

With effect from 19 March 2021.

# **Intermediary Product Guide.**

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Introducing our product range effective from 19 March 2021.

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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 31 May 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%	1.24%	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%	2.49%	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 £1 million	2.7	31UZ	
85% to 90%	3.24%	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 £500,000	2.8	31VX	£500 cashback
	3.59%		£0			2.8	31VY	£500 cashback

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

# First time buyers.

## 3 year fixed rate with 2 year ERC (fixed until 31 May 2024)

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%	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	2.4	31SO	
	1.74%		£0			2.4	31SP	
60% to 75%	1.89%	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	31SQ	
	2.29%		£0			2.6	31SR	
75% to 80%	2.29%	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	31SS	
	2.69%		£0			2.6	31ST	
80% to 85%	2.69%	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	31SU	
	3.09%		£0			2.7	31SV	
85% to 90%	3.44%	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	2.9	31VZ	£500 cashback
	3.84%		£0			2.9	31WA	£500 cashback

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

# First time buyers.

## 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%	1.59%	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	2.3	31SY	
	1.89%		£0			2.4	31QA	
60% to 75%	2.04%	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	31SZ	
	2.29%		£0			2.5	31QB	
75% to 80%	2.39%	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	31TA	
	3.19%		£0			2.8	31QC	
80% to 85%	3.14%	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	2.9	31TB	
	3.34%		£0			2.9	31QD	
85% to 90%	3.69%	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	3.1	31WB	£500 cashback
	3.89%		£0			3.1	31WC	£500 cashback

## 5 year fixed rate (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%	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	31QF	
	1.69%		£0			2.3	31QG	
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	
	2.09%		£0			2.4	31QH	
75% to 80%	2.19%	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	2.5	31KB	
	2.99%		£0			2.8	31QI	
80% to 85%	2.94%	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	31QJ	
	3.14%		£0			2.8	31QK	
85% to 90%	3.49%	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	31WD	£500 cashback
	3.69%		£0			3.0	31WE	£500 cashback

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

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# First time buyers.

## 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%	3.14% fixed until 31/05/2022, then 3.04% fixed until 31/05/2023, then 2.94% fixed until 31/05/2024, then 2.79% 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	2.8	31QM	
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%	3.84% fixed until 31/05/2022, then 3.74% fixed until 31/05/2023, then 3.64% fixed until 31/05/2024, then 3.49% 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	31WF	£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 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%	2.19%	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	2.4	31QO	
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	

\*\*\*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 31 May 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%	1.24%	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%	2.49%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.5	31VC	
85% to 90%	3.24%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £500,000	3.6	31WG	£500 cashback
	3.59%		£0			3.6	31WH	£500 cashback

\*Homeowner Variable Rate, currently 3.59%



# Movers.

## 3 year fixed rate with 2 year ERC (fixed until 31 May 2024)

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	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.1	31TD	
	1.74%		£0			3.2	31TE	
60% to 75%	1.89%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.3	31TF	
	2.29%		£0			3.3	31TG	
75% to 80%	2.29%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.4	31TH	
	2.69%		£0			3.4	31TI	
80% to 85%	2.69%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.5	31TJ	
	3.09%		£0			3.5	31TK	
85% to 90%	3.44%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £500,000	3.7	31WI	£500 cashback
	3.84%		£0			3.7	31WJ	£500 cashback

\*Homeowner Variable Rate, currently 3.59%

# Movers.

## 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%	1.59%	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	2.9	31TN	
	1.89%		£0			3.0	31QQ	
60% to 75%	2.04%	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	31TO	
	2.29%		£0			3.1	31QR	
75% to 80%	2.39%	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	31TP	
	3.19%		£0			3.5	31QS	
80% to 85%	3.14%	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	31TQ	
	3.34%		£0			3.5	31QT	
85% to 90%	3.69%	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	3.8	31WK	£500 cashback
	3.89%		£0			3.8	31WL	£500 cashback

## 5 year fixed rate (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%	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	31QV	
	1.69%		£0			2.9	31QW	
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	
	2.09%		£0			3.1	31QX	
75% to 80%	2.19%	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	3.2	31KH	
	2.99%		£0			3.4	31QY	
80% to 85%	2.94%	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	31QZ	
	3.14%		£0			3.5	31RA	
85% to 90%	3.49%	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	31WM	£500 cashback
	3.69%		£0			3.7	31WN	£500 cashback

\*Homeowner Variable Rate, currently 3.59%

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# Movers.

## 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%	2.19%	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	2.7	31RC	
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	

\*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 31 May 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%	1.09%	HVR*, currently 3.59%	£1,495	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.2	31XG		31XH	£300 cashback
	1.34%		£995						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

\*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.

## 3 year fixed rate with 2 year ERC (fixed until 31 May 2024)

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	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.1	31TS		31UA	£300 cashback
	1.84%		£0		£25,000 to £1 million	3.1	31TT		31UB	£300 cashback
60% to 75%	1.89%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.2	31TU		31UC	£300 cashback
	2.29%		£0			3.3	31TV		31UD	£300 cashback
75% to 80%	2.29%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.3	31TW		31UE	£300 cashback
	2.69%		£0			3.4	31TX		31UF	£300 cashback
80% to 85%	2.84%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.5	31TY		31UG	£300 cashback
	3.24%		£0			3.5	31TZ		31UH	£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 31 May 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%	1.59%	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	2.8	31UI		31UM	£300 cashback
	1.89%		£0						£25,000 to £1 million	2.9
60% to 75%	1.99%	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	3.0	31UJ		31UN	£300 cashback
	2.29%		£0						3.0	31RE
75% to 80%	2.44%	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	31UK		31UO	£300 cashback
	3.19%		£0						3.5	31RF
80% to 85%	2.94%	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	31UL		31UP	£300 cashback
	3.24%		£0						3.5	31RG

## 5 year fixed rate with 5 year ERC (fixed until 31 May 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%	1.29%	HVR*, currently 3.59%	£1,495	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	2.7	31XI		31XK	£300 cashback			
	1.39%		£995						£5,000 to £1 million	2.7	31AQ	31BA	£300 cashback
	1.69%		£0		£25,000 to £1 million	2.8	31RH	31RP	£300 cashback				
60% to 75%	1.54%	HVR*, currently 3.59%	£1,495	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	31XJ		31XL	£300 cashback			
	1.79%		£995						£5,000 to £1 million	2.9	31FZ	31GC	£300 cashback
	2.09%		£0						3.0	31RI	31RQ	£300 cashback	
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 cashback			
	2.99%		£0						3.4	31RJ	31RR	£300 cashback	
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 cashback			
	3.04%		£0						3.4	31RK	31RS	£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 31 May 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%	2.19%	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	2.6	31RT		31RU	£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

\*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 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%	2.44%	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

\*\*\*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

### 5 year fixed rate (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%	2.44%	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

\*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 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

### 5 year fixed rate (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%	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

\*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 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***	£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	31CB	£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	31CC	£500 cashback
75% to 80%	3.29%	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	31RV	£500 cashback
80% to 85%	3.44%	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	2.9	31RW	£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 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
75% to 80%	3.29%	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	3.5	31RX	£500 cashback
80% to 85%	3.44%	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	3.6	31RY	£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 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%	1.49%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	£5,000 to £1 million	3.3	31CF	£500 cashback
	1.79%		£0			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

**5 year fixed rate** (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%	1.59%	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 £1 million	2.8	31CI	£500 cashback
	1.89%		£0			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

\*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

### 2 year fixed rate (fixed until 30 June 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%	1.49%	BVR*, currently 4.44%	£1,995	2% until 30/06/2022, then 1% until 30/06/2023	£25,005 to £500,000	4.1	31ML	N/A
	1.69%		£995			4.1	31MM	N/A
	2.19%		£0			4.1	31XM	N/A
60% to 75%	1.69%	BVR*, currently 4.44%	£1,995	2% until 30/06/2022, then 1% until 30/06/2023	£25,005 to £500,000	4.2	31MN	N/A
	1.89%		£995			4.1	31MO	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
Up to 60%	1.74%	BVR*, currently 4.44%	£1,995	5% until 30/06/2022, then 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	31MP	N/A
	1.89%		£995			3.6	31MQ	N/A
	2.39%		£0			3.7	31GM	N/A
60% to 75%	1.99%	BVR*, currently 4.44%	£1,995	5% until 30/06/2022, then 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	31GN	N/A
	2.24%		£995			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%	2.54%	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	£25,005 to £500,000	3.3	31XN	N/A
	2.64%		£0			3.3	31XO	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	£25,005 to £500,000	3.5	31GS	N/A
	3.84%		£0			4.1	31GT	N/A

\*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

### 2 year fixed rate (fixed until 30 June 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%	1.49%	BVR*, currently 4.44%	£1,995	2% until 30/06/2022, then 1% until 30/06/2023	£25,005 to £500,000	4.1	31MR	N/A	31MX	£300 cashback	
	1.69%		£995				4.0	31MS	N/A	31MY	£300 cashback
	2.19%		£0				4.1	31XP	N/A	31XS	£300 cashback
60% to 75%	1.69%	BVR*, currently 4.44%	£1,995	2% until 30/06/2022, then 1% until 30/06/2023	£25,005 to £500,000	4.1	31MT	N/A	31MZ	£300 cashback	
	1.89%		£995				4.1	31MU	N/A	31NA	£300 cashback
	2.54%		£0				4.1	31GZ	N/A	31HP	£300 cashback

### 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 %	Free Legals		Own Conveyancer		
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features	
Up to 60%	1.74%	BVR*, currently 4.44%	£1,995	5% until 30/06/2022, then 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	3.4	31MV	N/A	31NB	£300 cashback	
	1.89%		£995				3.4	31MW	N/A	31NC	£300 cashback
	2.39%		£0				3.6	31HC	N/A	31HS	£300 cashback
60% to 75%	1.99%	BVR*, currently 4.44%	£1,995	5% until 30/06/2022, then 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	3.5	31HD	N/A	31HT	£300 cashback	
	2.24%		£995				3.6	31HE	N/A	31HU	£300 cashback
	2.54%		£0				3.6	31HF	N/A	31HV	£300 cashback

### 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 %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	2.54%	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	£25,005 to £500,000	3.1	31XQ	N/A	31XT	£300 cashback
	2.64%		£0				3.1	31XR	N/A	31XU
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	£25,005 to £500,000	3.3	31HI	N/A	31HY	£300 cashback
	3.84%		£0				4.1	31HJ	N/A	31HZ

\*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.

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# 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 May 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%	1.69%	BVR**, currently 4.44%	£995	2% until 31/05/2022, then 1% until 31/05/2023	Up to £7.5 million	4.1	31KU	
	2.39%		£0			4.1	31KV	
60% to 75%	1.89%	BVR**, currently 4.44%	£995	2% until 31/05/2022, then 1% until 31/05/2023	Up to £7.5 million	4.1	31KW	
	2.54%		£0			4.1	31KX	

### 5 year fixed rate (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%	1.89%	BVR**, currently 4.44%	£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	Up to £7.5 million	3.4	31KY	
	2.39%		£0			3.5	31KZ	
60% to 75%	2.24%	BVR**, currently 4.44%	£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	Up to £7.5 million	3.6	31LA	
	2.54%		£0			3.6	31LB	
75% to 120%	4.39%	BVR**, currently 4.44%	£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	Up to £7.5 million	4.5	31LC	

\*\*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 May 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%	1.34%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	Up to £7.5 million	3.3	31LD	
	1.69%		£0			3.2	31LE	
60% to 75%	1.79%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	Up to £7.5 million	3.4	31LF	
	2.09%		£0			3.3	31LG	
75% to 80%	2.19%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	Up to £7.5 million	3.5	31LH	
	2.49%		£0			3.4	31LI	
80% to 85%	2.74%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	Up to £7.5 million	3.6	31LJ	
	3.04%		£0			3.5	31LK	
85% to 90%	2.79%	HVR*, currently 3.59%	£995	2% until 31/05/2022, then 1% until 31/05/2023	Up to £7.5 million	3.6	31LL	
	3.19%		£0			3.6	31LM	
90% to 120%	3.49%	HVR*, currently 3.59%	£0	2% until 31/05/2022, then 1% until 31/05/2023	Up to £7.5 million	3.6	31LN	

\*Homeowner Variable Rate, currently 3.59%

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# Product Transfers

## Residential - Fixed

5 year fixed rate (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%	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	Up to £7.5 million	2.7	31LO	
	1.69%		£0			2.8	31LP	
60% to 75%	1.79%	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	Up to £7.5 million	2.9	31LQ	
	2.09%		£0			2.9	31LR	
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	Up to £7.5 million	3.1	31LS	
	2.49%		£0			3.1	31LT	
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	Up to £7.5 million	3.4	31LU	
	3.04%		£0			3.4	31LV	
85% to 90%	2.99%	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	Up to £7.5 million	3.5	31LW	
	3.19%		£0			3.5	31LX	
90% to 120%	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	Up to £7.5 million	3.6	31LY	

\*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 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	Up to £7.5 million	2.7	31LZ	
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	Up to £7.5 million	2.9	31MA	
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	Up to £7.5 million	3.6	31MB	
85% to 90%	3.59%	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	Up to £7.5 million	3.6	31MC	

10 year fixed rate (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%	2.09%	HVR*, currently 3.59%	£995	6% until 31/05/2026, then 5% until 31/05/2027, then 4% until 31/05/2028, then 3% until 31/05/2029, then 2% until 31/05/2030, then 1% until 31/05/2031	Up to £7.5 million	2.6	31MD	
	2.19%		£0			2.5	31ME	
60% to 75%	2.19%	HVR*, currently 3.59%	£995	6% until 31/05/2026, then 5% until 31/05/2027, then 4% until 31/05/2028, then 3% until 31/05/2029, then 2% until 31/05/2030, then 1% until 31/05/2031	Up to £7.5 million	2.7	31MF	
	2.29%		£0			2.6	31MG	

\*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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