With effect from 19 November 2025.

Intermediary Product Guide.

What's inside...

Introducing our product range effective from 19 November 2025.

House Purchase

- 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 House Purchase
- £250 cashback available on properties with an EPC rating of A or B

2 year fixed rate (fixed until 29 February 2028)

							All Properties		A/B EPC Rated Properties Only	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	3.79%	HVR*, currently 7.49%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £2 million	7.1	61NA		61FY	£250 cashback
	4.04%		£0			7.1	61FN		61FZ	£250 cashback
60% to 75%	3.89%	HVR*, currently 7.49%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £2 million	7.1	61FO		61GA	£250 cashback
	4.14%		£0			7.1	61FP		61GB	£250 cashback
75% to 80%	3.94%	HVR*, currently 7.49%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.1	61FQ		61GC	£250 cashback
	4.19%		£0			7.1	61FR		61GD	£250 cashback
80% to 85%	3.99%	HVR*, currently 7.49%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.1	61FS		61GE	£250 cashback
	4.29%		£0			7.1	61FT		61GF	£250 cashback
85% to 90%	4.39%	HVR*, currently 7.49%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £750,000	7.2	61FU	£500 cashback	61GG	£750 cashback
	4.59%		£0			7.2	61FV	£500 cashback	61GH	£750 cashback
90% to 95%	4.84%	HVR*, currently 7.49%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £570,000	7.3	61FW	£500 cashback	61GI	£750 cashback
	5.09%		£0			7.3	61FX	£500 cashback	61GJ	£750 cashback

2 year tracker rate (until 29 February 2028)

							All Properties		A/B EPC Rated Properties Only	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.49% (variable) at 0.49% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £2 million	7.2	61GK		61GO	£250 cashback
60% to 75%	4.54% (variable) at 0.54% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £2 million	7.2	61GL		61GP	£250 cashback
75% to 80%	4.89% (variable) at 0.89% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £1 million	7.3	61GM		61GQ	£250 cashback
80% to 85%	4.89% (variable) at 0.89% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £1 million	7.3	61GN		61GR	£250 cashback

*Homeowner Variable Rate, currently 7.49%

**Bank of England Base Rate, currently 4.00%

House Purchase

- 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 House Purchase
- £250 cashback available on properties with an EPC rating of A or B

3 year fixed rate (fixed until 28 February 2029)

							All Properties		A/B EPC Rated Properties Only	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	3.89%	HVR*, currently 7.49%	£995	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £2 million	6.8	61GS		61HC	£250 cashback
	4.19%		£0			6.8	61GT		61HD	£250 cashback
60% to 75%	3.94%	HVR*, currently 7.49%	£995	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £2 million	6.8	61GU		61HE	£250 cashback
	4.29%		£0			6.9	61GV		61HF	£250 cashback
75% to 80%	4.14%	HVR*, currently 7.49%	£995	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £1 million	6.9	61GW		61HG	£250 cashback
	4.49%		£0			6.9	61GX		61HH	£250 cashback
80% to 85%	4.14%	HVR*, currently 7.49%	£995	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £1 million	6.9	61GY		61HI	£250 cashback
	4.49%		£0			6.9	61GZ		61HJ	£250 cashback
85% to 90%	4.54%	HVR*, currently 7.49%	£0	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £750,000	6.9	61HA	£500 cashback	61HK	£750 cashback
90% to 95%	5.19%	HVR*, currently 7.49%	£0	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £570,000	7.1	61HB	£500 cashback	61HL	£750 cashback

*Homeowner Variable Rate, currently 7.49%

House Purchase

- 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 House Purchase
- £250 cashback available on properties with an EPC rating of A or B

5 year fixed rate (fixed until 28 February 2031)

							All Properties		A/B EPC Rated Properties Only	
LTV	**Initial rate**	**This reverts to**	**Product fee**	**Early repayment charge**	**Loan size (inc all fees)**	**APRC %**	**TSB Mortgage Pro code**	**Additional features**	**TSB Mortgage Pro code**	**Additional features**
Up to 60%	3.99%	HVR*, currently 7.49%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £2 million	6.4	61HM		61HY	£250 cashback
	4.19%		£0			6.4	61HN		61HZ	£250 cashback
60% to 75%	3.99%	HVR*, currently 7.49%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £2 million	6.4	61HO		61IA	£250 cashback
	4.19%		£0			6.4	61HP		61IB	£250 cashback
75% to 80%	4.14%	HVR*, currently 7.49%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.4	61HQ		61IC	£250 cashback
	4.34%		£0			6.4	61HR		61ID	£250 cashback
80% to 85%	4.14%	HVR*, currently 7.49%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.4	61HS		61IE	£250 cashback
	4.34%		£0			6.4	61HT		61IF	£250 cashback
85% to 90%	4.34%	HVR*, currently 7.49%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £750,000	6.5	61HU	£500 cashback	61IG	£750 cashback
	4.49%		£0			6.5	61HV	£500 cashback	61IH	£750 cashback
90% to 95%	4.74%	HVR*, currently 7.49%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £570,000	6.7	61HW	£500 cashback	61II	£750 cashback
	4.84%		£0			6.6	61HX	£500 cashback	61IJ	£750 cashback

*Homeowner Variable Rate, currently 7.49%

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 29 February 2028)

							Free Legals		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	3.84%	HVR*, currently 7.49%	£1,495	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £2 million***	7.1	61IK		61IV	£300 cashback
	3.94%		£995			7.1	61IL		61IW	£300 cashback
	4.29%		£0		£25,000 to £2 million***	7.1	61IM		61IX	£300 cashback
60% to 75%	3.84%	HVR*, currently 7.49%	£1,495	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £2 million***	7.1	61IN		61IY	£300 cashback
	3.94%		£995			7.1	61IO		61IZ	£300 cashback
	4.29%		£0			7.1	61IP		61JA	£300 cashback
75% to 80%	4.24%	HVR*, currently 7.49%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.1	61IQ		61JB	£300 cashback
	4.49%		£0			7.1	61IR		61JC	£300 cashback
80% to 85%	4.24%	HVR*, currently 7.49%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.1	61IS		61JD	£300 cashback
	4.54%		£0			7.1	61IT		61JE	£300 cashback
85% to 90%	4.69%	HVR*, currently 7.49%	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £500,000	7.2	61IU		61JF	£300 cashback

2 year tracker rate (until 29 February 2028)

							Free Legals		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.49% (variable) at 0.49% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £2 million***	7.2	61JG		61JK	£300 cashback
60% to 75%	4.54% (variable) at 0.54% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £2 million***	7.2	61JH		61JL	£300 cashback
75% to 80%	4.89% (variable) at 0.89% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £1 million	7.3	61JI		61JM	£300 cashback
80% to 85%	4.89% (variable) at 0.89% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £1 million	7.3	61JJ		61JN	£300 cashback

*Homeowner Variable Rate, currently 7.49%

**Bank of England Base Rate, currently 4.00%

***Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:
- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

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 28 February 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals: TSB Mortgage Pro code	Free Legals: Additional features	Own Conveyancer: TSB Mortgage Pro code	Own Conveyancer: Additional features
Up to 60%	3.89%	HVR*, currently 7.49%	£995	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £2 million***	6.8	61JO		61JW	£300 cashback
	4.24%		£0		£25,000 to £2 million***	6.8	61JP		61JX	£300 cashback
60% to 75%	4.04%	HVR*, currently 7.49%	£995	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £2 million***	6.8	61JQ		61JY	£300 cashback
	4.39%		£0			6.8	61JR		61JZ	£300 cashback
75% to 80%	4.19%	HVR*, currently 7.49%	£995	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £1 million	6.8	61JS		61KA	£300 cashback
	4.49%		£0			6.9	61JT		61KB	£300 cashback
80% to 85%	4.19%	HVR*, currently 7.49%	£995	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £1 million	6.8	61JU		61KC	£300 cashback
	4.49%		£0			6.9	61JV		61KD	£300 cashback

*Homeowner Variable Rate, currently 7.49%

***Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:
- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

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 28 February 2031)

							Free Legals		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	3.99%	HVR*, currently 7.49%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £2 million***	6.3	61KE		61KN	£300 cashback
	4.14%		£0		£25,000 to £2 million***	6.3	61KF		61KO	£300 cashback
60% to 75%	3.99%	HVR*, currently 7.49%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £2 million***	6.3	61KG		61KP	£300 cashback
	4.19%		£0			6.3	61KH		61KQ	£300 cashback
75% to 80%	4.24%	HVR*, currently 7.49%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.4	61KI		61KR	£300 cashback
	4.44%		£0			6.4	61KJ		61KS	£300 cashback
80% to 85%	4.24%	HVR*, currently 7.49%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.4	61KK		61KT	£300 cashback
	4.44%		£0			6.4	61KL		61KU	£300 cashback
85% to 90%	4.49%	HVR*, currently 7.49%	£0	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £500,000	6.4	61KM		61KV	£300 cashback

*Homeowner Variable Rate, currently 7.49%

***Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:
- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

Shared Equity / Shared Ownership.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland, maximum 85% LTV
- Shared Ownership is available for properties in England & Wales, maximum 95% LTV
- Free Basic Valuation on all Shared Equity and Shared Ownership House Purchase products
- £250 cashback available on properties with an EPC rating of A or B
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

House Purchase

2 year fixed rate (fixed until 29 February 2028)

							All Properties		A/B EPC Rated Properties Only	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	3.79%	HVR*, currently 7.49%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.1	61KW		61LI	£250 cashback
	4.04%		£0			7.1	61KX		61LJ	£250 cashback
60% to 75%	3.89%	HVR*, currently 7.49%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.1	61KY		61LK	£250 cashback
	4.14%		£0			7.1	61KZ		61LL	£250 cashback
75% to 80%	3.94%	HVR*, currently 7.49%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.1	61LA		61LM	£250 cashback
	4.19%		£0			7.1	61LB		61LN	£250 cashback
80% to 85%	3.99%	HVR*, currently 7.49%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.1	61LC		61LO	£250 cashback
	4.29%		£0			7.1	61LD		61LP	£250 cashback
85% to 90%	4.39%	HVR*, currently 7.49%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £500,000	7.2	61LE	£500 cashback	61LQ	£750 cashback
	4.59%		£0			7.2	61LF	£500 cashback	61LR	£750 cashback
90% to 95%	4.84%	HVR*, currently 7.49%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £500,000	7.3	61LG	£500 cashback	61LS	£750 cashback
	5.09%		£0			7.3	61LH	£500 cashback	61LT	£750 cashback

5 year fixed rate (fixed until 28 February 2031)

							All Properties		A/B EPC Rated Properties Only	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	3.99%	HVR*, currently 7.49%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.4	61LU		61MG	£250 cashback
	4.19%		£0			6.4	61LV		61MH	£250 cashback
60% to 75%	3.99%	HVR*, currently 7.49%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.4	61LW		61MI	£250 cashback
	4.19%		£0			6.4	61LX		61MJ	£250 cashback
75% to 80%	4.14%	HVR*, currently 7.49%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.4	61LY		61MK	£250 cashback
	4.34%		£0			6.4	61LZ		61ML	£250 cashback
80% to 85%	4.14%	HVR*, currently 7.49%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.4	61MA		61MM	£250 cashback
	4.34%		£0			6.4	61MB		61MN	£250 cashback
85% to 90%	4.34%	HVR*, currently 7.49%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £500,000	6.5	61MC	£500 cashback	61MO	£750 cashback
	4.49%		£0			6.5	61MD	£500 cashback	61MP	£750 cashback
90% to 95%	4.74%	HVR*, currently 7.49%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £500,000	6.7	61ME	£500 cashback	61MQ	£750 cashback
	4.84%		£0			6.6	61MF	£500 cashback	61MR	£750 cashback

*Homeowner Variable Rate, currently 7.49%

Shared Equity / Shared Ownership.

• Shared Equity & Help to Buy is available for properties in England, Wales & Scotland, maximum 85% LTV
• Shared Ownership is available for properties in England & Wales, maximum 90% LTV
• Free Basic Valuation on all Shared Equity and 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 29 February 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%	4.69%	HVR*, currently 7.49%	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.2	61MS	£500 cashback
60% to 75%	4.74%	HVR*, currently 7.49%	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.2	61MT	£500 cashback
75% to 80%	4.89%	HVR*, currently 7.49%	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.2	61MU	£500 cashback
80% to 85%	4.94%	HVR*, currently 7.49%	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.2	61MV	£500 cashback

*Homeowner Variable Rate, currently 7.49%

Buy-to-Let.

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free Basic Valuation on all Buy to Let House Purchase products

House Purchase

2 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%	3.84%	BVR*, currently 8.34%	£1,995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £1 million	7.9	61AV	N/A
	4.14%		£995			7.9	61AW	N/A
	4.34%		£0			7.9	61AX	N/A
60% to 75%	4.19%	BVR*, currently 8.34%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £1 million	7.9	61AY	N/A
	4.39%		£0			7.9	61AZ	N/A
75% to 80%	5.09%	BVR*, currently 8.34%	£1,995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £500,000	8.1	59LX	N/A
	5.39%		£995			8.1	59LY	N/A
	5.79%		£0			8.1	59LZ	N/A

5 year fixed rate (fixed until 31 January 2031)

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%	4.04%	BVR*, currently 8.34%	£1,995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £1 million	7.0	61BA	N/A
	4.14%		£995			6.9	61BB	N/A
	4.24%		£0			6.9	61BC	N/A
60% to 75%	4.19%	BVR*, currently 8.34%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £1 million	7.0	61BD	N/A
	4.29%		£0			6.9	61BE	N/A
75% to 80%	5.04%	BVR*, currently 8.34%	£1,995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £500,000	7.4	59MF	N/A
	5.14%		£995			7.3	59MG	N/A
	5.34%		£0			7.4	59MH	N/A

2 year tracker rate (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%	4.69% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.34%	£995	No ERC	£25,005 to £1 million	8.0	59MI	N/A
60% to 75%	4.84% (variable) at 0.84% above the BoE base rate**	BVR*, currently 8.34%	£995	No ERC	£25,005 to £1 million	8.0	59MJ	N/A

*Buy-to-Let Variable Rate, currently 8.34%

**Bank of England Base Rate, currently 4.00%

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 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals: TSB Mortgage Pro code	Free Legals: Additional features	Own Conveyancer: TSB Mortgage Pro code	Own Conveyancer: Additional features
Up to 60%	3.89%	BVR*, currently 8.34%	£1,995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £1 million	7.8	61BF	N/A	61BK	£300 cashback
	4.19%		£995			7.8	61BG	N/A	61BL	£300 cashback
	4.39%		£0			7.8	61BH	N/A	61BM	£300 cashback
60% to 75%	4.29%	BVR*, currently 8.34%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £1 million	7.8	61BI	N/A	61BN	£300 cashback
	4.49%		£0			7.8	61BJ	N/A	61BO	£300 cashback
75% to 80%	5.14%	BVR*, currently 8.34%	£1,995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £500,000	8.1	59MP	N/A	59MX	£300 cashback
	5.44%		£995			8.1	59MQ	N/A	59MY	£300 cashback
	5.84%		£0			8.1	59MR	N/A	59MZ	£300 cashback

5 year fixed rate (fixed until 31 January 2031)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals: TSB Mortgage Pro code	Free Legals: Additional features	Own Conveyancer: TSB Mortgage Pro code	Own Conveyancer: Additional features
Up to 60%	4.09%	BVR*, currently 8.34%	£1,995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £1 million	6.8	61BP	N/A	61BT	£300 cashback
	4.19%		£995			6.8	61BQ	N/A	61BU	£300 cashback
	4.29%		£0			6.8	61BR	N/A	61BV	£300 cashback
60% to 75%	4.24%	BVR*, currently 8.34%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £1 million	6.8	61BS	N/A	61BW	£300 cashback
	4.39%		£0			6.8	60PY	N/A	60QD	£300 cashback
75% to 80%	5.09%	BVR*, currently 8.34%	£1,995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £500,000	7.2	59NF	N/A	59NN	£300 cashback
	5.19%		£995			7.2	59NG	N/A	59NO	£300 cashback
	5.39%		£0			7.3	59NH	N/A	59NP	£300 cashback

2 year tracker rate (until 31 January 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals: TSB Mortgage Pro code	Free Legals: Additional features	Own Conveyancer: TSB Mortgage Pro code	Own Conveyancer: Additional features
Up to 60%	4.69% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.34%	£995	No ERC	£25,005 to £1 million	7.9	59NQ	N/A	59NS	£300 cashback
60% to 75%	4.84% (variable) at 0.84% above the BoE base rate**	BVR*, currently 8.34%	£995	No ERC	£25,005 to £1 million	7.9	59NR	N/A	59NT	£300 cashback

*Buy-to-Let Variable Rate, currently 8.34%

**Bank of England Base Rate, currently 4.00%

***Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:
- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

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 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 75%	5.15%	HVR*, currently 7.49%	£0	1% until 31/01/2027	Up to £7.5 million	7.5	61BX	

*Homeowner Variable Rate, currently 7.49%

**Bank of England Base Rate, currently 4.00%

Product Transfers

Residential

2 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%	3.79%	HVR*, currently 7.49%	£1,495	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.1	60HX	
	3.84%		£995			7.0	60HY	
	4.14%		£0			7.0	61BY	
60% to 75%	3.84%	HVR*, currently 7.49%	£1,495	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.1	61BZ	
	3.94%		£995			7.0	61CA	
	4.24%		£0			7.0	61CB	
75% to 80%	4.09%	HVR*, currently 7.49%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.1	61CC	
	4.34%		£0			7.0	61CD	
80% to 85%	4.19%	HVR*, currently 7.49%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.1	61CE	
	4.44%		£0			7.0	61CF	
85% to 90%	4.34%	HVR*, currently 7.49%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.1	61CG	
	4.59%		£0			7.1	61CH	
90% to 120%	5.14%	HVR*, currently 7.49%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.2	59VR	

2 year tracker rate (until 31 January 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.39% (variable) at 0.39% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	Up to £7.5 million	7.1	59OI	
60% to 75%	4.44% (variable) at 0.44% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	Up to £7.5 million	7.1	59OJ	
75% to 80%	4.69% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	Up to £7.5 million	7.2	59OK	
80% to 85%	4.69% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	Up to £7.5 million	7.2	59OL	
85% to 90%	4.94% (variable) at 0.94% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	Up to £7.5 million	7.3	59OM	

*Homeowner Variable Rate, currently 7.49%

**Bank of England Base Rate, currently 4.00%

Product Transfers

Residential

3 year fixed rate (fixed until 31 January 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	3.84%	HVR*, currently 7.49%	£1,495	3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	6.7	61CI	
	3.89%		£995			6.7	61CJ	
	4.19%		£0			6.7	61CK	
60% to 75%	3.99%	HVR*, currently 7.49%	£1,495	3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	6.8	61CL	
	4.04%		£995			6.7	61CM	
	4.29%		£0			6.7	61CN	
75% to 80%	4.19%	HVR*, currently 7.49%	£995	3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	6.8	61CO	
	4.39%		£0			6.7	61CP	
80% to 85%	4.19%	HVR*, currently 7.49%	£995	3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	6.8	61CQ	
	4.39%		£0			6.7	61CR	

*Homeowner Variable Rate, currently 7.49%

Product Transfers

Residential

5 year fixed rate (fixed until 31 January 2031)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	3.84%	HVR*, currently 7.49%	£1,495	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	6.1	61CS	
	3.94%		£995			6.1	61CT	
	4.04%		£0			6.0	61CU	
60% to 75%	3.89%	HVR*, currently 7.49%	£1,495	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	6.1	61CV	
	3.94%		£995			6.1	61CW	
	4.09%		£0			6.1	61CX	
75% to 80%	4.14%	HVR*, currently 7.49%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	6.2	61CY	
	4.29%		£0			6.2	61CZ	
80% to 85%	4.14%	HVR*, currently 7.49%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	6.2	61DA	
	4.29%		£0			6.2	61DB	
85% to 90%	4.29%	HVR*, currently 7.49%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	6.3	61DC	
	4.44%		£0			6.2	61DD	
90% to 120%	5.04%	HVR*, currently 7.49%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	6.5	59PJ	

*Homeowner Variable Rate, currently 7.49%

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 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 75%	5.15%	BVR*, currently 8.34%	£0	1% until 31/01/2027	Up to £7.5 million	8.3	61DE	

2 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%	3.89%	BVR*, currently 8.34%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.7	61DF	
	4.19%		£0			7.7	61DG	
60% to 75%	4.14%	BVR*, currently 8.34%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.8	61DH	
	4.34%		£0			7.7	61DI	
75% to 80%	4.84%	BVR*, currently 8.34%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.9	59PP	
	5.24%		£0			7.9	59PQ	
80% to 120%	5.74%	BVR*, currently 8.34%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	8.0	59PR	

2 year tracker rate (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% (variable) at 0.49% above the BoE base rate**	BVR*, currently 8.34%	£995	No ERC	Up to £7.5 million	7.9	59PS	
60% to 75%	4.64% (variable) at 0.64% above the BoE base rate**	BVR*, currently 8.34%	£995	No ERC	Up to £7.5 million	7.9	59PT	

5 year fixed rate (fixed until 31 January 2031)

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%	4.04%	BVR*, currently 8.34%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	6.6	61DJ	
	4.24%		£0			6.6	61DK	
60% to 75%	4.24%	BVR*, currently 8.34%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	6.7	59PW	
	4.39%		£0			6.7	60QO	
75% to 80%	4.84%	BVR*, currently 8.34%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	7.0	59PY	
	5.04%		£0			7.0	59PZ	
80% to 120%	5.49%	BVR*, currently 8.34%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	7.2	59QA	

*Buy-to-Let Variable Rate, currently 8.34%

**Bank of England Base Rate, currently 4.00%

Residential Additional Borrowing

• Max loan size includes existing loan amount

2 year fixed rate (fixed until 31 January 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.14%	HVR*, currently 7.49%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£10,000 to £2 million	6.9	61DL	
60% to 75%	4.24%	HVR*, currently 7.49%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£10,000 to £2 million	6.9	61DM	
75% to 80%	4.34%	HVR*, currently 7.49%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£10,000 to £1 million	7.0	61DN	

3 year fixed rate (fixed until 31 January 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.19%	HVR*, currently 7.49%	£0	3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £2 million	6.6	61DP	
60% to 75%	4.29%	HVR*, currently 7.49%	£0	3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £2 million	6.6	61DQ	
75% to 80%	4.39%	HVR*, currently 7.49%	£0	3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £1 million	6.7	61DR	

5 year fixed rate (fixed until 31 January 2031)

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%	4.04%	HVR*, currently 7.49%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£10,000 to £2 million	5.9	61DT	
60% to 75%	4.09%	HVR*, currently 7.49%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£10,000 to £2 million	6.0	61DU	
75% to 80%	4.29%	HVR*, currently 7.49%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£10,000 to £1 million	6.1	61DV	

2 year tracker rate (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%	4.79% (variable) at 0.79% above the BoE base rate**	HVR*, currently 7.49%	£0	No ERC	£10,000 to £2 million	7.1	59QN	
60% to 75%	4.84% (variable) at 0.84% above the BoE base rate**	HVR*, currently 7.49%	£0	No ERC	£10,000 to £2 million	7.1	59QO	
75% to 80%	5.09% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.49%	£0	No ERC	£10,000 to £1 million	7.2	59QP	

*Homeowner Variable Rate, currently 7.49%

**Bank of England Base Rate, currently 4.00%

Buy to Let
Additional Borrowing

• Max loan size includes existing loan amount

2 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%	4.19%	BVR*, currently 8.34%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£10,000 to £1 million	7.6	61DX	
60% to 75%	4.34%	BVR*, currently 8.34%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£10,000 to £1 million	7.6	61DY	

5 year fixed rate (fixed until 31 January 2031)

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 8.34%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£10,000 to £1 million	6.5	61DZ	
60% to 75%	4.39%	BVR*, currently 8.34%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£10,000 to £1 million	6.6	60QT	

2 year tracker rate (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%	4.89% (variable) at 0.89% above the BoE base rate**	BVR*, currently 8.34%	£0	No ERC	£10,000 to £1 million	7.8	59QU	
60% to 75%	5.04% (variable) at 1.04% above the BoE base rate**	BVR*, currently 8.34%	£0	No ERC	£10,000 to £1 million	7.8	59QV	

*Buy-to-Let Variable Rate, currently 8.34%

**Bank of England Base Rate, currently 4.00%

TSB Mortgage Pro 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.