 cashback on EPC A/B properties	74WP	74XF	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.49%	£0			74WI	74WY		74WQ	74XG	
80% to 85%	5.29%	£995	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £1 million	74WJ	74WZ	• Free basic valuation • £250 cashback on EPC A/B properties	74WR	74XH	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.54%	£0			74WK	74XA		74WS	74XI	
85% to 90%	5.69%	£0	2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £500,000	74WL	74XB	• Free basic valuation • £250 cashback on EPC A/B properties	74WT	74XJ	• 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 0.44% above the BoE base rate*	£995	No ERC	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74XK	74XU	• Free basic valuation • £250 cashback on EPC A/B properties	74XP	74XZ	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
60% to 75%	4.54% (variable) at 0.54% above the BoE base rate*	£995	No ERC	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	74XL	74XV	• Free basic valuation • £250 cashback on EPC A/B properties	74XQ	74YA	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
75% to 80%	4.69% (variable) at 0.69% above the BoE base rate*	£995	No ERC	£5,000 to £1 million	74XM	74XW	• Free basic valuation • £250 cashback on EPC A/B properties	74XR	74YB	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
80% to 85%	4.69% (variable) at 0.69% above the BoE base rate*	£995	No ERC	£5,000 to £1 million	74XN	74XX	• Free basic valuation • £250 cashback on EPC A/B properties	74XS	74YC	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
85% to 90%	4.99% (variable) at 0.99% above the BoE base rate*	£995	No ERC	£5,000 to £500,000	74XO	74XY	• Free basic valuation • £250 cashback on EPC A/B properties	74XT	74YD	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties

*Bank of England Base Rate, currently 4.00%

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Remortgages.

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- All products revert to TSB Homeowner Variable Rate, currently 7.49%

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%	5.14%	£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)	74YE	74YQ	• Free basic valuation • £250 cashback on EPC A/B properties	74YK	74YW	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.34%	£0			74YF	74YR		74YL	74YX	
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	74YG	74YS	• Free basic valuation • £250 cashback on EPC A/B properties	74YM	74YY	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.44%	£0			74YH	74YT		74YN	74YZ	
80% to 85%	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	74YI	74YU	• Free basic valuation • £250 cashback on EPC A/B properties	74YO	74ZA	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.49%	£0			74YJ	74YV		74YP	74ZB	

Remortgages.

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- 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 7.49%

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%	5.09%	£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)	74ZC	74ZU	• Free basic valuation • £250 cashback on EPC A/B properties	74ZL	75AD	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.24%	£0		£25,000 to £2 million (£1 million for Shared Equity/Ownership)	74ZD	74ZV		74ZM	75AE	
60% to 75%	5.19%	£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)	74ZE	74ZW	• Free basic valuation • £250 cashback on EPC A/B properties	74ZN	75AF	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.34%	£0			74ZF	74ZX		74ZO	75AG	
75% to 80%	5.29%	£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	74ZG	74ZY	• Free basic valuation • £250 cashback on EPC A/B properties	74ZP	75AH	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.44%	£0			74ZH	74ZZ		74ZQ	75AI	
80% to 85%	5.29%	£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	74ZI	75AA	• Free basic valuation • £250 cashback on EPC A/B properties	74ZR	75AJ	• Free basic valuation • £550 cashback on EPC A/B properties, £300 cashback on all other properties
	5.44%	£0			74ZJ	75AB		74ZS	75AK	
85% to 90%	5.49%	£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	74ZK	75AC	• Free basic valuation • £250 cashback on EPC A/B properties	74ZT	75AL	• 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 8.34%

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%	4.59% (variable) at 0.59% above the BoE base rate*	£995	No ERC	£25,005 to £1 million	75AM	• 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

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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 8.34%

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%	4.59% (variable) at 0.59% above the BoE base rate*	£995	No ERC	£25,005 to £1 million	75AN	• Free basic valuation	75AO	• Free basic valuation • £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 • £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.

- 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 8.34%

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	

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%	4.89%	£1,495	2.5% until 30/04/2028, then 1.5% until 30/04/2029	Up to £7.5 million	75AP	
	4.94%	£995			75AQ	
	5.19%	£0			75AR	
60% to 75%	4.94%	£1,495	2.5% until 30/04/2028, then 1.5% until 30/04/2029	Up to £7.5 million	75AS	
	4.99%	£995			75AT	
	5.24%	£0			75AU	
75% to 80%	5.19%	£1,495	2.5% until 30/04/2028, then 1.5% until 30/04/2029	Up to £7.5 million	75AV	
	5.24%	£995			75AW	
	5.49%	£0			75AX	
80% to 85%	5.24%	£1,495	2.5% until 30/04/2028, then 1.5% until 30/04/2029	Up to £7.5 million	75AY	
	5.29%	£995			75AZ	
	5.54%	£0			75BA	
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%	4.39% (variable) at 0.39% above the BoE base rate*	£1,495	No ERC	Up to £7.5 million	75BB	
	4.44% (variable) at 0.44% above the BoE base rate*	£995			75BC	
60% to 75%	4.49% (variable) at 0.49% above the BoE base rate*	£1,495	No ERC	Up to £7.5 million	75BD	
	4.54% (variable) at 0.54% above the BoE base rate*	£995			75BE	
75% to 80%	4.64% (variable) at 0.64% above the BoE base rate*	£1,495	No ERC	Up to £7.5 million	75BF	
	4.69% (variable) at 0.69% above the BoE base rate*	£995			75BG	
80% to 85%	4.64% (variable) at 0.64% above the BoE base rate*	£1,495	No ERC	Up to £7.5 million	75BH	
	4.69% (variable) at 0.69% above the BoE base rate*	£995			75BI	
85% to 90%	4.99% (variable) at 0.99% above the BoE base rate*	£995	No ERC	Up to £7.5 million	75BJ	

*Bank of England Base Rate, currently 4.00%

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%	4.99%	£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	75BK	
	5.04%	£995			75BL	
	5.29%	£0			75BM	
60% to 75%	5.09%	£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	75BN	
	5.14%	£995			75BO	
	5.34%	£0			75BP	
75% to 80%	5.19%	£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	75BQ	
	5.24%	£995			75BR	
	5.44%	£0			75BS	
80% to 85%	5.24%	£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	75BT	
	5.29%	£995			75BU	
	5.49%	£0			75BV	

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%	4.89%	£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	75BW	
	4.94%	£995			75BX	
	5.04%	£0			75BY	
60% to 75%	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	75BZ	
	5.09%	£995			75CA	
	5.19%	£0			75CB	
75% to 80%	5.24%	£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	75CC	
	5.29%	£995			75CD	
	5.39%	£0			75CE	
80% to 85%	5.24%	£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	75CF	
	5.29%	£995			75CG	
	5.39%	£0			75CH	
85% to 90%	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	75CI	
	5.44%	£0			75CJ	
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	

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%	4.59% (variable) at 0.59% above the BoE base rate*	£995	No ERC	Up to £7.5 million	75CK	
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%

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%	5.19%	£0	2.5% until 30/04/2028, then 1.5% until 30/04/2029	£10,000 to £2 million	75CL	
60% to 75%	5.24%	£0	2.5% until 30/04/2028, then 1.5% until 30/04/2029	£10,000 to £2 million	75CM	
75% to 80%	5.49%	£0	2.5% until 30/04/2028, then 1.5% until 30/04/2029	£10,000 to £1 million	75CN	

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%	5.29%	£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	75CP	
60% to 75%	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	75CQ	
75% to 80%	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 £1 million	75CR	

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%	£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	75CT	
60% to 75%	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	75CU	
75% to 80%	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	75CV	

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 0.84% above the BoE base rate*	£0	No ERC	£10,000 to £2 million	75CX	
60% to 75%	4.94% (variable) at 0.94% above the BoE base rate*	£0	No ERC	£10,000 to £2 million	75CY	
75% to 80%	5.09% (variable) at 1.09% above the BoE base rate*	£0	No ERC	£10,000 to £1 million	75CZ	

*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%	5.09% (variable) at 1.09% above the BoE base rate*	£0	No ERC	£10,000 to £1 million	75DA	
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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