

With effect from 25 May 2021.

# **Intermediary Product Guide.**

# What's inside...

Introducing our product range effective from 25 May 2021.

What's inside?	Page
<b>First time buyers</b>	
2 year fixed rates	3
3 year fixed rates	4
5 year fixed rates	5
Stepped down rates	6
10 year fixed rates	7
<b>Movers</b>	
2 year fixed rates	8
3 year fixed rates	9
5 year fixed rates	10
10 year fixed rates	11
<b>Remortgages</b>	
2 year fixed rates	12
3 year fixed rates	13
5 year fixed rates	14
10 year fixed rates	15
<b>Shared ownership</b>	
First Time Buyers	16
Movers	17
Remortgages	18
<b>Shared equity</b>	
First Time Buyers	19
Movers	20
Remortgages	21
<b>Buy-to-Let</b>	
House Purchase - 2, 5 & 10 year rates	22
Remortgage - 2, 5 & 10 year rates	23
<b>Product transfers</b>	
Buy-to-Let - Fixed	24
Residential - 2 year fixed rates	25
Residential - 5 year fixed rates	26
Residential - 10 year fixed rates	27
<b>TSB Mortgage Pro valuation fees</b>	28

# 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 August 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%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	2.5	32PC	
	1.64%		£0			2.5	32PD	
60% to 75%	1.29%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	2.5	32PE	
	1.89%		£0			2.5	32PF	
75% to 80%	1.89%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	2.6	32PG	
	2.49%		£0			2.6	32PH	
80% to 85%	2.39%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	2.7	32PI	
	2.99%		£0			2.7	32PJ	
85% to 90%	3.14%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £500,000	2.8	32PK	£500 cashback
	3.34%		£0			2.7	32PL	£500 cashback

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

# First time buyers.

## 3 year fixed rate with 2 year ERC (fixed until 31 August 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 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	2.4	31ZF	
	1.74%		£0			2.4	31ZG	
60% to 75%	1.89%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	2.5	31ZH	
	2.29%		£0			2.6	31ZI	
75% to 80%	2.29%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	2.6	31ZJ	
	2.69%		£0			2.6	31ZK	
80% to 85%	2.69%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	2.7	31ZL	
	3.09%		£0			2.7	31ZM	
85% to 90%	3.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £500,000	2.9	31ZN	£500 cashback
	3.84%		£0			2.9	31ZO	£500 cashback

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

# First time buyers.

## 5 year fixed rate with 3 year ERC (fixed until 31 August 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 31/08/2022, then 2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	2.3	31ZP	
	1.89%		£0			2.4	31ZQ	
60% to 75%	2.04%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 31/08/2022, then 2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	2.5	31ZR	
	2.29%		£0			2.5	31ZS	
75% to 80%	2.69%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 31/08/2022, then 2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	2.7	31ZT	
	3.19%		£0			2.8	31ZU	
80% to 85%	3.14%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 31/08/2022, then 2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	2.9	31ZV	
	3.34%		£0			2.9	31ZW	
85% to 90%	3.69%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 31/08/2022, then 2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £500,000	3.1	31ZX	£500 cashback
	3.89%		£0			3.1	31ZY	£500 cashback
90% to 95%	4.24%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 31/08/2022, then 2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £500,000	3.3	32HM	£500 cashback
	4.44%		£0			3.3	32HN	£500 cashback

## 5 year fixed rate (fixed until 31 August 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 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.3	31ZZ	
	1.69%		£0			2.3	32AA	
60% to 75%	1.84%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.4	32AB	
	2.09%		£0			2.4	32AC	
75% to 80%	2.49%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.6	32AD	
	2.99%		£0			2.8	32AE	
80% to 85%	2.94%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.8	32AF	
	3.14%		£0			2.8	32AG	
85% to 90%	3.49%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £500,000	3.0	32AH	£500 cashback
	3.69%		£0			3.0	32AI	£500 cashback
90% to 95%	4.04%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £500,000	3.2	32HO	£500 cashback
	4.24%		£0			3.2	32HP	£500 cashback

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

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

# First time buyers.

## Stepped Down (fixed until 31 August 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 31/08/2022, then 3.04% fixed until 31/08/2023, then 2.94% fixed until 31/08/2024, then 2.79% fixed until 31/08/2026	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.8	32AJ	
80% to 85%	3.29% fixed until 31/08/2022, then 3.19% fixed until 31/08/2023, then 3.09% fixed until 31/08/2024, then 2.94% fixed until 31/08/2026	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.9	32AK	
85% to 90%	3.84% fixed until 31/08/2022, then 3.74% fixed until 31/08/2023, then 3.64% fixed until 31/08/2024, then 3.49% fixed until 31/08/2026	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £500,000	3.1	32AL	£500 cashback
90% to 95%	4.44% fixed until 31/08/2022, then 4.34% fixed until 31/08/2023, then 4.24% fixed until 31/08/2024, then 4.09% fixed until 31/08/2026	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £500,000	3.3	32HQ	£500 cashback

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

# First time buyers.

## 10 year fixed rate with 5 year ERC (fixed until 31 August 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 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.4	32AM	
60% to 75%	2.59%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.6	32AN	
75% to 85%	3.64%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.3	32AO	
85% to 90%	3.99%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £500,000	3.5	32HR	£500 cashback
90% to 95%	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £500,000	3.9	32HS	£500 cashback

\*\*\*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 August 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 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.3	32PM	
	1.64%		£0			3.3	32PN	
60% to 75%	1.29%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.3	32PO	
	1.89%		£0			3.4	32PP	
75% to 80%	1.89%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.4	32PQ	
	2.49%		£0			3.5	32PR	
80% to 85%	2.39%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.5	32PS	
	2.99%		£0			3.5	32PT	
85% to 90%	3.14%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £500,000	3.6	32PU	£500 cashback
	3.34%		£0			3.6	32PV	£500 cashback

\*Homeowner Variable Rate, currently 3.59%



# Movers.

## 3 year fixed rate with 2 year ERC (fixed until 31 August 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 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.1	32AV	
	1.74%		£0			3.2	32AW	
60% to 75%	1.89%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.3	32AX	
	2.29%		£0			3.3	32AY	
75% to 80%	2.29%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.4	32AZ	
	2.69%		£0			3.4	32BA	
80% to 85%	2.69%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.5	32BB	
	3.09%		£0			3.5	32BC	
85% to 90%	3.44%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £500,000	3.7	32BD	£500 cashback
	3.84%		£0			3.7	32BE	£500 cashback

\*Homeowner Variable Rate, currently 3.59%

# Movers.

## 5 year fixed rate with 3 year ERC (fixed until 31 August 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 31/08/2022, then 2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	2.9	32BF	
	1.89%		£0			3.0	32BG	
60% to 75%	2.04%	HVR*, currently 3.59%	£995	3% until 31/08/2022, then 2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	3.1	32BH	
	2.29%		£0			3.1	32BI	
75% to 80%	2.69%	HVR*, currently 3.59%	£995	3% until 31/08/2022, then 2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	3.4	32BJ	
	3.19%		£0			3.5	32BK	
80% to 85%	3.14%	HVR*, currently 3.59%	£995	3% until 31/08/2022, then 2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	3.5	32BL	
	3.34%		£0			3.5	32BM	
85% to 90%	3.69%	HVR*, currently 3.59%	£995	3% until 31/08/2022, then 2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £500,000	3.8	32BN	£500 cashback
	3.89%		£0			3.8	32BO	£500 cashback
90% to 95%	4.24%	HVR*, currently 3.59%	£995	3% until 31/08/2022, then 2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £500,000	4.0	32HT	£500 cashback
	4.44%		£0			4.0	32HU	£500 cashback

## 5 year fixed rate (fixed until 31 August 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 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.9	32BP	
	1.69%		£0			2.9	32BQ	
60% to 75%	1.84%	HVR*, currently 3.59%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.0	32BR	
	2.09%		£0			3.1	32BS	
75% to 80%	2.49%	HVR*, currently 3.59%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.3	32BT	
	2.99%		£0			3.4	32BU	
80% to 85%	2.94%	HVR*, currently 3.59%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.5	32BV	
	3.14%		£0			3.5	32BW	
85% to 90%	3.49%	HVR*, currently 3.59%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £500,000	3.7	32BX	£500 cashback
	3.69%		£0			3.7	32BY	£500 cashback
90% to 95%	4.04%	HVR*, currently 3.59%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £500,000	3.9	32HV	£500 cashback
	4.24%		£0			3.9	32HW	£500 cashback

\*Homeowner Variable Rate, currently 3.59%

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

# Movers.

## 10 year fixed rate with 5 year ERC (fixed until 31 August 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 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.7	32BZ	
60% to 75%	2.59%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.0	32CA	
75% to 85%	3.64%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.7	32CB	
85% to 90%	3.99%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £500,000	3.9	32HX	£500 cashback
90% to 95%	4.54%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £500,000	4.3	32HY	£500 cashback

\*Homeowner Variable Rate, currently 3.59%

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

# Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals\*\*
- If LTV exceeds 75% all lending must be on a repayment basis
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## 2 year fixed rate (fixed until 31 August 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%	0.99%	HVR*, currently 3.59%	£1,495	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.2	32PW		32QH	£300 cashback
	1.14%		£995			3.2	32PX		32QI	£300 cashback
	1.69%		£0		3.3	32PY		32QJ	£300 cashback	
60% to 75%	1.19%	HVR*, currently 3.59%	£1,495	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.3	32PZ		32QK	£300 cashback
	1.39%		£995			3.3	32QA		32QL	£300 cashback
	1.94%		£0			3.3	32QB		32QM	£300 cashback
75% to 80%	1.89%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.4	32QC		32QN	£300 cashback
	2.49%		£0			3.4	32QD		32QO	£300 cashback
80% to 85%	2.44%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.5	32QE		32QP	£300 cashback
	3.04%		£0			3.5	32QF		32QQ	£300 cashback
85% to 90%	3.14%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £500,000	3.6	32CH		32CN	£300 cashback
	3.64%		£0			3.7	32QG		32QR	£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 August 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 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.1	32CO		32CW	£300 cashback
	1.84%		£0		£25,000 to £1 million				3.1	32CP
60% to 75%	1.89%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.2	32CQ		32CY	£300 cashback
	2.29%		£0							3.3
75% to 80%	2.29%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.3	32CS		32DA	£300 cashback
	2.69%		£0							3.4
80% to 85%	2.84%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.5	32CU		32DC	£300 cashback
	3.24%		£0							3.5

\*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 August 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 31/08/2022, then 2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	2.8	32DE		32DW	£300 cashback
	1.89%		£0						£25,000 to £1 million	2.9
60% to 75%	1.99%	HVR*, currently 3.59%	£995	3% until 31/08/2022, then 2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	3.0	32DG		32DY	£300 cashback
	2.29%		£0						£5,000 to £1 million	3.0
75% to 80%	2.74%	HVR*, currently 3.59%	£995	3% until 31/08/2022, then 2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	3.3	32DI		32EA	£300 cashback
	3.19%		£0						£5,000 to £1 million	3.5
80% to 85%	3.04%	HVR*, currently 3.59%	£995	3% until 31/08/2022, then 2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	3.5	32DK		32EC	£300 cashback
	3.24%		£0						£5,000 to £1 million	3.5

## 5 year fixed rate with 5 year ERC (fixed until 31 August 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%	1.19%	HVR*, currently 3.59%	£1,495	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.7	32OH		32OJ	£300 cashback			
	1.39%		£995						£5,000 to £1 million	2.7	32DN	32EF	£300 cashback
	1.69%		£0		£25,000 to £1 million	2.8	32DO	32EG	£300 cashback				
60% to 75%	1.54%	HVR*, currently 3.59%	£1,495	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.8	32OI		32OK	£300 cashback			
	1.79%		£995						£5,000 to £1 million	2.9	32DQ	32EI	£300 cashback
	2.09%		£0						£5,000 to £1 million	3.0	32DR	32EJ	£300 cashback
75% to 80%	2.54%	HVR*, currently 3.59%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.2	32DS		32EK	£300 cashback			
	2.99%		£0						£5,000 to £1 million	3.4	32DT	32EL	£300 cashback
80% to 85%	2.84%	HVR*, currently 3.59%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.4	32DU		32EM	£300 cashback			
	3.04%		£0						£5,000 to £1 million	3.4	32DV	32EN	£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 August 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 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£25,000 to £1 million	2.6	32EO		32ER	£300 cashback
60% to 75%	2.59%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.9	32EP		32ES	£300 cashback
75% to 85%	3.54%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.6	32EQ		32ET	£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 August 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 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.6	32EU	£500 cashback
60% to 75%	2.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.6	32EV	£500 cashback
75% to 80%	2.59%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.6	32EW	£500 cashback
80% to 85%	3.09%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.8	32EX	£500 cashback

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

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



# Shared ownership.

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

## Homemover rate

5 year fixed rate (fixed until 31 August 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 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.2	32EY	£500 cashback
60% to 75%	2.44%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.2	32EZ	£500 cashback
75% to 80%	2.59%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.3	32FA	£500 cashback
80% to 85%	3.09%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.4	32FB	£500 cashback

\*Homeowner Variable Rate, currently 3.59%

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

# Shared ownership.

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

## Remortgage (own Conveyancer)

### 2 year fixed rate (fixed until 31 August 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 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.3	32FC	£500 cashback
60% to 75%	1.84%	HVR*, currently 3.59%	£0	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.3	32FD	£500 cashback
75% to 80%	2.39%	HVR*, currently 3.59%	£0	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.4	32FE	£500 cashback
80% to 85%	2.39%	HVR*, currently 3.59%	£0	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.4	32FF	£500 cashback

### 5 year fixed rate (fixed until 31 August 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 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.9	32FG	£500 cashback
60% to 75%	1.94%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.9	32FH	£500 cashback
75% to 80%	2.39%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.1	32FI	£500 cashback
80% to 85%	2.49%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.1	32FJ	£500 cashback

\*Homeowner Variable Rate, currently 3.59%

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

# Shared equity.

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

## First Time Buyer rate

**5 year fixed rate** (fixed until 31 August 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 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.6	32FK	£500 cashback
60% to 75%	2.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.6	32FL	£500 cashback
75% to 80%	3.29%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.9	32FM	£500 cashback
80% to 85%	3.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.9	32FN	£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 August 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 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.2	32FO	£500 cashback
60% to 75%	2.44%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.2	32FP	£500 cashback
75% to 80%	3.29%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.5	32FQ	£500 cashback
80% to 85%	3.44%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.6	32FR	£500 cashback

\*Homeowner Variable Rate, currently 3.59%

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

# Shared equity.

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

## Remortgage (own Conveyancer)

**2 year fixed rate** (fixed until 31 August 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%	1.54%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.3	32QS	£500 cashback
	1.99%		£0			3.3	32QT	£500 cashback
60% to 75%	2.24%	HVR*, currently 3.59%	£0	2% until 31/08/2022, then 1% until 31/08/2023	£5,000 to £1 million	3.4	32QU	£500 cashback

**5 year fixed rate** (fixed until 31 August 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%	1.69%	HVR*, currently 3.59%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	2.9	32QV	£500 cashback
	1.99%		£0			2.9	32QW	£500 cashback
60% to 75%	2.39%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	£5,000 to £1 million	3.1	32QX	£500 cashback

\*Homeowner Variable Rate, currently 3.59%

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

# 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 September 2023)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.59%	BVR*, currently 4.44%	£995	2% until 30/09/2022, then 1% until 30/09/2023	£25,005 to £500,000	4.1	32LM	N/A
	1.94%		£0			4.1	32LN	N/A
60% to 70%	1.84%	BVR*, currently 4.44%	£995	2% until 30/09/2022, then 1% until 30/09/2023	£25,005 to £500,000	4.1	32LO	N/A
	2.24%		£0			4.1	32LP	N/A
70% to 75%	2.14%	BVR*, currently 4.44%	£995	2% until 30/09/2022, then 1% until 30/09/2023	£25,005 to £500,000	4.2	32LQ	N/A
	2.54%		£0			4.2	32LR	N/A

### 5 year fixed rate with 3 year ERC (fixed until 30 September 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	2.34%	BVR*, currently 4.44%	£0	3% until 30/09/2022, then 2% until 30/09/2023, then 1% until 30/09/2024	£25,005 to £500,000	3.7	32LS	N/A
60% to 70%	2.54%	BVR*, currently 4.44%	£0	3% until 30/09/2022, then 2% until 30/09/2023, then 1% until 30/09/2024	£25,005 to £500,000	3.8	32LT	N/A
70% to 75%	2.84%	BVR*, currently 4.44%	£0	3% until 30/09/2022, then 2% until 30/09/2023, then 1% until 30/09/2024	£25,005 to £500,000	3.9	32LU	N/A

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

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.84%	BVR*, currently 4.44%	£995	5% until 30/09/2022, then 4% until 30/09/2023, then 3% until 30/09/2024, then 2% until 30/09/2025, then 1% until 30/09/2026	£25,005 to £500,000	3.5	32LV	N/A
	2.14%		£0			3.6	32LW	N/A
60% to 70%	2.14%	BVR*, currently 4.44%	£995	5% until 30/09/2022, then 4% until 30/09/2023, then 3% until 30/09/2024, then 2% until 30/09/2025, then 1% until 30/09/2026	£25,005 to £500,000	3.7	32LX	N/A
	2.34%		£0			3.7	32LY	N/A
70% to 75%	2.44%	BVR*, currently 4.44%	£995	5% until 30/09/2022, then 4% until 30/09/2023, then 3% until 30/09/2024, then 2% until 30/09/2025, then 1% until 30/09/2026	£25,005 to £500,000	3.8	32LZ	N/A
	2.64%		£0			3.8	32MA	N/A

### 10 year fixed rate (fixed until 30 September 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%	BVR*, currently 4.44%	£995	6% until 30/09/2026, then 5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030, then 1% until 30/09/2031	£25,005 to £500,000	3.2	32MB	N/A
	2.54%		£0			3.2	32MC	N/A
60% to 75%	2.84%	BVR*, currently 4.44%	£995	6% until 30/09/2026, then 5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030, then 1% until 30/09/2031	£25,005 to £500,000	3.5	32MD	N/A
	2.94%		£0			3.5	32ME	N/A

### 2 year tracker rate (until 30 September 2023)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.89% (variable) at 1.79% above the BoE base rate**	BVR*, currently 4.44%	£995	No ERC	£25,005 to £500,000	4.1	32MF	N/A
60% to 70%	2.14% (variable) at 2.04% above the BoE base rate**	BVR*, currently 4.44%	£995	No ERC	£25,005 to £500,000	4.2	32MG	N/A

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

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

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

# 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 September 2023)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.59%	BVR*, currently 4.44%	£995	2% until 30/09/2022, then 1% until 30/09/2023	£25,005 to £500,000	4.0	32MH	N/A	32NC	£300 cashback
	1.94%		£0				32MI	N/A	32ND	£300 cashback
60% to 70%	1.84%	BVR*, currently 4.44%	£995	2% until 30/09/2022, then 1% until 30/09/2023	£25,005 to £500,000	4.1	32MJ	N/A	32NE	£300 cashback
	2.24%		£0				32MK	N/A	32NF	£300 cashback
70% to 75%	2.14%	BVR*, currently 4.44%	£995	2% until 30/09/2022, then 1% until 30/09/2023	£25,005 to £500,000	4.1	32ML	N/A	32NG	£300 cashback
	2.54%		£0				32MM	N/A	32NH	£300 cashback

### 5 year fixed rate with 3 year ERC (fixed until 30 September 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	2.34%	BVR*, currently 4.44%	£0	3% until 30/09/2022, then 2% until 30/09/2023, then 1% until 30/09/2024	£25,005 to £500,000	3.5	32MN	N/A	32NI	£300 cashback
60% to 70%	2.54%	BVR*, currently 4.44%	£0	3% until 30/09/2022, then 2% until 30/09/2023, then 1% until 30/09/2024	£25,005 to £500,000	3.6	32MO	N/A	32NJ	£300 cashback
70% to 75%	2.84%	BVR*, currently 4.44%	£0	3% until 30/09/2022, then 2% until 30/09/2023, then 1% until 30/09/2024	£25,005 to £500,000	3.8	32MP	N/A	32NK	£300 cashback

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

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.84%	BVR*, currently 4.44%	£995	5% until 30/09/2022, then 4% until 30/09/2023, then 3% until 30/09/2024, then 2% until 30/09/2025, then 1% until 30/09/2026	£25,005 to £500,000	3.4	32MQ	N/A	32NL	£300 cashback
	2.14%		£0				32MR	N/A	32NM	£300 cashback
60% to 70%	2.14%	BVR*, currently 4.44%	£995	5% until 30/09/2022, then 4% until 30/09/2023, then 3% until 30/09/2024, then 2% until 30/09/2025, then 1% until 30/09/2026	£25,005 to £500,000	3.5	32MS	N/A	32NN	£300 cashback
	2.34%		£0				32MT	N/A	32NO	£300 cashback
70% to 75%	2.44%	BVR*, currently 4.44%	£995	5% until 30/09/2022, then 4% until 30/09/2023, then 3% until 30/09/2024, then 2% until 30/09/2025, then 1% until 30/09/2026	£25,005 to £500,000	3.7	32MU	N/A	32NP	£300 cashback
	2.64%		£0				32MV	N/A	32NQ	£300 cashback

### 10 year fixed rate (fixed until 30 September 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%	BVR*, currently 4.44%	£995	6% until 30/09/2026, then 5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030, then 1% until 30/09/2031	£25,005 to £500,000	3.1	32MW	N/A	32NR	£300 cashback
	2.54%		£0				32MX	N/A	32NS	£300 cashback
60% to 75%	2.84%	BVR*, currently 4.44%	£995	6% until 30/09/2026, then 5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030, then 1% until 30/09/2031	£25,005 to £500,000	3.4	32MY	N/A	32NT	£300 cashback
	2.94%		£0				32MZ	N/A	32NU	£300 cashback

### 2 year tracker rate (until 30 September 2023)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.89% (variable) at 1.79% above the BoE base rate**	BVR*, currently 4.44%	£995	No ERC	£25,005 to £500,000	4.1	32NA	N/A	32NV	£300 cashback
60% to 70%	2.14% (variable) at 2.04% above the BoE base rate**	BVR*, currently 4.44%	£995	No ERC	£25,005 to £500,000	4.1	32NB	N/A	32NW	£300 cashback

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

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

\*\*\*Free standard legals are provided through TSB's nominated firms of conveyancer. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements.

This information must be given directly to the acting Conveyancer

- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in or discharging shared equity or shared ownership arrangements.

# Product transfers.

- 2 and 5 year rates
- Available up to 120% LTV
- Max loan size £7.5 million

## Buy-to-Let

- Available for existing BTL mortgage customers who wish to switch to a fixed rate

### 2 year fixed rate (fixed until 31 August 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%	1.59%	BVR**, currently 4.44%	£995	2% until 31/08/2022, then 1% until 31/08/2023	Up to £7.5 million	4.1	32RJ	
	1.94%		£0			4.0	32RK	
60% to 75%	1.84%	BVR**, currently 4.44%	£995	2% until 31/08/2022, then 1% until 31/08/2023	Up to £7.5 million	4.1	32RL	
	2.24%		£0			4.0	32RM	

### 5 year fixed rate (fixed until 31 August 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%	1.84%	BVR**, currently 4.44%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	3.4	32RN	
	2.14%		£0			3.4	32RO	
60% to 75%	2.14%	BVR**, currently 4.44%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	3.6	32RP	
	2.34%		£0			3.5	32RQ	
75% to 120%	4.39%	BVR**, currently 4.44%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	4.5	32RR	

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



# Product Transfers

- 2, 5 & 10 year rates
- Available up to 120% LTV
- Max loan size £7.5 million
- Available for existing mortgage customers (including Shared Equity & Shared Ownership) who wish to switch to a fixed rate

## Residential - Fixed

2 year fixed rate (fixed until 31 August 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%	1.14%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	Up to £7.5 million	3.3	32RS	
	1.69%		£0			3.2	32RT	
60% to 75%	1.39%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	Up to £7.5 million	3.3	32RU	
	1.94%		£0			3.3	32RV	
75% to 80%	1.89%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	Up to £7.5 million	3.4	32RW	
	2.49%		£0			3.4	32RX	
80% to 85%	2.44%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	Up to £7.5 million	3.5	32RY	
	3.04%		£0			3.5	32RZ	
85% to 90%	3.14%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	Up to £7.5 million	3.7	32SA	
	3.44%		£0			3.6	32SB	
90% to 120%	3.49%	HVR*, currently 3.59%	£0	2% until 31/08/2022, then 1% until 31/08/2023	Up to £7.5 million	3.6	32SC	

\*Homeowner Variable Rate, currently 3.59%

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

# Product Transfers

## Residential - Fixed

5 year fixed rate (fixed until 31 August 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 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	2.7	32SD	
	1.69%		£0			2.7	32SE	
60% to 75%	1.79%	HVR*, currently 3.59%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	2.9	32SF	
	2.09%		£0			2.9	32SG	
75% to 80%	2.54%	HVR*, currently 3.59%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	3.3	32SH	
	2.99%		£0			3.4	32SI	
80% to 85%	2.84%	HVR*, currently 3.59%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	3.4	32SJ	
	3.04%		£0			3.4	32SK	
85% to 90%	3.19%	HVR*, currently 3.59%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	3.6	32SL	
	3.49%		£0			3.6	32SM	
90% to 120%	3.54%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	3.6	32SN	

\*Homeowner Variable Rate, currently 3.59%

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

# Product Transfers

## Residential - Fixed

10 year fixed rate with 5 year ERC (fixed until 31 August 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 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	2.5	32SO	
60% to 75%	2.59%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	2.9	32SP	
75% to 85%	3.54%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	3.6	32SQ	
85% to 90%	3.59%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	3.6	32SR	

10 year fixed rate (fixed until 31 August 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 31/08/2026, then 5% until 31/08/2027, then 4% until 31/08/2028, then 3% until 31/08/2029, then 2% until 31/08/2030, then 1% until 31/08/2031	Up to £7.5 million	2.6	32SS	
	2.14%		£0			2.5	32ST	
60% to 75%	2.19%	HVR*, currently 3.59%	£995	6% until 31/08/2026, then 5% until 31/08/2027, then 4% until 31/08/2028, then 3% until 31/08/2029, then 2% until 31/08/2030, then 1% until 31/08/2031	Up to £7.5 million	2.7	32SU	
	2.29%		£0			2.6	32SV	

\*Homeowner Variable Rate, currently 3.59%

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

# 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.

TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh, EH2 4LH. Registered in Scotland no. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 191240. TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.