

With effect from 24 June 2020.

Intermediary Product Guide.

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Introducing our product range effective from 24 June 2020.

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Movers and first time buyers.

- Up to 80% LTV 2 and 5 products available
- Up to 75% LTV 10 year products available
- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free Basic Valuation on all Residential Movers and First Time Buyer Products

2 year fixed rate (fixed until 31 August 2022)

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%	1.29%	HVR*, currently 3.59%	£995	2% until 31/08/2021, then 1% until 31/08/2022	£5,000 to £1 million	3.3	28PL	
	1.64%		£0			3.3	28PM	
60% to 75%	1.34%	HVR*, currently 3.59%	£995	2% until 31/08/2021, then 1% until 31/08/2022	£5,000 to £1 million	3.3	28QV	
	1.69%		£0			3.3	28QW	
75% to 80%	1.44%	HVR*, currently 3.59%	£995	2% until 31/08/2021, then 1% until 31/08/2022	£5,000 to £1 million	3.3	28QX	
	1.79%		£0			3.3	28QY	

2 year tracker rate (fixed until 31 August 2022)

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%	1.34% (variable) at 1.24% above the BoE base rate**	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.3	28QZ	
60% to 75%	1.49% (variable) at 1.39% above the BoE base rate**	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.3	28RA	
75% to 80%	1.59% (variable) at 1.49% above the BoE base rate**	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.4	28RB	

*Homeowner Variable Rate, currently 3.59%

**Bank of England Base Rate, currently 0.10%

Movers and first time buyers.

5 year fixed rate (fixed until 31 August 2025)

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%	1.49%	HVR*, currently 3.59%	£995	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	2.9	28LU	
	1.84%		£0			2.9	28LV	
60% to 75%	1.69%	HVR*, currently 3.59%	£995	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	2.9	28LW	
	1.89%		£0			3.0	28LX	
75% to 80%	1.79%	HVR*, currently 3.59%	£995	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	3.0	29BZ	
	1.99%		£0			3.0	29CA	

*Homeowner Variable Rate, currently 3.59%

Movers and first time buyers.

10 year fixed rate with 5 year ERC (fixed until 31 August 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	2.44%	HVR*, currently 3.59%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	2.9	28LY	
60% to 75%	2.59%	HVR*, currently 3.59%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	3.0	28LZ	

10 year fixed rate with 10 year ERC (fixed until 31 August 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	2.09%	HVR*, currently 3.59%	£995	6% until 31/08/2025, then 5% until 31/08/2026, then 4% until 31/08/2027, then 3% until 31/08/2028, then 2% until 31/08/2029, then 1% until 31/08/2030	£5,000 to £1 million	2.7	28MA	
	2.19%		£0			2.7	28MB	
60% to 75%	2.19%	HVR*, currently 3.59%	£995	6% until 31/08/2025, then 5% until 31/08/2026, then 4% until 31/08/2027, then 3% until 31/08/2028, then 2% until 31/08/2029, then 1% until 31/08/2030	£5,000 to £1 million	2.7	28MC	
	2.29%		£0			2.8	28MD	

*Homeowner Variable Rate, currently 3.59%

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Remortgages.

- Up to 80% LTV 2 and 5 year products available
- Up to 75% LTV 10 year products available
- Capital raising restricted to 80% LTV
- Free valuation and a choice of either £300 cash back or free standard legals***
- If LTV exceeds 75% all lending must be on a repayment basis
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

2 year fixed rate (fixed until 31 August 2022)

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%	1.19%	HVR*, currently 3.59%	£995	2% until 31/08/2021, then 1% until 31/08/2022	£5,000 to £1 million	3.2	28SP		28SV	£300 cashback
	1.44%		£0		£25,000 to £1 million	3.2	28SQ		28SW	£300 cashback
60% to 75%	1.34%	HVR*, currently 3.59%	£995	2% until 31/08/2021, then 1% until 31/08/2022	£5,000 to £1 million	3.3	29BN		29BR	£300 cashback
	1.59%		£0			3.3	29BO		29BS	£300 cashback
75% to 80%	1.49%	HVR*, currently 3.59%	£995	2% until 31/08/2021, then 1% until 31/08/2022	£5,000 to £1 million	3.3	29BP		29BT	£300 cashback
	1.84%		£0			3.3	29BQ		29BU	£300 cashback

2 year tracker rate (fixed until 31 August 2022)

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%	1.34% (variable) at 1.24% above the BoE base rate**	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.3	28RJ		28RM	£300 cashback
60% to 75%	1.49% (variable) at 1.39% above the BoE base rate**	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.3	28RK		28RN	£300 cashback
75% to 80%	1.59% (variable) at 1.49% above the BoE base rate**	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.3	28RL		28RO	£300 cashback

*Homeowner Variable Rate, currently 3.59%

**Bank of England Base Rate, currently 0.10%

***Free standard 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. 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 or discharging shared equity or shared ownership arrangements.

Remortgages.

5 year fixed rate (fixed until 31 August 2025)

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%	1.44%	HVR*, currently 3.59%	£995	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	2.8	28MK		28MW	£300 cashback
	1.79%		£0						£25,000 to £1 million	2.9
60% to 75%	1.59%	HVR*, currently 3.59%	£995	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	2.8	28MM		28MY	£300 cashback
	1.79%		£0							2.9
75% to 80%	1.79%	HVR*, currently 3.59%	£995	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	2.9	29CB		29CD	£300 cashback
	1.94%		£0							2.9

*Homeowner Variable Rate, currently 3.59%

**Free standard 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. 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 or discharging shared equity or shared ownership arrangements.

Remortgages.

10 year fixed rate with 5 year ERC (fixed until 31 August 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	2.44%	HVR*, currently 3.59%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£25,000 to £1 million	2.8	28NC		28NJ	£300 cashback
60% to 75%	2.59%	HVR*, currently 3.59%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	2.9	28ND		28NK	£300 cashback

10 year fixed rate with 10 year ERC (fixed until 31 August 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	2.09%	HVR*, currently 3.59%	£995	6% until 31/08/2025, then 5% until 31/08/2026, then 4% until 31/08/2027, then 3% until 31/08/2028, then 2% until 31/08/2029, then 1% until 31/08/2030	£5,000 to £1 million	2.6	28NF		28NM	£300 cashback
	2.19%		£0	£25,000 to £1 million	2.6	28NG		28NN	£300 cashback	
60% to 75%	2.19%	HVR*, currently 3.59%	£995	6% until 31/08/2025, then 5% until 31/08/2026, then 4% until 31/08/2027, then 3% until 31/08/2028, then 2% until 31/08/2029, then 1% until 31/08/2030	£5,000 to £1 million	2.7	28NH		28NO	£300 cashback
	2.29%		£0	2.7		28NI		28NP	£300 cashback	

*Homeowner Variable Rate, currently 3.59%

**Free standard 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. 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 or discharging shared equity or shared ownership arrangements.

Shared ownership.

- Shared Ownership is available for properties in England & Wales
- Home Mover/First Time Buyer and Remortgage products available
- Free Basic Valuation on all Shared Ownership First Time Buyer and Homemover products

First Time Buyer and Homemover rate

2 year fixed rate (fixed until 31 August 2022)

- If cashback is applicable this will be paid to the customer via their solicitor, on completion

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%	2.04%	HVR*, currently 3.59%	£0	2% until 31/08/2021, then 1% until 31/08/2022	£5,000 to £1 million	3.4	28WN	£500 cashback
60% to 75%	2.04%	HVR*, currently 3.59%	£0	2% until 31/08/2021, then 1% until 31/08/2022	£5,000 to £1 million	3.4	28WO	£500 cashback
75% to 80%	2.09%	HVR*, currently 3.59%	£0	2% until 31/08/2021, then 1% until 31/08/2022	£5,000 to £1 million	3.4	28WP	£500 cashback

5 year fixed rate (fixed until 31 August 2025)

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%	2.04%	HVR*, currently 3.59%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	3.0	28WQ	£500 cashback
60% to 75%	2.04%	HVR*, currently 3.59%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	3.0	28WR	£500 cashback
75% to 80%	2.09%	HVR*, currently 3.59%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	3.0	28WS	£500 cashback

Remortgage (own Conveyancer)

2 year fixed rate (fixed until 31 August 2022)

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free valuation

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%	1.84%	HVR*, currently 3.59%	£0	2% until 31/08/2021, then 1% until 31/08/2022	£5,000 to £1 million	3.3	28WT	£500 cashback
60% to 75%	1.84%	HVR*, currently 3.59%	£0	2% until 31/08/2021, then 1% until 31/08/2022	£5,000 to £1 million	3.3	28WU	£500 cashback
75% to 80%	2.19%	HVR*, currently 3.59%	£0	2% until 31/08/2021, then 1% until 31/08/2022	£5,000 to £1 million	3.4	28WV	£500 cashback

5 year fixed rate (fixed until 31 August 2025)

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%	1.94%	HVR*, currently 3.59%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	2.9	28WW	£500 cashback
60% to 75%	1.94%	HVR*, currently 3.59%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	2.9	28WX	£500 cashback
75% to 80%	2.19%	HVR*, currently 3.59%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	3.0	28WY	£500 cashback

*Homeowner Variable Rate, currently 3.59%

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Shared equity.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Home Mover/First Time Buyer and Remortgage products available
- Free Basic Valuation on all Shared Equity First Time Buyer and Homemover products

First Time Buyer and Homemover rate

2 year fixed rate (fixed until 31 August 2022)

- If cashback is applicable this will be paid to the customer via their solicitor, on completion

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%	1.59%	HVR*, currently 3.59%	£995	2% until 31/08/2021, then 1% until 31/08/2022	£5,000 to £1 million	3.4	28WZ	£500 cashback
	1.94%		£0			3.4	28XA	£500 cashback
60% to 75%	1.99%	HVR*, currently 3.59%	£0	2% until 31/08/2021, then 1% until 31/08/2022	£5,000 to £1 million	3.4	28XB	£500 cashback
75% to 80%	2.09%	HVR*, currently 3.59%	£0	2% until 31/08/2021, then 1% until 31/08/2022	£5,000 to £1 million	3.4	28XC	£500 cashback

5 year fixed rate (fixed until 31 August 2025)

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%	1.64%	HVR*, currently 3.59%	£995	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	2.9	28XD	£500 cashback
	1.99%		£0			3.0	28XE	£500 cashback
60% to 75%	2.04%	HVR*, currently 3.59%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	3.0	28XF	£500 cashback
75% to 80%	2.09%	HVR*, currently 3.59%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	3.0	28XG	£500 cashback

Remortgage (own Conveyancer)

2 year fixed rate (fixed until 31 August 2022)

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free valuation

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%	1.49%	HVR*, currently 3.59%	£995	2% until 31/08/2021, then 1% until 31/08/2022	£5,000 to £1 million	3.3	28XH	£500 cashback
	1.79%		£0			3.3	28XI	£500 cashback
60% to 75%	1.79%	HVR*, currently 3.59%	£0	2% until 31/08/2021, then 1% until 31/08/2022	£5,000 to £1 million	3.3	28XJ	£500 cashback
75% to 80%	2.09%	HVR*, currently 3.59%	£0	2% until 31/08/2021, then 1% until 31/08/2022	£5,000 to £1 million	3.4	28XK	£500 cashback

5 year fixed rate (fixed until 31 August 2025)

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%	1.59%	HVR*, currently 3.59%	£995	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	2.8	28XL	£500 cashback
	1.89%		£0			2.9	28XM	£500 cashback
60% to 75%	1.89%	HVR*, currently 3.59%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	2.9	28XN	£500 cashback
75% to 80%	2.09%	HVR*, currently 3.59%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	£5,000 to £1 million	3.0	28XO	£500 cashback

*Homeowner Variable Rate, currently 3.59%

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Buy-to-Let.

- 2, 3, 5 and 10 year house purchase rates
- Available up to 75% LTV
- Max loan size £500k
- 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 30 September 2022)

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%	1.44%	BVR*, currently 4.44%	£995	2% until 30/09/2021, then 1% until 30/09/2022	£25,005 to £500,000	4.0	28TO	£250 cashback
	1.84%		£0			4.0	28TP	£250 cashback
60% to 75%	2.39%	BVR*, currently 4.44%	£0	2% until 30/09/2021, then 1% until 30/09/2022	£25,005 to £500,000	4.1	28TQ	£250 cashback

3 year fixed rate (fixed until 30 September 2023)

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%	1.64%	BVR*, currently 4.44%	£995	3% until 30/09/2021, then 2% until 30/09/2022, then 1% until 30/09/2023	£25,005 to £500,000	3.9	28TR	£250 cashback
	1.89%		£0			3.9	28TS	£250 cashback
60% to 75%	2.39%	BVR*, currently 4.44%	£0	3% until 30/09/2021, then 2% until 30/09/2022, then 1% until 30/09/2023	£25,005 to £500,000	4.0	28TT	£250 cashback

5 year fixed rate (fixed until 30 September 2025)

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%	2.09%	BVR*, currently 4.44%	£0	5% until 30/09/2021, then 4% until 30/09/2022, then 3% until 30/09/2023, then 2% until 30/09/2024, then 1% until 30/09/2025	£25,005 to £500,000	3.6	28TU	£250 cashback
60% to 75%	2.44%	BVR*, currently 4.44%	£0	5% until 30/09/2021, then 4% until 30/09/2022, then 3% until 30/09/2023, then 2% until 30/09/2024, then 1% until 30/09/2025	£25,005 to £500,000	3.7	28TV	£250 cashback

10 year fixed rate (fixed until 30 September 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	2.59%	BVR*, currently 4.44%	£0	6% until 30/09/2025, then 5% until 30/09/2026, then 4% until 30/09/2027, then 3% until 30/09/2028, then 2% until 30/09/2029, then 1% until 30/09/2030	£25,005 to £500,000	3.2	28TW	£250 cashback
60% to 75%	2.74%	BVR*, currently 4.44%	£0	6% until 30/09/2025, then 5% until 30/09/2026, then 4% until 30/09/2027, then 3% until 30/09/2028, then 2% until 30/09/2029, then 1% until 30/09/2030	£25,005 to £500,000	3.3	28TX	£250 cashback

2 year tracker rate (fixed until 30 September 2022)

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%	1.49% (variable) at 1.39% above the BoE base rate**	BVR*, currently 4.44%	£995	No ERC	£25,005 to £500,000	4.1	28TY	N/A
60% to 75%	1.94% (variable) at 1.84% above the BoE base rate**	BVR*, currently 4.44%	£995	No ERC	£25,005 to £500,000	4.1	28TZ	N/A

*Buy-to-Let Variable Rate, currently 4.44%

**Bank of England Base Rate, currently 0.10%

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Buy-to-Let.

- 2, 3, 5 and 10 year remortgage rates, available up to 75% LTV
- Max loan size £500k
- 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 30 September 2022)

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%	1.44%	BVR*, currently 4.44%	£995	2% until 30/09/2021, then 1% until 30/09/2022	£25,005 to £500,000	4.0	28UA		28UM	£300 cashback
	1.84%		£0				28UB		28UN	£300 cashback
60% to 75%	2.39%	BVR*, currently 4.44%	£0	2% until 30/09/2021, then 1% until 30/09/2022	£25,005 to £500,000	4.1	28UC		28UO	£300 cashback

3 year fixed rate (fixed until 30 September 2023)

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%	1.64%	BVR*, currently 4.44%	£995	3% until 30/09/2021, then 2% until 30/09/2022, then 1% until 30/09/2023	£25,005 to £500,000	3.8	28UD		28UP	£300 cashback
	1.89%		£0				28UE		28UQ	£300 cashback
60% to 75%	2.39%	BVR*, currently 4.44%	£0	3% until 30/09/2021, then 2% until 30/09/2022, then 1% until 30/09/2023	£25,005 to £500,000	3.9	28UF		28UR	£300 cashback

5 year fixed rate (fixed until 30 September 2025)

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%	2.09%	BVR*, currently 4.44%	£0	5% until 30/09/2021, then 4% until 30/09/2022, then 3% until 30/09/2023, then 2% until 30/09/2024, then 1% until 30/09/2025	£25,005 to £500,000	3.5	28UG		28US	£300 cashback
60% to 75%	2.44%	BVR*, currently 4.44%	£0	5% until 30/09/2021, then 4% until 30/09/2022, then 3% until 30/09/2023, then 2% until 30/09/2024, then 1% until 30/09/2025	£25,005 to £500,000	3.6	28UH		28UT	£300 cashback

10 year fixed rate (fixed until 30 September 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	2.59%	BVR*, currently 4.44%	£0	6% until 30/09/2025, then 5% until 30/09/2026, then 4% until 30/09/2027, then 3% until 30/09/2028, then 2% until 30/09/2029, then 1% until 30/09/2030	£25,005 to £500,000	3.1	28UI		28UU	£300 cashback
60% to 75%	2.69%	BVR*, currently 4.44%	£0	6% until 30/09/2025, then 5% until 30/09/2026, then 4% until 30/09/2027, then 3% until 30/09/2028, then 2% until 30/09/2029, then 1% until 30/09/2030	£25,005 to £500,000	3.2	28UJ		28UV	£300 cashback

2 year tracker rate (fixed until 30 September 2022)

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%	1.49% (variable) at 1.39% above the BoE base rate**	BVR*, currently 4.44%	£995	No ERC	£25,005 to £500,000	4.0	28UK		28UW	£300 cashback
60% to 75%	1.94% (variable) at 1.84% above the BoE base rate**	BVR*, currently 4.44%	£995	No ERC	£25,005 to £500,000	4.1	28UL		28UX	£300 cashback

*Buy-to-Let Variable Rate, currently 4.44%

**Bank of England Base Rate, currently 0.10%

***Free standard 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. 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 or discharging shared equity or shared ownership arrangements.

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 rate

2 year fixed rate (fixed until 31 August 2022)

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%	1.44%	BVR**, currently 4.44%	£995	2% until 31/08/2021, then 1% until 31/08/2022	Up to £7.5 million	4.0	28UY	
	1.84%		£0			4.0	28UZ	
60% to 75%	1.89%	BVR**, currently 4.44%	£995	2% until 31/08/2021, then 1% until 31/08/2022	Up to £7.5 million	4.1	28VA	
	2.39%		£0			4.1	28VB	

5 year fixed rate (fixed until 31 August 2025)

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%	1.89%	BVR**, currently 4.44%	£995	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	Up to £7.5 million	3.5	28VC	
	2.09%		£0			3.4	28VD	
60% to 75%	2.24%	BVR**, currently 4.44%	£995	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	Up to £7.5 million	3.6	28VE	
	2.44%		£0			3.6	28VF	
75% to 120%	4.83%	BVR**, currently 4.44%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	Up to £7.5 million	4.7	28VG	

**Buy to Let Variable Rate, currently 4.44%

Product Transfers

- 2, 5 & 10 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 rate

Residential - Fixed

2 year fixed rate (fixed until 31 August 2022)

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%	1.19%	HVR*, currently 3.59%	£995	2% until 31/08/2021, then 1% until 31/08/2022	Up to £7.5 million	3.3	28VH	
	1.44%		£0			3.2	28VI	
60% to 75%	1.24%	HVR*, currently 3.59%	£995	2% until 31/08/2021, then 1% until 31/08/2022	Up to £7.5 million	3.3	28VJ	
	1.49%		£0			3.2	28VK	
75% to 80%	1.39%	HVR*, currently 3.59%	£995	2% until 31/08/2021, then 1% until 31/08/2022	Up to £7.5 million	3.3	29CM	
	1.74%		£0			3.3	29CN	
80% to 85%	1.44%	HVR*, currently 3.59%	£995	2% until 31/08/2021, then 1% until 31/08/2022	Up to £7.5 million	3.4	29CO	
	1.79%		£0			3.3	29CP	
85% to 90%	1.64%	HVR*, currently 3.59%	£995	2% until 31/08/2021, then 1% until 31/08/2022	Up to £7.5 million	3.4	28VP	
	2.04%		£0			3.3	28VQ	
90% to 120%	2.89%	HVR*, currently 3.59%	£0	2% until 31/08/2021, then 1% until 31/08/2022	Up to £7.5 million	3.5	28VR	

*Homeowner Variable Rate, currently 3.59%

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Product Transfers

Residential - Fixed

5 year fixed rate (fixed until 31 August 2025)

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%	1.44%	HVR*, currently 3.59%	£995	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	Up to £7.5 million	2.8	28VS	
	1.79%		£0			2.8	28VT	
60% to 75%	1.59%	HVR*, currently 3.59%	£995	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	Up to £7.5 million	2.9	28VU	
	1.79%		£0			2.8	28VV	
75% to 80%	1.74%	HVR*, currently 3.59%	£995	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	Up to £7.5 million	2.9	28VW	
	1.89%		£0			2.8	28VX	
80% to 85%	1.84%	HVR*, currently 3.59%	£995	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	Up to £7.5 million	3.0	28VY	
	2.04%		£0			2.9	29CQ	
85% to 90%	2.14%	HVR*, currently 3.59%	£995	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	Up to £7.5 million	3.1	28WA	
	2.34%		£0			3.0	28WB	
90% to 120%	3.24%	HVR*, currently 3.59%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	Up to £7.5 million	3.5	28WC	

*Homeowner Variable Rate, currently 3.59%

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Product Transfers

Residential - Fixed

10 year fixed rate with 5 year ERC (fixed until 31 August 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	2.44%	HVR*, currently 3.59%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	Up to £7.5 million	2.7	28WD	
60% to 75%	2.59%	HVR*, currently 3.59%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	Up to £7.5 million	2.9	28WE	
75% to 85%	2.64%	HVR*, currently 3.59%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	Up to £7.5 million	2.9	28WF	
85% to 90%	2.99%	HVR*, currently 3.59%	£0	5% until 31/08/2021, then 4% until 31/08/2022, then 3% until 31/08/2023, then 2% until 31/08/2024, then 1% until 31/08/2025	Up to £7.5 million	3.2	28WG	

10 year fixed rate (fixed until 31 August 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	2.09%	HVR*, currently 3.59%	£995	6% until 31/08/2025, then 5% until 31/08/2026, then 4% until 31/08/2027, then 3% until 31/08/2028, then 2% until 31/08/2029, then 1% until 31/08/2030	Up to £7.5 million	2.6	28WH	
	2.19%		£0			2.5	28WI	
60% to 75%	2.19%	HVR*, currently 3.59%	£995	6% until 31/08/2025, then 5% until 31/08/2026, then 4% until 31/08/2027, then 3% until 31/08/2028, then 2% until 31/08/2029, then 1% until 31/08/2030	Up to £7.5 million	2.7	28WJ	
	2.29%		£0			2.6	28WK	

*Homeowner Variable Rate, currently 3.59%

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TSB Mortgage Pro Valuation fees.

Mortgage valuations fees for 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	£279	£500
£25,000	£50,000	£0	£279	£500
£50,000	£100,000	£0	£279	£500
£100,000	£150,000	£0	£302	£540
£150,000	£200,000	£0	£342	£609
£200,000	£250,000	£0	£437	£774
£250,000	£350,000	£0	£480	£850
£350,000	£450,000	£0	£574	£951
£450,000	£550,000	£0	£666	£1,000
£550,000	£650,000	£0	£761	£1,090
£650,000	£750,000	£0	£850	£1,180
£750,000	£850,000	£0	£953	£1,226
£850,000	£1,000,000	£0	£1,033	£1,316
£1,000,000	£1,250,000	£0	£1,116	£1,750
£1,250,000	£1,500,000	£0	£1,116	£2,001
£1,500,000	£1,750,000	£0	£1,116	£2,250
£1,750,000	£2,000,000	£0	£1,116	£2,500

If you'd like to discuss a case...

Contact	your Business Development Manager
Call	0345 307 3355
Click	intermediary.tsb.co.uk

TSB Intermediary line is open Monday to Friday 9am to 5pm. Calls may be monitored or recorded.

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