

With effect from 24 September 2021.

# **Intermediary Product Guide.**

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Introducing our product range effective from 24 September 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 30 November 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%	0.99%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.4	33AJ	
	1.39%		£0			2.4	34AG	
60% to 75%	1.19%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.5	33AL	
	1.59%		£0			2.5	34AH	
75% to 80%	1.39%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.5	34AI	
	1.79%		£0			2.5	34AJ	
80% to 85%	1.54%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.5	34AK	
	1.94%		£0			2.5	34AL	
85% to 90%	1.89%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £500,000	2.6	34AM	£500 cashback
	2.29%		£0			2.6	34AN	£500 cashback
90% to 95%	2.94%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £500,000	2.7	34AO	£500 cashback
	3.34%		£0			2.7	34AP	£500 cashback

## 2 year tracker rate (until 30 November 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%	1.19% (variable) at 1.09% above the BoE base rate***	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	No ERC	£5,000 to £1 million	2.5	33NB	
60% to 75%	1.39% (variable) at 1.29% above the BoE base rate***	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	No ERC	£5,000 to £1 million	2.5	33NC	
75% to 80%	1.59% (variable) at 1.49% above the BoE base rate***	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	No ERC	£5,000 to £1 million	2.5	34AQ	
80% to 85%	1.74% (variable) at 1.64% above the BoE base rate***	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	No ERC	£5,000 to £1 million	2.5	34AR	
85% to 90%	2.09% (variable) at 1.99% above the BoE base rate***	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	No ERC	£5,000 to £500,000	2.6	34AS	£500 cashback

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

# First time buyers.

## 3 year fixed rate with 2 year ERC (fixed until 30 November 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%	1.24%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.4	33AV	
	1.79%		£0			2.4	33AW	
60% to 75%	1.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.4	33AX	
	2.04%		£0			2.5	33AY	
75% to 80%	1.99%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.5	33AZ	
	2.64%		£0			2.6	33BA	
80% to 85%	2.39%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.6	33BB	
	2.94%		£0			2.7	33BC	
85% to 90%	3.09%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £500,000	2.8	33BD	£500 cashback
	3.34%		£0			2.8	33BE	£500 cashback

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

# First time buyers.

## 5 year fixed rate with 3 year ERC (fixed until 30 November 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%	1.49%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	2.3	33BF	
	2.04%		£0			2.4	33BG	
60% to 75%	1.69%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	2.4	33BH	
	2.29%		£0			2.5	33BI	
75% to 80%	2.34%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	2.6	33BJ	
	2.84%		£0			2.7	33BK	
80% to 85%	2.84%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	2.8	33BL	
	3.09%		£0			2.8	33BM	
85% to 90%	3.34%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £500,000	2.9	33BN	£500 cashback
	3.59%		£0			3.0	33BO	£500 cashback
90% to 95%	4.29%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £500,000	3.3	33BP	£500 cashback
	4.49%		£0			3.3	33BQ	£500 cashback

## 5 year fixed rate (fixed until 30 November 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%	1.24%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.2	33BR	
	1.79%		£0			2.3	33BS	
60% to 75%	1.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.3	33BT	
	2.04%		£0			2.4	33BU	
75% to 80%	1.79%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.4	34AT	
	1.99%		£0			2.4	34AU	
80% to 85%	2.14%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.5	34AV	
	2.34%		£0			2.5	34AW	
85% to 90%	2.64%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	2.7	34AX	£500 cashback
	2.84%		£0			2.7	34AY	£500 cashback
90% to 95%	3.34%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	2.9	34AZ	£500 cashback
	3.54%		£0			3.0	34BA	£500 cashback

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

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# First time buyers.

## Stepped Down (fixed until 30 November 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
75% to 80%	2.09% fixed until 30/11/2022, then 1.99% fixed until 30/11/2023, then 1.89% fixed until 30/11/2024, then 1.74% fixed until 30/11/2026	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.4	34BB	
80% to 85%	2.39% fixed until 30/11/2022, then 2.29% fixed until 30/11/2023, then 2.19% fixed until 30/11/2024, then 2.04% fixed until 30/11/2026	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.5	34BC	
85% to 90%	3.04% fixed until 30/11/2022, then 2.94% fixed until 30/11/2023, then 2.84% fixed until 30/11/2024, then 2.69% fixed until 30/11/2026	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	2.8	34BD	£500 cashback
90% to 95%	3.74% fixed until 30/11/2022, then 3.64% fixed until 30/11/2023, then 3.54% fixed until 30/11/2024, then 3.39% fixed until 30/11/2026	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	3.0	34BE	£500 cashback

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

# First time buyers.

## 10 year fixed rate with 5 year ERC (fixed until 30 November 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%	2.39%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.5	33CH	
60% to 75%	2.79%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.7	33CI	
75% to 85%	3.64%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.3	33CJ	
85% to 90%	3.99%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	3.5	33CK	£500 cashback
90% to 95%	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	3.9	33CL	£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 30 November 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%	0.99%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.3	33CM	
	1.39%		£0			3.3	34BF	
60% to 75%	1.19%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.3	33CO	
	1.59%		£0			3.3	34BG	
75% to 80%	1.39%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.3	34BH	
	1.79%		£0			3.3	34BI	
80% to 85%	1.54%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.4	34BJ	
	1.94%		£0			3.4	34BK	
85% to 90%	1.89%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £500,000	3.4	34BL	£500 cashback
	2.29%		£0			3.4	34BM	£500 cashback
90% to 95%	2.94%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £500,000	3.6	34BN	£500 cashback
	3.34%		£0			3.6	34BO	£500 cashback

## 2 year tracker rate (until 30 November 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%	1.19% (variable) at 1.09% above the BoE base rate***	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.3	33NG	
60% to 75%	1.39% (variable) at 1.29% above the BoE base rate***	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.3	33NH	
75% to 80%	1.59% (variable) at 1.49% above the BoE base rate***	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.4	34BP	
80% to 85%	1.74% (variable) at 1.64% above the BoE base rate***	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.4	34BQ	
85% to 90%	2.09% (variable) at 1.99% above the BoE base rate***	HVR*, currently 3.59%	£995	No ERC	£5,000 to £500,000	3.4	34BR	£500 cashback

\*Homeowner Variable Rate, currently 3.59%

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

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# Movers.

## 3 year fixed rate with 2 year ERC (fixed until 30 November 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%	1.24%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.1	33CY	
	1.79%		£0			3.2	33CZ	
60% to 75%	1.44%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.2	33DA	
	2.04%		£0			3.3	33DB	
75% to 80%	1.99%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.3	33DC	
	2.64%		£0			3.4	33DD	
80% to 85%	2.39%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.4	33DE	
	2.94%		£0			3.5	33DF	
85% to 90%	3.09%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £500,000	3.6	33DG	£500 cashback
	3.34%		£0			3.6	33DH	£500 cashback

\*Homeowner Variable Rate, currently 3.59%

# Movers.

## 5 year fixed rate with 3 year ERC (fixed until 30 November 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%	1.49%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	2.9	33DI	
	2.04%		£0			3.1	33DJ	
60% to 75%	1.69%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.0	33DK	
	2.29%		£0			3.2	33DL	
75% to 80%	2.34%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.2	33DM	
	2.84%		£0			3.4	33DN	
80% to 85%	2.84%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.4	33DO	
	3.09%		£0			3.5	33DP	
85% to 90%	3.34%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £500,000	3.6	33DQ	£500 cashback
	3.59%		£0			3.6	33DR	£500 cashback
90% to 95%	4.29%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £500,000	4.0	33DS	£500 cashback
	4.49%		£0			4.0	33DT	£500 cashback

## 5 year fixed rate (fixed until 30 November 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%	1.24%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.8	33DU	
	1.79%		£0			3.0	33DV	
60% to 75%	1.44%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.9	33DW	
	2.04%		£0			3.1	33DX	
75% to 80%	1.79%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.0	34BS	
	1.99%		£0			3.0	34BT	
80% to 85%	2.14%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.1	34BU	
	2.34%		£0			3.2	34BV	
85% to 90%	2.64%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	3.3	34BW	£500 cashback
	2.84%		£0			3.4	34BX	£500 cashback
90% to 95%	3.34%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	3.6	34BY	£500 cashback
	3.54%		£0			3.6	34BZ	£500 cashback

\*Homeowner Variable Rate, currently 3.59%

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# Movers.

## 10 year fixed rate with 5 year ERC (fixed until 30 November 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%	2.39%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.9	33EG	
60% to 75%	2.79%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.1	33EH	
75% to 85%	3.64%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.7	33EI	
85% to 90%	3.99%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	3.9	33EJ	£500 cashback
90% to 95%	4.54%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	4.3	33EK	£500 cashback

\*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 30 November 2023)

							Free Legals		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	0.84%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.2	33OT		33OX	£300 cashback
	1.24%		£0		£25,000 to £1 million	3.2	33OU		33OY	£300 cashback
60% to 75%	0.99%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.2	33OV		33OZ	£300 cashback
	1.39%		£0			3.2	33OW		33PA	£300 cashback
75% to 80%	1.59%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.3	34CA		34CK	£300 cashback
	1.99%		£0			3.3	34CB		34CL	£300 cashback
80% to 85%	1.74%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.3	34CC		34CM	£300 cashback
	2.14%		£0			3.4	34CD		34CN	£300 cashback
85% to 90%	2.34%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £500,000	3.5	34CE		34CO	£300 cashback
	2.74%		£0			3.5	34CF		34CP	£300 cashback

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

							Free Legals		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.04% (variable) at 0.94% above the BoE base rate***	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.2	34CG		34CQ	£300 cashback
60% to 75%	1.19% (variable) at 1.09% above the BoE base rate***	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.2	34CH		34CR	£300 cashback
75% to 80%	1.89% (variable) at 1.79% above the BoE base rate***	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.4	34CI		34CS	£300 cashback
80% to 85%	1.94% (variable) at 1.84% above the BoE base rate***	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.4	34CJ		34CT	£300 cashback
85% to 90%	3.34% (variable) at 3.24% above the BoE base rate***	HVR*, currently 3.59%	£995	No ERC	£5,000 to £500,000	3.7	33NP		33NU	£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 30 November 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%	1.19%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.0	33FF		33FN	£300 cashback
	1.94%		£0		£25,000 to £1 million	3.2	33FG		33FO	£300 cashback
60% to 75%	1.34%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.1	33FH		33FP	£300 cashback
	2.19%		£0			3.2	33FI		33FQ	£300 cashback
75% to 80%	2.04%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.3	33FJ		33FR	£300 cashback
	2.59%		£0			3.4	33FK		33FS	£300 cashback
80% to 85%	2.49%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.4	33FL		33FT	£300 cashback
	3.09%		£0			3.5	33FM		33FU	£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 30 November 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%	1.44%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	2.8	33FV		33GL	£300 cashback
	2.19%		£0		£25,000 to £1 million	3.0	33FW		33GM	£300 cashback
60% to 75%	1.59%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	2.8	33FX		33GN	£300 cashback
	2.44%		£0			3.1	33FY		33GO	£300 cashback
75% to 80%	2.79%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.4	33FZ		33GP	£300 cashback
	3.24%		£0			3.5	33GA		33GQ	£300 cashback
80% to 85%	3.09%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.5	33GB		33GR	£300 cashback
	3.29%		£0			3.5	33GC		33GS	£300 cashback

## 5 year fixed rate with 5 year ERC (fixed until 30 November 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%	1.09%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.6	33SC		33SE	£300 cashback
	1.24%		£0		£25,000 to £1 million	2.6	33PC		33PG	£300 cashback
60% to 75%	1.29%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.7	33SD		33SF	£300 cashback
	1.44%		£0			2.7	33PE		33PI	£300 cashback
75% to 80%	1.89%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.0	34CU		34CY	£300 cashback
	2.09%		£0			3.0	34CV		34CZ	£300 cashback
80% to 85%	2.29%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.1	34CW		34DA	£300 cashback
	2.49%		£0			3.2	34CX		34DB	£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 30 November 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%	2.39%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£25,000 to £1 million	2.8	33HB		33HE	£300 cashback
60% to 75%	2.79%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.0	33HC		33HF	£300 cashback
75% to 85%	3.54%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.6	33HD		33HG	£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
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## First Time Buyer rate

### 2 year fixed rate (fixed until 30 November 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%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.5	33NV	£500 cashback
60% to 75%	1.94%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.5	33NW	£500 cashback
75% to 80%	2.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.6	33NX	£500 cashback
80% to 85%	2.54%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.6	33NY	£500 cashback

### 5 year fixed rate (fixed until 30 November 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%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.4	33HH	£500 cashback
60% to 75%	1.99%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.4	33HI	£500 cashback
75% to 80%	2.69%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.7	33HJ	£500 cashback
80% to 85%	2.94%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.7	33HK	£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
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## Homemover rate

### 2 year fixed rate (fixed until 30 November 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%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.3	33NZ	£500 cashback
60% to 75%	1.94%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.4	33OA	£500 cashback
75% to 80%	2.44%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.5	33OB	£500 cashback
80% to 85%	2.54%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.5	33OC	£500 cashback

### 5 year fixed rate (fixed until 30 November 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 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.0	33HL	£500 cashback
60% to 75%	1.99%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.0	33HM	£500 cashback
75% to 80%	2.69%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.3	33HN	£500 cashback
80% to 85%	2.94%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.4	33HO	£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
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## Remortgage (own Conveyancer)

### 2 year fixed rate (fixed until 30 November 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%	1.99%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.3	33HP	£500 cashback
60% to 75%	2.04%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.3	33HQ	£500 cashback
75% to 80%	2.54%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.4	33HR	£500 cashback
80% to 85%	3.04%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.5	33HS	£500 cashback

### 5 year fixed rate (fixed until 30 November 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%	2.04%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.0	33HT	£500 cashback
60% to 75%	2.19%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.0	33HU	£500 cashback
75% to 80%	3.09%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.4	33HV	£500 cashback
80% to 85%	3.14%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.4	33HW	£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
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## First Time Buyer rate

### 2 year fixed rate (fixed until 30 November 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%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.5	33OD	£500 cashback
60% to 75%	1.94%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.5	33OE	£500 cashback
75% to 80%	2.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.6	33OF	£500 cashback
80% to 85%	2.54%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.6	33OG	£500 cashback

### 5 year fixed rate (fixed until 30 November 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%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.4	33HX	£500 cashback
60% to 75%	1.99%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.4	33HY	£500 cashback
75% to 80%	2.69%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.7	33HZ	£500 cashback
80% to 85%	2.94%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.7	33IA	£500 cashback

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

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

## Homemover rate

### 2 year fixed rate (fixed until 30 November 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%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.3	33OH	£500 cashback
60% to 75%	1.94%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.4	33OI	£500 cashback
75% to 80%	2.44%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.5	33OJ	£500 cashback
80% to 85%	2.54%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.5	33OK	£500 cashback

### 5 year fixed rate (fixed until 30 November 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 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.0	33IB	£500 cashback
60% to 75%	1.99%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.0	33IC	£500 cashback
75% to 80%	2.69%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.3	33ID	£500 cashback
80% to 85%	2.94%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.4	33IE	£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
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## Remortgage (own Conveyancer)

### 2 year fixed rate (fixed until 30 November 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 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.3	33IF	£500 cashback
	1.89%		£0			3.3	33IG	£500 cashback
60% to 75%	2.14%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.4	33IH	£500 cashback

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

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.79%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.9	33II	£500 cashback
	2.09%		£0			3.0	33IJ	£500 cashback
60% to 75%	2.39%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.1	33IK	£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 31 December 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%	£995	2% until 31/12/2022, then 1% until 31/12/2023	£25,005 to £500,000	4.1	33TG	N/A
	1.89%		£0			4.1	33TH	N/A
60% to 70%	1.64%	BVR*, currently 4.44%	£995	2% until 31/12/2022, then 1% until 31/12/2023	£25,005 to £500,000	4.1	33TI	N/A
	2.04%		£0			4.1	33TJ	N/A
70% to 75%	1.69%	BVR*, currently 4.44%	£995	2% until 31/12/2022, then 1% until 31/12/2023	£25,005 to £500,000	4.1	33TK	N/A
	2.09%		£0			4.1	33TL	N/A

### 5 year fixed rate with 3 year ERC (fixed until 31 December 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	2.24%	BVR*, currently 4.44%	£0	3% until 31/12/2022, then 2% until 31/12/2023, then 1% until 31/12/2024	£25,005 to £500,000	3.7	33TM	N/A
60% to 70%	2.39%	BVR*, currently 4.44%	£0	3% until 31/12/2022, then 2% until 31/12/2023, then 1% until 31/12/2024	£25,005 to £500,000	3.7	33TN	N/A
70% to 75%	2.44%	BVR*, currently 4.44%	£0	3% until 31/12/2022, then 2% until 31/12/2023, then 1% until 31/12/2024	£25,005 to £500,000	3.7	33TO	N/A

### 5 year fixed rate (fixed until 31 December 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.79%	BVR*, currently 4.44%	£995	5% until 31/12/2022, then 4% until 31/12/2023, then 3% until 31/12/2024, then 2% until 31/12/2025, then 1% until 31/12/2026	£25,005 to £500,000	3.6	33TP	N/A
	2.04%		£0			3.6	33TQ	N/A
60% to 70%	1.99%	BVR*, currently 4.44%	£995	5% until 31/12/2022, then 4% until 31/12/2023, then 3% until 31/12/2024, then 2% until 31/12/2025, then 1% until 31/12/2026	£25,005 to £500,000	3.6	33TR	N/A
	2.19%		£0			3.6	33TS	N/A
70% to 75%	2.04%	BVR*, currently 4.44%	£995	5% until 31/12/2022, then 4% until 31/12/2023, then 3% until 31/12/2024, then 2% until 31/12/2025, then 1% until 31/12/2026	£25,005 to £500,000	3.6	33TT	N/A
	2.24%		£0			3.7	33TU	N/A

### 10 year fixed rate (fixed until 31 December 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%	BVR*, currently 4.44%	£995	6% until 31/12/2026, then 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030, then 1% until 31/12/2031	£25,005 to £500,000	3.0	33TV	N/A
	2.34%		£0			3.1	33TW	N/A
60% to 75%	2.29%	BVR*, currently 4.44%	£995	6% until 31/12/2026, then 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030, then 1% until 31/12/2031	£25,005 to £500,000	3.2	33TX	N/A
	2.49%		£0			3.2	33TY	N/A

### 2 year tracker rate (until 31 December 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% (variable) at 1.59% above the BoE base rate**	BVR*, currently 4.44%	£995	No ERC	£25,005 to £500,000	4.1	33TZ	N/A
60% to 70%	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	33UA	N/A

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

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

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# Buy-to-Let.

- 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 31 December 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%	1.34%	BVR*, currently 4.44%	£995	2% until 31/12/2022, then 1% until 31/12/2023	£25,005 to £500,000	4.0	33UB	N/A	33UW	£300 cashback
	1.74%		£0				33UC	N/A	33UX	£300 cashback
60% to 70%	1.54%	BVR*, currently 4.44%	£995	2% until 31/12/2022, then 1% until 31/12/2023	£25,005 to £500,000	4.0	33UD	N/A	33UY	£300 cashback
	1.94%		£0				33UE	N/A	33UZ	£300 cashback
70% to 75%	1.69%	BVR*, currently 4.44%	£995	2% until 31/12/2022, then 1% until 31/12/2023	£25,005 to £500,000	4.0	33UF	N/A	33VA	£300 cashback
	2.09%		£0				33UG	N/A	33VB	£300 cashback

### 5 year fixed rate with 3 year ERC (fixed until 31 December 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%	2.24%	BVR*, currently 4.44%	£0	3% until 31/12/2022, then 2% until 31/12/2023, then 1% until 31/12/2024	£25,005 to £500,000	3.5	33UH	N/A	33VC	£300 cashback
60% to 70%	2.39%	BVR*, currently 4.44%	£0	3% until 31/12/2022, then 2% until 31/12/2023, then 1% until 31/12/2024	£25,005 to £500,000	3.6	33UI	N/A	33VD	£300 cashback
70% to 75%	2.44%	BVR*, currently 4.44%	£0	3% until 31/12/2022, then 2% until 31/12/2023, then 1% until 31/12/2024	£25,005 to £500,000	3.6	33UJ	N/A	33VE	£300 cashback

### 5 year fixed rate (fixed until 31 December 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%	1.79%	BVR*, currently 4.44%	£995	5% until 31/12/2022, then 4% until 31/12/2023, then 3% until 31/12/2024, then 2% until 31/12/2025, then 1% until 31/12/2026	£25,005 to £500,000	3.4	33UK	N/A	33VF	£300 cashback
	2.04%		£0				33UL	N/A	33VG	£300 cashback
60% to 70%	1.99%	BVR*, currently 4.44%	£995	5% until 31/12/2022, then 4% until 31/12/2023, then 3% until 31/12/2024, then 2% until 31/12/2025, then 1% until 31/12/2026	£25,005 to £500,000	3.5	33UM	N/A	33VH	£300 cashback
	2.19%		£0				33UN	N/A	33VI	£300 cashback
70% to 75%	2.04%	BVR*, currently 4.44%	£995	5% until 31/12/2022, then 4% until 31/12/2023, then 3% until 31/12/2024, then 2% until 31/12/2025, then 1% until 31/12/2026	£25,005 to £500,000	3.5	33UO	N/A	33VJ	£300 cashback
	2.24%		£0				33UP	N/A	33VK	£300 cashback

### 10 year fixed rate (fixed until 31 December 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%	2.09%	BVR*, currently 4.44%	£995	6% until 31/12/2026, then 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030, then 1% until 31/12/2031	£25,005 to £500,000	2.8	33UQ	N/A	33VL	£300 cashback
	2.34%		£0				33UR	N/A	33VM	£300 cashback
60% to 75%	2.29%	BVR*, currently 4.44%	£995	6% until 31/12/2026, then 5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030, then 1% until 31/12/2031	£25,005 to £500,000	3.0	33US	N/A	33VN	£300 cashback
	2.49%		£0				33UT	N/A	33VO	£300 cashback

### 2 year tracker rate (until 31 December 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%	1.54% (variable) at 1.44% above the BoE base rate**	BVR*, currently 4.44%	£995	No ERC	£25,005 to £500,000	4.1	33UU	N/A	33VP	£300 cashback
60% to 70%	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	33UV	N/A	33VQ	£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 30 November 2023)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.44%	BVR**, currently 4.44%	£995	2% until 30/11/2022, then 1% until 30/11/2023	Up to £7.5 million	4.0	33PX	
	1.84%		£0			3.9	33PY	
60% to 75%	1.84%	BVR**, currently 4.44%	£995	2% until 30/11/2022, then 1% until 30/11/2023	Up to £7.5 million	4.1	33PZ	
	2.24%		£0			4.0	33QA	

### 5 year fixed rate (fixed until 30 November 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 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	Up to £7.5 million	3.4	33QB	
	2.14%		£0			3.4	33QC	
60% to 75%	2.14%	BVR**, currently 4.44%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	Up to £7.5 million	3.5	33QD	
	2.34%		£0			3.5	33QE	
75% to 120%	4.39%	BVR**, currently 4.44%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	Up to £7.5 million	4.5	33QF	

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

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# 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 30 November 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%	0.74%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	Up to £7.5 million	3.2	33ZO	
	1.14%		£0			3.1	33ZP	
60% to 75%	0.79%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	Up to £7.5 million	3.2	33ZQ	
	1.19%		£0			3.1	33ZR	
75% to 80%	1.39%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	Up to £7.5 million	3.3	33ZS	
	1.79%		£0			3.2	33ZT	
80% to 85%	1.54%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	Up to £7.5 million	3.4	33ZU	
	1.94%		£0			3.3	33ZV	
85% to 90%	3.14%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	Up to £7.5 million	3.7	33QO	
	3.44%		£0			3.6	33QP	
90% to 120%	3.49%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	Up to £7.5 million	3.6	33QQ	

\*Homeowner Variable Rate, currently 3.59%

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# Product Transfers

## Residential - Fixed

5 year fixed rate (fixed until 30 November 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%	0.89%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	Up to £7.5 million	2.5	33ZW	
	1.09%		£0			2.4	33ZX	
60% to 75%	0.99%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	Up to £7.5 million	2.5	33ZY	
	1.19%		£0			2.5	33ZZ	
75% to 80%	1.74%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	Up to £7.5 million	2.9	34AA	
	1.94%		£0			2.8	34AB	
80% to 85%	2.09%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	Up to £7.5 million	3.1	34AC	
	2.29%		£0			3.0	34AD	
85% to 90%	3.19%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	Up to £7.5 million	3.6	33QZ	
	3.49%		£0			3.6	33RA	
90% to 120%	3.54%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	Up to £7.5 million	3.6	33RB	

\*Homeowner Variable Rate, currently 3.59%

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# Product Transfers

## Residential - Fixed

10 year fixed rate with 5 year ERC (fixed until 30 November 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%	2.39%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	Up to £7.5 million	2.7	33RC	
60% to 75%	2.79%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	Up to £7.5 million	3.0	33RD	
75% to 85%	3.54%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	Up to £7.5 million	3.6	33RE	
85% to 90%	3.59%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	Up to £7.5 million	3.6	33RF	

10 year fixed rate (fixed until 30 November 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%	£995	6% until 30/11/2026, then 5% until 30/11/2027, then 4% until 30/11/2028, then 3% until 30/11/2029, then 2% until 30/11/2030, then 1% until 30/11/2031	Up to £7.5 million	2.7	33RG	
	2.29%		£0			2.6	33RH	
60% to 75%	2.19%	HVR*, currently 3.59%	£995	6% until 30/11/2026, then 5% until 30/11/2027, then 4% until 30/11/2028, then 3% until 30/11/2029, then 2% until 30/11/2030, then 1% until 30/11/2031	Up to £7.5 million	2.7	33RI	
	2.29%		£0			2.6	33RJ	

\*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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