With effect from 09 February 2021.

# Intermediary Product Guide.

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Introducing our product range effective from 09 February 2021.

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- 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
  85-90% LTV products have a maximum term of 30 years

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%	1.24%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	2.5	30YI	
60% to 75%	1.79%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	2.6	31FF	
75% to 80%	2.19%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	2.6	31FG	
80% to 85%	2.74%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	2.7	31FH	
85% to 90%	3.49%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £500,000	2.8	31FI	£500 cashback

<sup>\*\*\*</sup>Bank of England Base Rate, currently 0.10%

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%	1.24%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	2.4	3110	
60% to 75%	1.79%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	2.5	31IP	
75% to 80%	2.19%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	2.6	31IQ	
80% to 85%	2.74%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	2.7	31IR	
85% to 90%	3.49%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £500,000	2.9	31IS	£500 cashback

<sup>\*\*\*</sup>Bank of England Base Rate, currently 0.10%

5 year fixed rate with 3 year ERC (fixed until 31 May 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 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	2.5	30YO	
60% to 75%	2.49%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	2.6	30YP	
75% to 80%	3.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	2.9	30YQ	
80% to 85%	3.59%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.0	30YR	
85% to 90%	4.04%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £500,000	3.1	30YS	£500 cashback

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	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.3	30YT	
60% to 75%	1.84%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.4	30YU	
75% to 80%	2.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.6	30YV	
80% to 85%	3.04%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.8	30YW	
85% to 90%	3.59%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £500,000	3.0	30YX	£500 cashback

<sup>\*\*\*</sup>Bank of England Base Rate, currently 0.10%

Stepped Down (fixed until 31 May 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 31/05/2022, then 2.44% fixed until 31/05/2023, then 2.34% fixed until 31/05/2024, then 2.19% fixed until 31/05/2026	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.6	30YZ	
80% to 85%	3.29% fixed until 31/05/2022, then 3.19% fixed until 31/05/2023, then 3.09% fixed until 31/05/2024, then 2.94% fixed until 31/05/2026	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.9	30ZA	
85% to 90%	3.99% fixed until 31/05/2022, then 3.89% fixed until 31/05/2023, then 3.79% fixed until 31/05/2024, then 3.64% fixed until 31/05/2026	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £500,000	3.1	30ZB	£500 cashback

<sup>\*\*\*</sup>Bank of England Base Rate, currently 0.10%

10 year fixed rate with 5 year ERC (fixed until 31 May 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 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.5	30ZC	
60% to 75%	2.59%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.6	30ZD	
75% to 85%	3.64%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	3.3	30ZE	

<sup>\*\*\*</sup>Bank of England Base Rate, currently 0.10%

- If cashback is applicable this will be paid to the customer via their solicitor, on completion Free Basic Valuation on all Residential Movers
- 85-90% LTV products have a maximum term of 30 years

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%	1.24%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.3	30ZF	
60% to 75%	1.79%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.4	31FK	
75% to 80%	2.19%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.5	31FL	
80% to 85%	2.74%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.6	31FM	
85% to 90%	3.49%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £500,000	3.7	31FN	£500 cashback

<sup>\*</sup>Homeowner Variable Rate, currently 3.59%

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%	1.24%	HVR*, currently 3.59%	£995	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.1	31IT	
60% to 75%	1.79%	HVR*, currently 3.59%	£995	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.3	31IU	
75% to 80%	2.19%	HVR*, currently 3.59%	£995	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.4	31IV	
80% to 85%	2.74%	HVR*, currently 3.59%	£995	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.5	31IW	
85% to 90%	3.49%	HVR*, currently 3.59%	£995	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £500,000	3.7	31IX	£500 cashback

<sup>\*</sup>Homeowner Variable Rate, currently 3.59%

5 year fixed rate with 3 year ERC (fixed until 31 May 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 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.1	30ZL	
60% to 75%	2.49%	HVR*, currently 3.59%	£0	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.2	30ZM	
75% to 80%	3.44%	HVR*, currently 3.59%	£0	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.6	30ZN	
80% to 85%	3.59%	HVR*, currently 3.59%	£0	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.6	30ZO	
85% to 90%	4.04%	HVR*, currently 3.59%	£0	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £500,000	3.8	30ZP	£500 cashback

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	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.9	30ZQ	
60% to 75%	1.84%	HVR*, currently 3.59%	£995	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	3.0	30ZR	
75% to 80%	2.44%	HVR*, currently 3.59%	£995	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	3.3	30ZS	
80% to 85%	3.04%	HVR*, currently 3.59%	£995	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	3.5	30ZT	
85% to 90%	3.59%	HVR*, currently 3.59%	£995	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £500,000	3.7	30ZU	£500 cashback

<sup>\*</sup>Homeowner Variable Rate, currently 3.59%

10 year fixed rate with 5 year ERC (fixed until 31 May 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 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.9	30ZW	
60% to 75%	2.59%	HVR*, currently 3.59%	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	3.0	30ZX	
75% to 85%	3.64%	HVR*, currently 3.59%	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	3.7	30ZY	

<sup>\*</sup>Homeowner Variable Rate, currently 3.59%

- 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 fix	ed rate (fixed until 31 Ma	ay 2023)					Free	Pro code         features         Pro code         features           30ZZ         31AF         £300 ca           31AA         31AG         £300 ca		
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	£1,495	2% until 31/05/2022, then	£5,000 to £1 million	3.3	30ZZ		31AF	£300 cashback
Op to 60%	1.34%	3.59%	£995	1% until 31/05/2023	£5,000 to £1 million	3.2	31AA		31AG	£300 cashback
60% to 75%	1.79%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.4	31FQ		31FV	£300 cashback
75% to 80%	2.19%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.4	31FR		31FW	£300 cashback
80% to 85%	2.74%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.5	31FS		31FX	£300 cashback

<sup>\*</sup>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.

3 year fix	ed rate (fixed until 31 M	ay 2024)					Free	Legals	Own Co	nveyancer
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.19%	HVR*, currently 3.59%	£1,495	3% until 31/05/2022, then 2% until 31/05/2023, then	£5,000 to £1 million	3.0	31IY		31JD	£300 cashback
Op to 60%	1.34%		£995	1% until 31/05/2024	15,000 to 11 million	3.1	31IZ		31JE	£300 cashback
60% to 75%	1.79%	HVR*, currently 3.59%	£995	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.2	31JA		31JF	£300 cashback
75% to 80%	2.19%	HVR*, currently 3.59%	£995	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.3	31JB		31JG	£300 cashback
80% to 85%	2.74%	HVR*, currently 3.59%	£995	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.5	31JC		31JH	£300 cashback

<sup>\*</sup>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.

5 year fix	ed rate v	vith 3 year E	ERC (fixe	ed until 31 May 2026)			Free	Legals	Own Co	nveyancer
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	2.19%	HVR*, currently 3.59%	£0	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£25,000 to £1 million	3.0	31AL		31AV	£300 cashback
60% to 75%	2.39%	HVR*, currently 3.59%	£0	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.1	31AM		31AW	£300 cashback
75% to 80%	2.99%	HVR*, currently 3.59%	£0	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.4	31AN		31AX	£300 cashback
80% to 85%	3.49%	HVR*, currently 3.59%	£0	3% until 31/05/2022, then 2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.6	31AO		31AY	£300 cashback

5 year fix	ed rate v	vith 5 year E	ERC (fixe	ed until 31 May 2026)			Free I	egals	Own Co	nveyancer
LTV	Initial rate		Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
U- t- 600/	1.29%	HVR*, currently	£1,495	5% until 31/05/2022, then 4% until 31/05/2023, then	CF 000 to C4 million	2.7	31AP		31AZ	£300 cashbacl
Up to 60%	1.39%	3.59%	£995	3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.7	31AQ		31BA	£300 cashbac
60% to 75%	1.69%	HVR*, currently 3.59%	£1,495	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then	£5,000 to £1 million	2.9	31FY		31GB	£300 cashbac
60% to 75%	1.79%		£995	2% until 31/05/2025, then 1% until 31/05/2026	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	2.9	31FZ		31GC	£300 cashbac
75% to 80%	2.24%	HVR*, currently 3.59%	£995	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	3.1	31AT		31BD	£300 cashbacl
80% to 85%	2.74%	HVR*, currently 3.59%	£995	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	3.3	31AU		31BE	£300 cashbacl

<sup>\*</sup>Homeowner Variable Rate, currently 3.59%

<sup>\*\*</sup>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.

10 year fixed rate with 5 year ERC (fixed to
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10 year fi	xed rate	with 5 year	ERC (fi	Free I	-egals	Own Co	nveyancer			
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	2.44%	HVR*, currently 3.59%	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£25,000 to £1 million	2.7	31BF		31BI	£300 cashback
60% to 75%	2.59%	HVR*, currently 3.59%	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.9	31BG		31BJ	£300 cashback
75% to 85%	3.54%	HVR*, currently 3.59%	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	3.6	31BH		31BK	£300 cashback

<sup>\*</sup>Homeowner Variable Rate, currently 3.59%

<sup>\*\*</sup>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**

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 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.6	31BL	£500 cashback
60% to 75%	2.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.6	31BM	£500 cashback
75% to 80%	2.59%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.6	31BN	£500 cashback
80% to 85%	3.09%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.8	31BO	£500 cashback

<sup>\*\*\*</sup>Bank of England Base Rate, currently 0.10%

## **Shared ownership.**

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

#### **Homemover rate**

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 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	3.2	31BP	£500 cashback
60% to 75%	2.44%	HVR*, currently 3.59%	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	3.2	31BQ	£500 cashback
75% to 80%	2.59%	HVR*, currently 3.59%	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	3.3	31BR	£500 cashback
80% to 85%	3.09%	HVR*, currently 3.59%	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	3.4	31BS	£500 cashback

<sup>\*</sup>Homeowner Variable Rate, currently 3.59%

## **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 31 May 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 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.3	31BT	£500 cashback
60% to 75%	1.84%	HVR*, currently 3.59%	£0	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.3	31BU	£500 cashback
75% to 80%	2.39%	HVR*, currently 3.59%	£0	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.4	31BV	£500 cashback
80% to 85%	2.39%	HVR*, currently 3.59%	£0	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.4	31BW	£500 cashback

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 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.9	31BX	£500 cashback
60% to 75%	1.94%	HVR*, currently 3.59%	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.9	31BY	£500 cashback
75% to 80%	2.39%	HVR*, currently 3.59%	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	3.1	31BZ	£500 cashback
80% to 85%	2.49%	HVR*, currently 3.59%	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	3.1	31CA	£500 cashback

<sup>\*</sup>Homeowner Variable Rate, currently 3.59%

#### **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 31 May 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***		5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.6	31CB	£500 cashback
60% to 75%	2.44%	Follow-on tracker rate, 2.49% above the BoE base rate***		5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.6	31CC	£500 cashback

<sup>\*\*\*</sup>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 31 May 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 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	3.2	31CD	£500 cashback
60% to 75%	2.44%	HVR*, currently 3.59%	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	3.2	31CE	£500 cashback

<sup>\*</sup>Homeowner Variable Rate, currently 3.59%

#### **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 31 May 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
Un to 60%	1.49% Up to 60%	HVR*,	£995	2% until 31/05/2022, then	£5,000 to £1 million	3.3	31CF	£500 cashback
Up to 60%	1.79%	currently 3.59%	£0	1% until 31/05/2023	ES,000 to ET IIIIIIOII	3.3	31CG	£500 cashback
60% to 75%	1.79%	HVR*, currently 3.59%	£0	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.3	31CH	£500 cashback

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	£995	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.8	31Cl	£500 cashback
	1.89%	3.59%	£0		£5,000 to £1 million	2.8	31CJ	£500 cashback
60% to 75%	1.89%	HVR*, currently 3.59%	£0	5% until 31/05/2022, then 4% until 31/05/2023, then 3% until 31/05/2024, then 2% until 31/05/2025, then 1% until 31/05/2026	£5,000 to £1 million	2.8	31CK	£500 cashback

<sup>\*</sup>Homeowner Variable Rate, currently 3.59%

#### **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**

2 year fixed rate (fixed until 30 June 2023)

Z year lix	ed rate (lixed	unui 30 June 2						
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
	1.79%		£1,995			4.2	31GE	N/A
Up to 60%	1.99%	BVR*, currently 4.44%	£995	2% until 30/06/2022, then 1% until 30/06/2023	£25,005 to £500,000	4.2	31GF	N/A
	2.39%		£0			4.2	31GG	N/A
	1.99%	BVR*, currently 4.44%	£1,995			4.2	31GH	N/A
60% to 75%	2.19%		£995	2% until 30/06/2022, then 1% until 30/06/2023	£25,005 to £500,000	4.2	31GI	N/A
	2.54%		£0			4.2	31GJ	N/A

5 year fixed rate (fixed until 30 June 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
	1.79%		£1,995	5% until 30/06/2022, then		3.6	31GK	N/A
Up to 60%	1.99%	BVR*, currently 4.44%	£995	4% until 30/06/2023, then 3% until 30/06/2024, then 2% until 30/06/2025, then 1% until 30/06/2026	£25,005 to £500,000	3.6	31GL	N/A
	2.39%		£0			3.7	31GM	N/A
	1.99%	BVR*, currently 4.44%	£1,995	5% until 30/06/2022, then		3.7	31GN	N/A
60% to 75%	2.24%		£995	4% until 30/06/2023, then 3% until 30/06/2024, then 2% until 30/06/2025, then 1% until 30/06/2026	£25,005 to £500,000	3.7	31GO	N/A
	2.54%		£0			3.8	31GP	N/A

10 year fixed rate (fixed until 30 June 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%	2.59%	BVR*, currently	£995	6% until 30/06/2026, then 5% until 30/06/2027, then 4% until 30/06/2028, then	£25,005 to £500,000	3.3	31GQ	N/A
	3.59%	4.44%	£0	3% until 30/06/2029, then 2% until 30/06/2030, then 1% until 30/06/2031	125,003 to 1300,000	3.9	31GR	N/A
60% to 75%	2.79%	BVR*, currently 4.44%	£995	6% until 30/06/2026, then 5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030, then 1% until 30/06/2031	£35 005 to £500 000	3.5	31GS	N/A
00% 10 75%	3.84%		£0		£25,005 to £500,000	4.1	31GT	N/A

<sup>\*</sup>Buy-to-Let Variable Rate, currently 4.44%

#### **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

2 year fixed rate (fixed until 30 June 2023)

							Free Le	gals	Own Conve	eyancer
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
	1.79%		£1,995			4.1	31GU	N/A	31HK	£300 cashback
Up to 60%	1.99%	BVR*, currently 4.44%	£995	2% until 30/06/2022, then 1% until 30/06/2023	£25,005 to £500,000	4.1	31GV	N/A	31HL	£300 cashback
	2.39%		£0			4.1	31GW	N/A	31HM	£300 cashback
	1.99%	BVR*, currently 4.44%	£1,995		£25,005 to £500,000	4.2	31GX	N/A	31HN	£300 cashback
60% to 75%	2.19%		£995	2% until 30/06/2022, then 1% until 30/06/2023		4.1	31GY	N/A	31HO	£300 cashback
	2.54%		£0			4.1	31GZ	N/A	31HP	£300 cashback

#### 5 year fixed rate (fixed until 30 June 2026)

,	`		,				Free Le	gals	Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
	1.79%		£1,995	5% until 30/06/2022, then	£25,005 to £500,000	3.4	31HA	N/A	31HQ	£300 cashback
Up to 60%	1.99%	BVR*, currently 4.44%	£995	4% until 30/06/2023, then 3% until 30/06/2024, then 2% until 30/06/2025, then 1% until 30/06/2026		3.5	31HB	N/A	31HR	£300 cashback
	2.39%		£0			3.6	31HC	N/A	31HS	£300 cashback
	1.99%		£1,995	5% until 30/06/2022, then	£25,005 to £500,000	3.5	31HD	N/A	31HT	£300 cashback
60% to 75%	2.24%	BVR*, currently 4.44%	£995	4% until 30/06/2023, then 3% until 30/06/2024, then 2% until 30/06/2025, then		3.6	31HE	N/A	31HU	£300 cashback
	2.54%		£0	1% until 30/06/2026		3.6	31HF	N/A	31HV	£300 cashback

#### 10 year fixed rate (fixed until 30 June 2031)

	•	a arm oo caro	,				Free Le	gals	Own Conve	eyancer
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60% —	2.59%	BVR*, currently	£995	6% until 30/06/2026, then 5% until 30/06/2027, then 4% until 30/06/2028, then	£25,005 to £500,000	3.2	31HG	N/A	31HW	£300 cashback
	3.59%	4.44%	£0	3% until 30/06/2029, then £0 2% until 30/06/2030, then 1% until 30/06/2031		3.9	31HH	N/A	31HX	£300 cashback
609/ to 759/	2.79%	BVR*, currently	£995	6% until 30/06/2026, then 5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030, then 1% until 30/06/2031	£25,005 to £500,000	3.3	31HI	N/A	31HY	£300 cashback
60% to 75%	3.84%	4.44%	£0			4.1	31HJ	N/A	31HZ	£300 cashback

<sup>\*</sup>Buy-to-Let Variable Rate, currently 4.44%

<sup>\*\*</sup>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

<sup>-</sup> 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		Ο <b>ρ</b> το Ε7.5 ΠΙΙΠΙΟΠ	4.0	30NA	
609/ to 759/	1.89%	BVR**, currently 4.44%	£995	2% until 28/02/2022, then	Un to C7 E million	4.1	30NB	
60% to 75%	2.39%		£0	1% until 28/02/2023	Up to £7.5 million	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
Un 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	Up to £7.5 million	3.5	30ND	
Up to 60%	2.09%		£0	2% until 28/02/2025, then 1% until 28/02/2026	Op to 17.5 million	3.4	30NE	
C00/ to 750/	2.24%	BVR**,	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then	Up to £7.5 million	3.6	30NF	
60% to 75%	2.44%	currently 4.44%	£0	2% until 28/02/2025, then 1% until 28/02/2026		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	

<sup>\*\*</sup>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	£995	2% until 28/02/2022, then	Up to £7.5 million	3.3	30NI	
Op to 60%	1.34%	3.59%	£0	1% until 28/02/2023	ορ το £7.5 million	3.2	30NJ	
60% to 75%	1.19%	HVR*, currently	£995	2% until 28/02/2022, then	Un to C7 E million	3.3	30NK	
60% (0 75%	1.44%	3.59%	£0	1% until 28/02/2023 Up to £7.5 million	3.2	30NL		
75% to 80%	1.64%	HVR*, currently	£995	2% until 28/02/2022, then	Up to £7.5 million	3.4	30NM	
75% (0 80%	1.99%	3.59%	£0	1% until 28/02/2023	- F	3.3	30NN	
80% to 85%	2.24%	HVR*, currently	£995	2% until 28/02/2022, then	Up to £7.5 million	3.5	30NO	
80% (0 85%	2.59%	3.59%	£0	1% until 28/02/2023	op to £7.5 million	3.4	30NP	
0F0/ += 000/	2.54%	HVR*, currently	£995	2% until 28/02/2022, then	Lin to C7 E million	3.6	30NQ	
85% to 90%	2.94%	3.59%	£0	1% until 28/02/2023	Up to £7.5 million	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	

<sup>\*</sup>Homeowner Variable Rate, currently 3.59%

#### **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	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then	Up to £7.5 million	2.7	30NT	
Op to 00%	1.69%	3.59%	£0	2% until 28/02/2025, then 1% until 28/02/2026	op to 17.5 million	2.8	30NU	
60% to 75%	75%	HVR*, currently	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then	Un to £7 E million	2.8	30NV	
60% (0 75%	1.69%	3.59%	£0	£0 2% until 28/02/2025, then 1% until 28/02/2026	op to £7.3 million	2.8	30NW	
75% +0 90%	1.84%	HVR*, currently	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then	Up to £7.5 million	3.0	30NX	
75% to 80%	1.99%	3.59%	£0	2% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	op to 17.5 million	2.9	30NY	
80% to 85%	2.44%	HVR*, currently	£995	5% until 28/02/2022, then 4% until 28/02/2023, then	Ho to C7 E million	3.2	30NZ	
80% (0 83%	2.64%	3.59%	£0	3% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	Up to £7.5 million	3.2	300A	
85% to 90%	2.74%	HVR*, currently	£995	5% until 28/02/2022, then 4% until 28/02/2023, then 3% until 29/02/2024, then	Up to £7.5 million	3.4	30OB	
85% (0 90%	2.94%	3.59%	£0	2% until 29/02/2024, then 2% until 28/02/2025, then 1% until 28/02/2026	op to £7.5 million	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	300D	

<sup>\*</sup>Homeowner Variable Rate, currently 3.59%

#### **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	30OE	
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	30OF	
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	30OG	
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	30ОН	

#### **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	Up to £7.5 million	2.6	3001	
	2.19%		£0	3% until 28/02/2029, then 2% until 28/02/2030, then 1% until 28/02/2031		2.6	30OJ	
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	Up to £7.5 million	2.7	300K	
	2.29%		£0	3% until 28/02/2029, then 2% until 28/02/2030, then 1% until 28/02/2031		2.6	30OL	

<sup>\*</sup>Homeowner Variable Rate, currently 3.59%

#### **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)			
Property value greater than	Troperty value less than or equal to	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 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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