

With effect from 02 December 2020.

# **Intermediary Product Guide.**

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Introducing our product range effective from 02 December 2020.

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# First time buyers.

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free Basic Valuation on all First Time Buyer Products

## 2 year fixed rate (fixed until 28 February 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%	1.39%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £1 million	2.5	30BF	
60% to 75%	1.94%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £1 million	2.6	30KT	
75% to 80%	2.24%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £1 million	2.6	30KU	
80% to 85%	2.99%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £1 million	2.7	30KV	
85% to 90%	3.69%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £500,000	2.8	30PG	£500 cashback
	3.84%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0			2.8	30PH	£500 cashback

\*\*\*Bank of England Base Rate, currently 0.10%

# First time buyers.

## 5 year fixed rate with 3 year ERC (fixed until 28 February 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%	2.24%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	3% until 28/02/2022, then 2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	2.5	30BG	
60% to 75%	2.49%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	3% until 28/02/2022, then 2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	2.6	30BH	
75% to 80%	3.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	3% until 28/02/2022, then 2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	2.9	30HM	
80% to 85%	3.59%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	3% until 28/02/2022, then 2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.0	30BJ	
85% to 90%	4.14%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	3% until 28/02/2022, then 2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £500,000	3.2	30PI	£500 cashback

## 5 year fixed rate (fixed until 28 February 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%	1.79%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.4	30HN	
60% to 75%	2.19%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.5	30HO	
75% to 80%	3.04%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.8	30HP	
80% to 85%	3.24%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.9	30HQ	
85% to 90%	3.79%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £500,000	3.1	30PA	£500 cashback
	3.94%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0			3.1	30PJ	£500 cashback

\*\*\*Bank of England Base Rate, currently 0.10%

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# First time buyers.

## Stepped Down (fixed until 28 February 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
75% to 80%	2.54% fixed until 28/02/2022, then 2.44% fixed until 28/02/2023, then 2.34% fixed until 29/02/2024, then 2.19% fixed until 28/02/2026	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.6	30BO	
80% to 85%	3.29% fixed until 28/02/2022, then 3.19% fixed until 28/02/2023, then 3.09% fixed until 29/02/2024, then 2.94% fixed until 28/02/2026	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.9	30BP	
85% to 90%	4.09% fixed until 28/02/2022, then 3.99% fixed until 28/02/2023, then 3.89% fixed until 29/02/2024, then 3.74% fixed until 28/02/2026	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £500,000	3.1	30PK	£500 cashback

\*\*\*Bank of England Base Rate, currently 0.10%

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# First time buyers.

## 10 year fixed rate with 5 year ERC (fixed until 28 February 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%	2.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.5	30BQ	
60% to 75%	2.59%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.6	30BR	
75% to 85%	3.64%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	3.3	30HR	

\*\*\*Bank of England Base Rate, currently 0.10%

# Movers.

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free Basic Valuation on all Residential Movers

## 2 year fixed rate (fixed until 28 February 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%	1.39%	HVR*, currently 3.59%	£995	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £1 million	3.3	30BT	
60% to 75%	1.94%	HVR*, currently 3.59%	£995	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £1 million	3.4	30KW	
75% to 80%	2.24%	HVR*, currently 3.59%	£995	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £1 million	3.5	30KX	
80% to 85%	2.99%	HVR*, currently 3.59%	£995	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £1 million	3.6	30KY	
85% to 90%	3.69%	HVR*, currently 3.59%	£995	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £500,000	3.7	30PL	£500 cashback
	3.84%		£0			3.7	30PM	£500 cashback

\*Homeowner Variable Rate, currently 3.59%

# Movers.

## 5 year fixed rate with 3 year ERC (fixed until 28 February 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%	2.24%	HVR*, currently 3.59%	£0	3% until 28/02/2022, then 2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.1	30BU	
60% to 75%	2.49%	HVR*, currently 3.59%	£0	3% until 28/02/2022, then 2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.2	30BV	
75% to 80%	3.44%	HVR*, currently 3.59%	£0	3% until 28/02/2022, then 2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.6	30HS	
80% to 85%	3.59%	HVR*, currently 3.59%	£0	3% until 28/02/2022, then 2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.6	30BX	
85% to 90%	4.14%	HVR*, currently 3.59%	£0	3% until 28/02/2022, then 2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £500,000	3.9	30PN	£500 cashback

## 5 year fixed rate (fixed until 28 February 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%	1.79%	HVR*, currently 3.59%	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	3.0	30HT	
60% to 75%	2.19%	HVR*, currently 3.59%	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	3.2	30HU	
75% to 80%	3.04%	HVR*, currently 3.59%	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	3.5	30HV	
80% to 85%	3.24%	HVR*, currently 3.59%	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	3.6	30HW	
85% to 90%	3.79%	HVR*, currently 3.59%	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £500,000	3.8	30PO	£500 cashback
	3.94%		£0			3.8	30PP	£500 cashback

\*Homeowner Variable Rate, currently 3.59%

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# Movers.

## 10 year fixed rate with 5 year ERC (fixed until 28 February 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%	2.44%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.9	30CC	
60% to 75%	2.59%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	3.0	30CD	
75% to 85%	3.64%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	3.7	30HX	

\*Homeowner Variable Rate, currently 3.59%

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# Remortgages.

- 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 28 February 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%	1.19%	HVR*, currently 3.59%	£1,495	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £1 million	3.3	30CF		30CH	£300 cashback
	1.34%		£995			3.2	30CG		30CI	£300 cashback
60% to 75%	1.44%	HVR*, currently 3.59%	£1,495	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £1 million	3.3	30KZ		30LD	£300 cashback
	1.59%		£995			3.3	30LA		30LE	£300 cashback
75% to 80%	2.09%	HVR*, currently 3.59%	£995	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £1 million	3.4	30LB		30LF	£300 cashback
80% to 85%	2.64%	HVR*, currently 3.59%	£995	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £1 million	3.5	30LC		30LG	£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.

# Remortgages.

## 5 year fixed rate with 3 year ERC (fixed until 28 February 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%	2.19%	HVR*, currently 3.59%	£0	3% until 28/02/2022, then 2% until 28/02/2023, then 1% until 29/02/2024	£25,000 to £1 million	3.0	30CJ		30CU	£300 cashback
60% to 75%	2.39%	HVR*, currently 3.59%	£0	3% until 28/02/2022, then 2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.1	30HY		30IB	£300 cashback
75% to 80%	2.99%	HVR*, currently 3.59%	£0	3% until 28/02/2022, then 2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.4	30HZ		30IC	£300 cashback
80% to 85%	3.49%	HVR*, currently 3.59%	£0	3% until 28/02/2022, then 2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.6	30IA		30ID	£300 cashback

## 5 year fixed rate with 5 year ERC (fixed until 28 February 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%	1.64%	HVR*, currently 3.59%	£1,495	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.8	30IE		30IL	£300 cashback
	1.74%		£995	2.8		30IF		30IM	£300 cashback	
60% to 75%	1.89%	HVR*, currently 3.59%	£1,495	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	3.0	30IG		30IN	£300 cashback
	1.99%		£995	3.0		30IH		30IO	£300 cashback	
75% to 80%	2.59%	HVR*, currently 3.59%	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	3.2	30II		30IP	£300 cashback
80% to 85%	3.09%	HVR*, currently 3.59%	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	3.5	30IJ		30IQ	£300 cashback
	3.29%		£0	3.5		30IK		30IR	£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.

# Remortgages.

## 10 year fixed rate with 5 year ERC (fixed until 28 February 2031)

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 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£25,000 to £1 million	2.7	30DF		30DI	£300 cashback
60% to 75%	2.59%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.9	30DG		30DJ	£300 cashback
75% to 85%	3.54%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	3.6	30IS		30IT	£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
- Free Basic Valuation on all Shared Ownership First Time Buyer products

## First Time Buyer rate

5 year fixed rate (fixed until 28 February 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%	2.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.6	30DL	£500 cashback
60% to 75%	2.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.6	30DM	£500 cashback
75% to 80%	2.59%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.6	30DN	£500 cashback
80% to 85%	3.09%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.8	30DO	£500 cashback

\*\*\*Bank of England Base Rate, currently 0.10%

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# Shared ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership Homemover products

## Homemover rate

5 year fixed rate (fixed until 28 February 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%	2.44%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	3.2	30DP	£500 cashback
60% to 75%	2.44%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	3.2	30DQ	£500 cashback
75% to 80%	2.59%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	3.3	30DR	£500 cashback
80% to 85%	3.09%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	3.4	30DS	£500 cashback

\*Homeowner Variable Rate, currently 3.59%

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# Shared ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership Remortgage products

## Remortgage (own Conveyancer)

### 2 year fixed rate (fixed until 28 February 2023)

- 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%	1.84%	HVR*, currently 3.59%	£0	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £1 million	3.3	30DT	£500 cashback
60% to 75%	1.84%	HVR*, currently 3.59%	£0	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £1 million	3.3	30DU	£500 cashback
75% to 80%	2.39%	HVR*, currently 3.59%	£0	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £1 million	3.4	30DV	£500 cashback
80% to 85%	2.39%	HVR*, currently 3.59%	£0	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £1 million	3.4	30DW	£500 cashback

### 5 year fixed rate (fixed until 28 February 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%	1.94%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.9	30DX	£500 cashback
60% to 75%	1.94%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.9	30DY	£500 cashback
75% to 80%	2.39%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	3.1	30DZ	£500 cashback
80% to 85%	2.49%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	3.1	30EA	£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
- Free Basic Valuation on all Shared Equity First Time Buyer products

## First Time Buyer rate

**5 year fixed rate** (fixed until 28 February 2026)

- 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%	2.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.6	30EB	£500 cashback
60% to 75%	2.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.6	30EC	£500 cashback

\*\*\*Bank of England Base Rate, currently 0.10%



# Shared equity.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Free Basic Valuation on all Shared Equity Homemover products

## Homemover rate

**5 year fixed rate** (fixed until 28 February 2026)

- 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%	2.44%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	3.2	30ED	£500 cashback
60% to 75%	2.44%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	3.2	30EE	£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
- Free Basic Valuation on all Shared Equity Remortgage products

## Remortgage (own Conveyancer)

**2 year fixed rate** (fixed until 28 February 2023)

- 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%	1.49%	HVR*, currently 3.59%	£995	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £1 million	3.3	30EF	£500 cashback
	1.79%		£0			3.3	30EG	£500 cashback
60% to 75%	1.79%	HVR*, currently 3.59%	£0	2% until 28/02/2022, then 1% until 28/02/2023	£5,000 to £1 million	3.3	30EH	£500 cashback

**5 year fixed rate** (fixed until 28 February 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%	1.59%	HVR*, currently 3.59%	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.8	30EI	£500 cashback
	1.89%		£0			2.8	30EJ	£500 cashback
60% to 75%	1.89%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	£5,000 to £1 million	2.8	30EK	£500 cashback

\*Homeowner Variable Rate, currently 3.59%

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# Buy-to-Let.

- 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

5 year fixed rate (fixed until 31 March 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%	1.89%	BVR*, currently 4.44%	£995	5% until 31/03/2022, then 4% until 31/03/2023, then 3% until 31/03/2024, then 2% until 31/03/2025, then 1% until 31/03/2026	£25,005 to £500,000	3.6	30MF	£250 cashback
	2.09%		£0			3.6	30MG	£250 cashback
60% to 75%	2.24%	BVR*, currently 4.44%	£995	5% until 31/03/2022, then 4% until 31/03/2023, then 3% until 31/03/2024, then 2% until 31/03/2025, then 1% until 31/03/2026	£25,005 to £500,000	3.7	30MH	£250 cashback
	2.44%		£0			3.7	30MI	£250 cashback

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

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# Buy-to-Let.

- 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

5 year fixed rate (fixed until 31 March 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%	1.89%	BVR*, currently 4.44%	£995	5% until 31/03/2022, then 4% until 31/03/2023, then 3% until 31/03/2024, then 2% until 31/03/2025, then 1% until 31/03/2026	£25,005 to £500,000	3.4	30MN		30MV	£300 cashback
	2.09%		£0						£25,005 to £500,000	3.4
60% to 75%	2.24%	BVR*, currently 4.44%	£995	5% until 31/03/2022, then 4% until 31/03/2023, then 3% until 31/03/2024, then 2% until 31/03/2025, then 1% until 31/03/2026	£25,005 to £500,000	3.5	30MP		30MX	£300 cashback
	2.44%		£0						£25,005 to £500,000	3.6

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

\*\*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 28 February 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%	1.44%	BVR**, currently 4.44%	£995	2% until 28/02/2022, then 1% until 28/02/2023	Up to £7.5 million	4.0	30MZ	
	1.84%		£0			4.0	30NA	
60% to 75%	1.89%	BVR**, currently 4.44%	£995	2% until 28/02/2022, then 1% until 28/02/2023	Up to £7.5 million	4.1	30NB	
	2.39%		£0			4.1	30NC	

### 5 year fixed rate (fixed until 28 February 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%	1.89%	BVR**, currently 4.44%	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	Up to £7.5 million	3.5	30ND	
	2.09%		£0			3.4	30NE	
60% to 75%	2.24%	BVR**, currently 4.44%	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	Up to £7.5 million	3.6	30NF	
	2.44%		£0			3.6	30NG	
75% to 120%	4.83%	BVR**, currently 4.44%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	Up to £7.5 million	4.7	30NH	

\*\*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 28 February 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%	1.09%	HVR*, currently 3.59%	£995	2% until 28/02/2022, then 1% until 28/02/2023	Up to £7.5 million	3.3	30NI	
	1.34%		£0			3.2	30NJ	
60% to 75%	1.19%	HVR*, currently 3.59%	£995	2% until 28/02/2022, then 1% until 28/02/2023	Up to £7.5 million	3.3	30NK	
	1.44%		£0			3.2	30NL	
75% to 80%	1.64%	HVR*, currently 3.59%	£995	2% until 28/02/2022, then 1% until 28/02/2023	Up to £7.5 million	3.4	30NM	
	1.99%		£0			3.3	30NN	
80% to 85%	2.24%	HVR*, currently 3.59%	£995	2% until 28/02/2022, then 1% until 28/02/2023	Up to £7.5 million	3.5	30NO	
	2.59%		£0			3.4	30NP	
85% to 90%	2.54%	HVR*, currently 3.59%	£995	2% until 28/02/2022, then 1% until 28/02/2023	Up to £7.5 million	3.6	30NQ	
	2.94%		£0			3.5	30NR	
90% to 120%	3.49%	HVR*, currently 3.59%	£0	2% until 28/02/2022, then 1% until 28/02/2023	Up to £7.5 million	3.6	30NS	

\*Homeowner Variable Rate, currently 3.59%

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# Product Transfers

## Residential - Fixed

5 year fixed rate (fixed until 28 February 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%	1.34%	HVR*, currently 3.59%	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	Up to £7.5 million	2.7	30NT	
	1.69%		£0			2.8	30NU	
60% to 75%	1.44%	HVR*, currently 3.59%	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	Up to £7.5 million	2.8	30NV	
	1.69%		£0			2.8	30NW	
75% to 80%	1.84%	HVR*, currently 3.59%	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	Up to £7.5 million	3.0	30NX	
	1.99%		£0			2.9	30NY	
80% to 85%	2.44%	HVR*, currently 3.59%	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	Up to £7.5 million	3.2	30NZ	
	2.64%		£0			3.2	30OA	
85% to 90%	2.74%	HVR*, currently 3.59%	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	Up to £7.5 million	3.4	30OB	
	2.94%		£0			3.3	30OC	
90% to 120%	3.54%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	Up to £7.5 million	3.6	30OD	

\*Homeowner Variable Rate, currently 3.59%

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# Product Transfers

## Residential - Fixed

10 year fixed rate with 5 year ERC (fixed until 28 February 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%	2.44%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	Up to £7.5 million	2.8	300E	
60% to 75%	2.59%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	Up to £7.5 million	2.9	300F	
75% to 85%	2.69%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	Up to £7.5 million	3.0	300G	
85% to 90%	2.99%	HVR*, currently 3.59%	£0	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	Up to £7.5 million	3.2	300H	

10 year fixed rate (fixed until 28 February 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%	2.09%	HVR*, currently 3.59%	£995	6% until 28/02/2026, then 5% until 28/02/2027, then 4% until 29/02/2028, then 3% until 28/02/2029, then 2% until 28/02/2030, then 1% until 28/02/2031	Up to £7.5 million	2.6	300I	
	2.19%		£0			2.6	300J	
60% to 75%	2.19%	HVR*, currently 3.59%	£995	6% until 28/02/2026, then 5% until 28/02/2027, then 4% until 29/02/2028, then 3% until 28/02/2029, then 2% until 28/02/2030, then 1% until 28/02/2031	Up to £7.5 million	2.7	300K	
	2.29%		£0			2.6	300L	

\*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	<a href="http://intermediary.tsb.co.uk">intermediary.tsb.co.uk</a>

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

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