

With effect from 24 May 2024.

Intermediary Product Guide.

What's inside...

Introducing our product range effective from 24 May 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 - 2 year fixed and tracker rates	20
Residential - 3 year fixed rates	21
Residential - 5 year fixed rates	22
Buy-to-Let - 2 and 5 year rates	23
Additional borrowing	
Residential - 2, 3, 5 and 10 year rates	24
Buy-to-Let - 2 and 5 year rates	25
TSB Mortgage Pro valuation fees	26

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 30 September 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 60%	4.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £2 million	7.5	49EN	
	5.24%		£0			7.6	49EO	
60% to 75%	4.89%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £2 million	7.6	49EP	
	5.29%		£0			7.6	49EQ	
75% to 80%	4.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	7.6	49ER	
	5.39%		£0			7.6	49ES	
80% to 85%	5.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	7.6	49ET	
	5.44%		£0			7.6	49EU	
85% to 90%	5.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £750,000	7.7	49EV	£500 cashback
	5.59%		£0			7.6	49EW	£500 cashback
90% to 95%	5.94%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £570,000	7.7	49EX	£500 cashback

2 year tracker rate (until 30 September 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 60%	5.84% (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	7.7	49EY	
60% to 75%	5.89% (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	7.7	49EZ	
75% to 80%	6.04% (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	7.8	49FA	
80% to 85%	6.04% (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	7.8	49FB	

**Bank of England Base Rate, currently 5.25%

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

First Time Buyers

3 year fixed rate (fixed until 30 September 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%	4.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £2 million	7.3	49FC	
60% to 75%	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £2 million	7.3	49FD	
75% to 80%	4.89%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £1 million	7.3	49FE	
80% to 85%	4.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £1 million	7.4	49FF	
85% to 90%	5.29%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £750,000	7.4	49FG	£500 cashback
90% to 95%	5.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £570,000	7.5	49FH	£500 cashback

**Bank of England Base Rate, currently 5.25%

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

First Time Buyers

5 year fixed rate (fixed until 30 September 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%	4.39%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £2 million	6.8	49FI	
	4.59%		£0			6.8	49FJ	
60% to 75%	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £2 million	6.8	49FK	
	4.74%		£0			6.8	49FL	
75% to 80%	4.64%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	6.9	49FM	
	4.84%		£0			6.9	49FN	
80% to 85%	4.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	6.9	49FO	
	4.89%		£0			6.9	49FP	
85% to 90%	4.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £750,000	7.0	49FQ	£500 cashback
	5.04%		£0			7.0	49FR	£500 cashback
90% to 95%	5.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £570,000	7.1	49FS	£500 cashback

**Bank of England Base Rate, currently 5.25%

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 30 September 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 60%	4.84%	HVR*, currently 8.74%	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £2 million	8.4	49FT	
	5.24%		£0			8.4	49FU	
60% to 75%	4.89%	HVR*, currently 8.74%	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £2 million	8.4	49FV	
	5.29%		£0			8.4	49FW	
75% to 80%	4.99%	HVR*, currently 8.74%	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.4	49FX	
	5.39%		£0			8.4	49FY	
80% to 85%	5.04%	HVR*, currently 8.74%	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.4	49FZ	
	5.44%		£0			8.4	49GA	
85% to 90%	5.44%	HVR*, currently 8.74%	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £750,000	8.5	49GB	£500 cashback
	5.59%		£0			8.4	49GC	£500 cashback
90% to 95%	5.94%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £570,000	8.5	49GD	£500 cashback

2 year tracker rate (until 30 September 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 60%	5.84% (variable) at 0.59% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	£5,000 to £2 million	8.6	49GE	
60% to 75%	5.89% (variable) at 0.64% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	£5,000 to £2 million	8.6	49GF	
75% to 80%	6.04% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	£5,000 to £1 million	8.6	49GG	
80% to 85%	6.04% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	£5,000 to £1 million	8.6	49GH	

*Homeowner Variable Rate, currently 8.74%

**Bank of England Base Rate, currently 5.25%

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

Home Movers

3 year fixed rate (fixed until 30 September 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%	4.69%	HVR*, currently 8.74%	£995	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £2 million	8.0	49GI	
60% to 75%	4.79%	HVR*, currently 8.74%	£995	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £2 million	8.0	49GJ	
75% to 80%	4.89%	HVR*, currently 8.74%	£995	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £1 million	8.0	49GK	
80% to 85%	4.99%	HVR*, currently 8.74%	£995	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £1 million	8.1	49GL	
85% to 90%	5.29%	HVR*, currently 8.74%	£995	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £750,000	8.1	49GM	£500 cashback
90% to 95%	5.69%	HVR*, currently 8.74%	£995	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £570,000	8.3	49GN	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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

Home Movers

5 year fixed rate (fixed until 30 September 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%	4.39%	HVR*, currently 8.74%	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £2 million	7.2	49GO	
	4.59%		£0			7.3	49GP	
60% to 75%	4.54%	HVR*, currently 8.74%	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £2 million	7.3	49GQ	
	4.74%		£0			7.3	49GR	
75% to 80%	4.64%	HVR*, currently 8.74%	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.4	49GS	
	4.84%		£0			7.4	49GT	
80% to 85%	4.69%	HVR*, currently 8.74%	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.4	49GU	
	4.89%		£0			7.4	49GV	
85% to 90%	4.99%	HVR*, currently 8.74%	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £750,000	7.5	49GW	£500 cashback
	5.04%		£0			7.5	49GX	£500 cashback
90% to 95%	5.44%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £570,000	7.6	49GY	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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 only available on loans of up to £1 million)***
- If LTV exceeds 75% all lending must be on a repayment basis

2 year fixed rate (fixed until 30 September 2026)

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%	4.94%	HVR*, currently 8.74%	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £2 million***	8.3	49GZ		49HM	£300 cashback
	5.34%		£0		£25,000 to £2 million***	8.3	49HA		49HN	£300 cashback
60% to 75%	5.04%	HVR*, currently 8.74%	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £2 million***	8.3	49HB		49HO	£300 cashback
	5.44%		£0			8.3	49HC		49HP	£300 cashback
75% to 80%	5.59%	HVR*, currently 8.74%	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.4	49HD		49HQ	£300 cashback
	5.99%		£0			8.5	49HE		49HR	£300 cashback
80% to 85%	5.69%	HVR*, currently 8.74%	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.4	49HF		49HS	£300 cashback
	6.04%		£0			8.5	49HG		49HT	£300 cashback
85% to 90%	6.09%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £500,000	8.5	49HH		49HU	£300 cashback

2 year tracker rate (until 30 September 2026)

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%	5.84% (variable) at 0.59% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	£5,000 to £2 million***	8.5	49HI		49HV	£300 cashback
60% to 75%	5.89% (variable) at 0.64% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	£5,000 to £2 million***	8.5	49HJ		49HW	£300 cashback
75% to 80%	6.04% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	£5,000 to £1 million	8.5	49HK		49HX	£300 cashback
80% to 85%	6.04% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	£5,000 to £1 million	8.5	49HL		49HY	£300 cashback

*Homeowner Variable Rate, currently 8.74%

**Bank of England Base Rate, currently 5.25%

***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 or shared ownership 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 only available on loans of up to £1 million)***
- If LTV exceeds 75% all lending must be on a repayment basis

3 year fixed rate (fixed until 30 September 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%	4.79%	HVR*, currently 8.74%	£995	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £2 million***	7.9	49HZ		49ID	£300 cashback
60% to 75%	4.89%	HVR*, currently 8.74%	£995	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £2 million***	7.9	49IA		49IE	£300 cashback
75% to 80%	5.34%	HVR*, currently 8.74%	£995	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £1 million	8.0	49IB		49IF	£300 cashback
80% to 85%	5.44%	HVR*, currently 8.74%	£995	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £1 million	8.1	49IC		49IG	£300 cashback

*Homeowner Variable Rate, currently 8.74%

***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 or shared ownership 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 only available on loans of up to £1 million)***
- If LTV exceeds 75% all lending must be on a repayment basis

5 year fixed rate (fixed until 30 September 2029)

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 8.74%	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £2 million***	7.1	49IH		49IQ	£300 cashback
	4.74%		£0							49IR
60% to 75%	4.69%	HVR*, currently 8.74%	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £2 million***	7.2	49IJ		49IS	£300 cashback
	4.89%		£0							49IT
75% to 80%	5.09%	HVR*, currently 8.74%	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.4	49IL		49IU	£300 cashback
	5.29%		£0							49IV
80% to 85%	5.14%	HVR*, currently 8.74%	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.4	49IN		49IW	£300 cashback
	5.34%		£0							49IX
85% to 90%	5.39%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £500,000	7.4	49IP		49IY	£300 cashback

*Homeowner Variable Rate, currently 8.74%

***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 or shared ownership 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 30 September 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 60%	5.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	7.6	49IZ	£500 cashback
60% to 75%	5.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	7.6	49JA	£500 cashback
75% to 80%	5.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	7.6	49JB	£500 cashback
80% to 85%	5.74%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	7.7	49JC	£500 cashback
85% to 90%	5.89%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £500,000	7.7	49JD	£500 cashback

5 year fixed rate (fixed until 30 September 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%	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	6.9	49JE	£500 cashback
60% to 75%	4.94%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	6.9	49JF	£500 cashback
75% to 80%	5.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.0	49JG	£500 cashback
80% to 85%	5.09%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.0	49JH	£500 cashback
85% to 90%	5.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £500,000	7.0	49JI	£500 cashback

**Bank of England Base Rate, currently 5.25%

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 30 September 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 60%	5.54%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.4	49JJ	£500 cashback
60% to 75%	5.59%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.4	49JK	£500 cashback
75% to 80%	5.69%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.5	49JL	£500 cashback
80% to 85%	5.74%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.5	49JM	£500 cashback
85% to 90%	5.89%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £500,000	8.5	49JN	£500 cashback

5 year fixed rate (fixed until 30 September 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%	4.79%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.3	49JO	£500 cashback
60% to 75%	4.94%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.4	49JP	£500 cashback
75% to 80%	5.04%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.5	49JQ	£500 cashback
80% to 85%	5.09%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.5	49JR	£500 cashback
85% to 90%	5.24%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £500,000	7.5	49JS	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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 30 September 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 60%	5.64%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.4	49JT	£500 cashback
60% to 75%	5.74%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.4	49JU	£500 cashback
75% to 80%	6.29%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.5	49JV	£500 cashback
80% to 85%	6.34%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.5	49JW	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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 30 September 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%	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	6.9	49JX	£500 cashback
60% to 75%	4.94%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	6.9	49JY	£500 cashback
75% to 80%	5.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.0	49JZ	£500 cashback
80% to 85%	5.09%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.0	49KA	£500 cashback

**Bank of England Base Rate, currently 5.25%

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 30 September 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%	4.79%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.3	49KB	£500 cashback
60% to 75%	4.94%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.4	49KC	£500 cashback
75% to 80%	5.04%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.5	49KD	£500 cashback
80% to 85%	5.09%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.5	49KE	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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 30 September 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 60%	5.64%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.4	49KF	£500 cashback
60% to 75%	5.74%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.4	49KG	£500 cashback
75% to 80%	6.29%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.5	49KH	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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 July 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 60%	5.04%	BVR*, currently 9.59%	£1,995	2% until 31/07/2025, then 1% until 31/07/2026	£25,005 to £1 million	9.1	48PO	N/A
	5.34%		£995			9.1	48PP	N/A
60% to 75%	5.14%	BVR*, currently 9.59%	£1,995	2% until 31/07/2025, then 1% until 31/07/2026	£25,005 to £1 million	9.1	48PQ	N/A
	5.44%		£995			9.1	48PR	N/A

5 year fixed rate (fixed until 31 July 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%	4.74%	BVR*, currently 9.59%	£1,995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£25,005 to £1 million	7.7	48PS	N/A
	4.94%		£995			7.8	48PT	N/A
60% to 75%	4.79%	BVR*, currently 9.59%	£1,995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£25,005 to £1 million	7.8	48PU	N/A
	4.94%		£995			7.8	48PV	N/A

2 year tracker rate (until 31 July 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 60%	5.94% (variable) at 0.69% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	£25,005 to £1 million	9.3	49KI	N/A
60% to 75%	6.09% (variable) at 0.84% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	£25,005 to £1 million	9.3	49KJ	N/A

*Buy-to-Let Variable Rate, currently 9.59%

**Bank of England Base Rate, currently 5.25%

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 July 2026)

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%	5.14%	BVR*, currently 9.59%	£1,995	2% until 31/07/2025, then 1% until 31/07/2026	£25,005 to £1 million	9.1	48PW	N/A	48QE	£300 cashback
	5.34%		£995			9.1	48PX	N/A	48QF	£300 cashback
60% to 75%	5.24%	BVR*, currently 9.59%	£1,995	2% until 31/07/2025, then 1% until 31/07/2026	£25,005 to £1 million	9.1	48PY	N/A	48QG	£300 cashback
	5.44%		£995			9.1	48PZ	N/A	48QH	£300 cashback

5 year fixed rate (fixed until 31 July 2029)

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%	4.74%	BVR*, currently 9.59%	£1,995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£25,005 to £1 million	7.7	48QA	N/A	48QI	£300 cashback
	4.94%		£995			7.8	48QB	N/A	48QJ	£300 cashback
60% to 75%	4.84%	BVR*, currently 9.59%	£1,995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£25,005 to £1 million	7.8	48QC	N/A	48QK	£300 cashback
	4.99%		£995			7.8	48QD	N/A	48QL	£300 cashback

2 year tracker rate (until 31 July 2026)

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%	5.94% (variable) at 0.69% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	£25,005 to £1 million	9.2	49KK	N/A	49KM	£300 cashback
60% to 75%	6.09% (variable) at 0.84% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	£25,005 to £1 million	9.2	49KL	N/A	49KN	£300 cashback

*Buy-to-Let Variable Rate, currently 9.59%

**Bank of England Base Rate, currently 5.25%

***Fee assisted legals are provided through TSB's nominated firms of conveyancer. 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 or shared ownership 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

- 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

2 year fixed rate (fixed until 31 July 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 60%	4.89%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.2	48TY	
	5.19%		£0			8.2	48TZ	
60% to 75%	4.99%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.3	48UA	
	5.29%		£0			8.2	48UB	
75% to 80%	5.59%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.4	48UC	
	5.89%		£0			8.4	48UD	
80% to 85%	5.69%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.4	48UE	
	5.99%		£0			8.4	48UF	
85% to 90%	5.79%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.5	48UG	
	6.09%		£0			8.4	48UH	
90% to 120%	6.34%	HVR*, currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.5	48UI	

2 year tracker rate (until 31 July 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 60%	5.64% (variable) at 0.39% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.4	47PR	
60% to 75%	5.69% (variable) at 0.44% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.4	47PS	
75% to 80%	5.94% (variable) at 0.69% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.5	47PT	
80% to 85%	5.94% (variable) at 0.69% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.5	47PU	
85% to 90%	6.19% (variable) at 0.94% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.6	47PV	

*Homeowner Variable Rate, currently 8.74%

**Bank of England Base Rate, currently 5.25%

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

Product Transfers

Residential

3 year fixed rate (fixed until 31 July 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%	4.74%	HVR*, currently 8.74%	£995	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	Up to £7.5 million	7.8	48UJ	
	4.99%		£0			7.7	48UK	
60% to 75%	4.84%	HVR*, currently 8.74%	£995	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	Up to £7.5 million	7.8	48UL	
	5.09%		£0			7.8	48UM	
75% to 80%	5.19%	HVR*, currently 8.74%	£995	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	Up to £7.5 million	7.9	48UN	
	5.44%		£0			7.9	48UO	
80% to 85%	5.29%	HVR*, currently 8.74%	£995	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	Up to £7.5 million	8.0	48UP	
	5.54%		£0			7.9	48UQ	

*Homeowner Variable Rate, currently 8.74%

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

Product Transfers

Residential

5 year fixed rate (fixed until 31 July 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%	4.54%	HVR*, currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	6.9	48UR	
	4.69%		£0			6.9	48US	
60% to 75%	4.69%	HVR*, currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.0	48UT	
	4.84%		£0			7.0	48UU	
75% to 80%	5.09%	HVR*, currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.2	48UV	
	5.24%		£0			7.2	48UW	
80% to 85%	5.14%	HVR*, currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.3	48UX	
	5.29%		£0			7.2	48UY	
85% to 90%	5.19%	HVR*, currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.3	48UZ	
	5.34%		£0			7.2	48VA	
90% to 120%	5.79%	HVR*, currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.5	48VB	

*Homeowner Variable Rate, currently 8.74%

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

Product transfers.

- 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

2 year fixed rate (fixed until 31 July 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 60%	4.99%	BVR*, currently 9.59%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.9	48VC	
	5.39%		£0			8.9	48VD	
60% to 75%	5.09%	BVR*, currently 9.59%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	9.0	48VE	
	5.49%		£0			8.9	48VF	
75% to 80%	5.64%	BVR*, currently 9.59%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	9.1	48VG	
	6.04%		£0			9.1	48VH	
80% to 120%	6.14%	BVR*, currently 9.59%	£0	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	9.1	48VI	

2 year tracker rate (until 31 July 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 60%	5.74% (variable) at 0.49% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	Up to £7.5 million	9.1	47QW	
60% to 75%	5.89% (variable) at 0.64% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	Up to £7.5 million	9.2	47QX	

5 year fixed rate (fixed until 31 July 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%	4.69%	BVR*, currently 9.59%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.5	48VJ	
	4.89%		£0			7.4	48VK	
60% to 75%	4.74%	BVR*, currently 9.59%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.5	48VL	
	4.94%		£0			7.5	48VM	
75% to 80%	5.24%	BVR*, currently 9.59%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.7	48VN	
	5.44%		£0			7.7	48VO	
80% to 120%	5.59%	BVR*, currently 9.59%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.8	48VP	

*Buy-to-Let Variable Rate, currently 9.59%

**Bank of England Base Rate, currently 5.25%

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

Residential Additional Borrowing

2 year fixed rate (fixed until 31 July 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 60%	5.19%	HVR*, currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £2 million	8.2	48VQ	
60% to 75%	5.29%	HVR*, currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £2 million	8.2	48VR	
75% to 80%	5.89%	HVR*, currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £2 million	8.4	48VS	

3 year fixed rate (fixed until 31 July 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%	4.99%	HVR*, currently 8.74%	£0	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£10,000 to £2 million	7.7	48VT	
60% to 75%	5.09%	HVR*, currently 8.74%	£0	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£10,000 to £2 million	7.8	48VU	
75% to 80%	5.44%	HVR*, currently 8.74%	£0	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£10,000 to £2 million	7.9	48VV	

5 year fixed rate (fixed until 31 July 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%	4.69%	HVR*, currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£10,000 to £2 million	6.9	48VW	
60% to 75%	4.84%	HVR*, currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£10,000 to £2 million	7.0	48VX	
75% to 80%	5.24%	HVR*, currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£10,000 to £2 million	7.2	48VY	

2 year tracker rate (until 31 July 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 60%	6.04% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.74%	£0	No ERC	£10,000 to £2 million	8.4	47RO	
60% to 75%	6.09% (variable) at 0.84% above the BoE base rate**	HVR*, currently 8.74%	£0	No ERC	£10,000 to £2 million	8.4	47RP	
75% to 80%	6.34% (variable) at 1.09% above the BoE base rate**	HVR*, currently 8.74%	£0	No ERC	£10,000 to £2 million	8.5	47RQ	

*Homeowner Variable Rate, currently 8.74%

**Bank of England Base Rate, currently 5.25%

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

Buy to Let Additional Borrowing

2 year fixed rate (fixed until 31 July 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 60%	5.39%	BVR*, currently 9.59%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £1 million	8.9	48VZ	
60% to 75%	5.49%	BVR*, currently 9.59%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £1 million	8.9	48WA	

5 year fixed rate (fixed until 31 July 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%	4.89%	BVR*, currently 9.59%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£10,000 to £1 million	7.4	48WB	
60% to 75%	4.94%	BVR*, currently 9.59%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£10,000 to £1 million	7.5	48WC	

2 year tracker rate (until 31 July 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 60%	6.14% (variable) at 0.89% above the BoE base rate**	BVR*, currently 9.59%	£0	No ERC	£10,000 to £1 million	9.1	47RV	
60% to 75%	6.29% (variable) at 1.04% above the BoE base rate**	BVR*, currently 9.59%	£0	No ERC	£10,000 to £1 million	9.1	47RW	

*Buy-to-Let Variable Rate, currently 9.59%

**Bank of England Base Rate, currently 5.25%

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.