With effect from 29 October 2021.

# Intermediary Product Guide.

# What's inside...

Introducing our product range effective from 29 October 2021.

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

- 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 29 February 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%	1.19%	Follow-on tracker rate,  - 2.49% above the BoE base	£995	2% until 28/02/2023, then	£5,000 to £1 million	2.5	34RL	
Op to 60%	1.44%	rate***	£0	1% until 29/02/2024	£5,000 to £1 million	2.5	34RM	
60% to 75%	1.24%	Follow-on tracker rate, 2.49% above the BoE base	£995	2% until 28/02/2023, then	CF 000 to C4 million	2.5	34RN	
60% to 75%	1.49%	rate***	£0	1% until 29/02/2024	£5,000 to £1 million	2.5	34RO	
75% to 80%	1.64%	Follow-on tracker rate, 2.49% above the BoE base	£995	2% until 28/02/2023, then		2.5	34RP	
75% 10 80%	1.94%	rate***	above the BoE base 1% until 29/02/2024 £5,000 to £1 million		£5,000 to £1 million	2.5	34RQ	
80% to 85%	1.79%	Follow-on tracker rate,  2.49% above the BoE base	£995	2% until 28/02/2023, then	CE 000 to C1 million	2.6	34RR	
80% to 85%	2.09%	rate***	£0	1% until 29/02/2024	£5,000 to £1 million	2.5	34RS	
85% to 90%	2.09%	Follow-on tracker rate, 2.49% above the BoE base	£995	2% until 28/02/2023, then	£5,000 to £500,000	2.6	34RT	£500 cashback
65% IU 9U%	2.39%	rate***	£0	1% until 29/02/2024	15,000 to £500,000	2.6	34RU	£500 cashback
90% to 95%	2.79%	Follow-on tracker rate,  2.49% above the BoE base	£995	2% until 28/02/2023, then	£5,000 to £500,000	2.7	34DZ	£500 cashback
30% (0 95%	3.19%	rate***	£0	1% until 29/02/2024	15,000 to £500,000	2.7	34EA	£500 cashback

2 year tracker rate (until 29 February 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%	1.09% (variable) at 0.99% 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	34EB	
60% to 75%	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	34EC	
75% to 80%	1.44% (variable) at 1.34% 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	34ED	
80% to 85%	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	34EE	
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	34EF	£500 cashback

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

5 year fixed rate with 3 year ERC (fixed until 28 February 2027)

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***	£0	3% until 28/02/2023, then 2% until 29/02/2024, then 1% until 28/02/2025	£5,000 to £1 million	2.3	34ER	
60% to 75%	1.79%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	3% until 28/02/2023, then 2% until 29/02/2024, then 1% until 28/02/2025	£5,000 to £1 million	2.3	34ES	
75% to 80%	2.14%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	3% until 28/02/2023, then 2% until 29/02/2024, then 1% until 28/02/2025	£5,000 to £1 million	2.5	34ET	
80% to 85%	2.49%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	3% until 28/02/2023, then 2% until 29/02/2024, then 1% until 28/02/2025	£5,000 to £1 million	2.6	34EU	
85% to 90%	2.99%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	3% until 28/02/2023, then 2% until 29/02/2024, then 1% until 28/02/2025	£5,000 to £500,000	2.8	34EV	£500 cashback
90% to 95%	3.69%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	3% until 28/02/2023, then 2% until 29/02/2024, then 1% until 28/02/2025	£5,000 to £500,000	3.0	34EW	£500 cashback

5 year fixed rate with 5 year ERC (fixed until 28 February 2027)

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	£995	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then	£5,000 to £1 million	2.2	34EX	
<b>CP</b> 10 00/0	1.44%	rate***	£0	2% until 28/02/2026, then 1% until 28/02/2027	25,000 to 22	2.2	34EY	
60% to 75%	1.29%	Follow-on tracker rate, 2.49% above the BoE base	£995	5% until 28/02/2023, then 4% until 29/02/2024, then	EE 000 to £1 million	2.2	34EZ	
00% 10 73%	1.49%	rate***	£0	2% until 28/02/2026, then 1% until 28/02/2027	3% until 28/02/2025, then		34FA	
75% to 80%	1.79%	Follow-on tracker rate, 2.49% above the BoE base	£995	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then	£5,000 to £1 million	2.4	34FB	
73/0 10 00/0	1.99%	rate***	£0	2% until 28/02/2026, then 1% until 28/02/2027	13,000 to 11 million	2.4	34FC	
80% to 85%	2.14%	Follow-on tracker rate, 2.49% above the BoE base	£995	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then	£5,000 to £1 million	2.5	34FD	
3070 to 8370	2.34%	rate***	£0	2% until 28/02/2026, then 1% until 28/02/2027	E3,000 to E1 million	2.5	34FE	
85% to 90%	2.64%	Follow-on tracker rate, 2.49% above the BoE base	£995	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then	£5,000 to £500,000	2.7	34FF	£500 cashback
05/6 10 50/6	2.84%	rate***	£0	2% until 28/02/2026, then 1% until 28/02/2027	£3,000 to £300,000	2.7	34FG	£500 cashback
90% to 95%	3.14%	Follow-on tracker rate, 2.49% above the BoE base	£995	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then	£5,000 to £500,000	2.9	34RV	£500 cashback
30% 10 33%	3.34%	rate***	£0	2% until 28/02/2025, then 1% until 28/02/2027	£3,000 to £300,000	2.9	34RW	£500 cashback

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

**Stepped Down (fixed until 28 February 2027)** 

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 28/02/2023, then 1.99% fixed until 29/02/2024, then 1.89% fixed until 28/02/2025, then 1.74% fixed until 28/02/2027	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.4	34FJ	
80% to 85%	2.39% fixed until 28/02/2023, then 2.29% fixed until 29/02/2024, then 2.19% fixed until 28/02/2025, then 2.04% fixed until 28/02/2027	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.5	34FK	
85% to 90%	3.04% fixed until 28/02/2023, then 2.94% fixed until 29/02/2024, then 2.84% fixed until 28/02/2025, then 2.69% fixed until 28/02/2027	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £500,000	2.8	34FL	£500 cashback
90% to 95%	3.74% fixed until 28/02/2023, then 3.64% fixed until 29/02/2024, then 3.54% fixed until 28/02/2025, then 3.39% fixed until 28/02/2027	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £500,000	3.0	34FM	£500 cashback

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

10 year fixed rate with 5 year ERC (fixed until 29 February 2032)

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 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.4	34FN	
60% to 75%	2.59%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.6	34FO	
75% to 80%	3.04%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.9	34FP	
80% to 85%	3.69%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.3	34FQ	
85% to 90%	4.14%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £500,000	3.6	34FR	£500 cashback
90% to 95%	4.34%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £500,000	3.7	34FS	£500 cashback

10 year fixed rate with 10 year ERC (fixed until 29 February 2032)

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***	£995	6% until 28/02/2027, then 5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031, then 1% until 29/02/2032	£5,000 to £1 million	2.3	34FT	
60% to 75%	2.34%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	6% until 28/02/2027, then 5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031, then 1% until 29/02/2032	£5,000 to £1 million	2.5	34FU	
75% to 80%	2.79%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	6% until 28/02/2027, then 5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031, then 1% until 29/02/2032	£5,000 to £1 million	2.8	34FV	
80% to 85%	3.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	6% until 28/02/2027, then 5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031, then 1% until 29/02/2032	£5,000 to £1 million	3.2	34FW	
85% to 90%	3.89%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	6% until 28/02/2027, then 5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031, then 1% until 29/02/2032	£5,000 to £500,000	3.5	34FX	£500 cashback
90% to 95%	4.14%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	6% until 28/02/2027, then 5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031, then 1% until 29/02/2032	£5,000 to £500,000	3.7	34FY	£500 cashback

<sup>\*\*\*</sup>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 29 February 2024)

2 year lixe	ed rate (lixed until	29 Februar	/ 2024)				TSB	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Mortgage Pro code	Additional features
Up to 60%	1.19%	HVR*, currently	£995	2% until 28/02/2023, then	55 000 to 51 million	3.3	34RX	
ορ το σο <sub>2</sub>	1.44%	3.59%	£0	£5,000 to £1 million		3.3	34RY	
60% to 75%	1.24%	HVR*, currently	£995	2% until 28/02/2023, then	£5,000 to £1 million	3.3	34RZ	
00% t0 73%	1.49%	3.59%	£0	1% until 29/02/2024	13,000 to 11 million	3.3	34SA	
75% to 80%	1.64%	HVR*, currently	£995	2% until 28/02/2023, then	£5,000 to £1 million	3.4	34SB	
73% 10 80%	1.94%	3.59%	£0	1% until 29/02/2024	13,000 to 11 million	3.4	34SC	
80% to 85%	1.79%	HVR*, currently	£995	2% until 28/02/2023, then	£5,000 to £1 million	3.4	34SD	
30% to 33%	2.09%	3.59%	£0	1% until 29/02/2024		3.4	34SE	
85% to 90%	2.09%	HVR*, currently	£995	2% until 28/02/2023, then	£5,000 to £500,000	3.4	34SF	£500 cashback
03/8 (0 30/8	2.39%	3.59%	£0	1% until 29/02/2024	13,000 to 1300,000	3.4	34SG	£500 cashback
90% to 95%	2.79%	HVR*, currently	£995	2% until 28/02/2023, then	£5,000 to £500,000	3.6	34GJ	£500 cashback
30/0 10 33/0	3.19%	3.59%	£0	1% until 29/02/2024	£3,000 to £300,000	3.6	34GK	£500 cashback

2 year tracker rate (until 29 February 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%	1.09% (variable) at 0.99% above the BoE base rate***	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.3	34GL	
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	3.3	34GM	
75% to 80%	1.44% (variable) at 1.34% above the BoE base rate***	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.3	34GN	
80% to 85%	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	34GO	
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	34GP	£500 cashback

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

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

# Movers.

5 year fixed rate with 3 year ERC (fixed until 28 February 2027)

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%	£0	3% until 28/02/2023, then 2% until 29/02/2024, then 1% until 28/02/2025	£5,000 to £1 million	2.9	34HB	
60% to 75%	1.79%	HVR*, currently 3.59%	£0	3% until 28/02/2023, then 2% until 29/02/2024, then 1% until 28/02/2025	£5,000 to £1 million	3.0	34HC	
75% to 80%	2.14%	HVR*, currently 3.59%	£0	3% until 28/02/2023, then 2% until 29/02/2024, then 1% until 28/02/2025	£5,000 to £1 million	3.1	34HD	
80% to 85%	2.49%	HVR*, currently 3.59%	£0	3% until 28/02/2023, then 2% until 29/02/2024, then 1% until 28/02/2025	£5,000 to £1 million	3.2	34HE	
85% to 90%	2.99%	HVR*, currently 3.59%	£0	3% until 28/02/2023, then 2% until 29/02/2024, then 1% until 28/02/2025	£5,000 to £500,000	3.4	34HF	£500 cashback
90% to 95%	3.69%	HVR*, currently 3.59%	£0	3% until 28/02/2023, then 2% until 29/02/2024, then 1% until 28/02/2025	£5,000 to £500,000	3.7	34HG	£500 cashback

5 year fixed rate with 5 year ERC (fixed until 28 February 2027)

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	£995	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then	£5,000 to £1 million	2.8	34HH	
Op 10 00%	1.44%	3.59%	£0	2% until 28/02/2026, then 1% until 28/02/2027	15,000 to 11 million	2.8	34HI	
60% to 75%	1.29%	HVR*, currently	£995	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then	£5,000 to £1 million	2.8	34HJ	
00% 10 73%	1.49%	3.59%	£0	2% until 28/02/2026, then 1% until 28/02/2027	15,000 to 11 million	2.9	34HK	
75% to 80%	1.79%	HVR*, currently	£995	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then	£5,000 to £1 million	3.0	34HL	
73/0 to 00/0	1.99%	3.59%	£0	2% until 28/02/2026, then 1% until 28/02/2027	25,000 to 11 111111011	3.0	34HM	
80% to 85%	2.14%	HVR*, currently	£995	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then	£5,000 to £1 million	3.1	34HN	
30/0 to 33/0	2.34%	3.59%	£0	2% until 28/02/2026, then 1% until 28/02/2027	15,000 to 11 million	3.2	34HO	
85% to 90%	2.64%	HVR*, currently	£995	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then	£5,000 to £500,000	3.3	34HP	£500 cashback
83/0 to 30/0	2.84%	3.59%	£0	2% until 28/02/2026, then 1% until 28/02/2027	E3,000 to E300,000	3.4	34HQ	£500 cashback
90% to 95%	3.14%	HVR*, currently	£995	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then	£5,000 to £500,000	3.5	34SH	£500 cashback
30/0 (0 33/0	3.34%	3.59%	£0	2% until 28/02/2026, then 1% until 28/02/2027	13,000 to 1300,000	3.6	34SI	£500 cashback

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

# Movers.

10 year fixed rate with 5 year ERC (fixed until 29 February 2032)

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 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.7	34HT	
60% to 75%	2.59%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.0	34HU	
75% to 80%	3.04%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.3	34HV	
80% to 85%	3.69%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.7	34HW	
85% to 90%	4.14%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £500,000	4.0	34HX	£500 cashback
90% to 95%	4.34%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £500,000	4.2	34НҮ	£500 cashback

10 year fixed rate with 10 year ERC (fixed until 29 February 2032)

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%	£995	6% until 28/02/2027, then 5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031, then 1% until 29/02/2032	£5,000 to £1 million	2.6	34HZ	
60% to 75%	2.34%	HVR*, currently 3.59%	£995	6% until 28/02/2027, then 5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031, then 1% until 29/02/2032	£5,000 to £1 million	2.9	34IA	
75% to 80%	2.79%	HVR*, currently 3.59%	£995	6% until 28/02/2027, then 5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031, then 1% until 29/02/2032	£5,000 to £1 million	3.2	34IB	
80% to 85%	3.44%	HVR*, currently 3.59%	£995	6% until 28/02/2027, then 5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031, then 1% until 29/02/2032	£5,000 to £1 million	3.6	34IC	
85% to 90%	3.89%	HVR*, currently 3.59%	£995	6% until 28/02/2027, then 5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031, then 1% until 29/02/2032	£5,000 to £500,000	3.9	34ID	£500 cashback
90% to 95%	4.14%	HVR*, currently 3.59%	£995	6% until 28/02/2027, then 5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031, then 1% until 29/02/2032	£5,000 to £500,000	4.1	34IE	£500 cashback

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

# 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 fixe	ed rate (fixed ur	ntil 29 Februa	ary 2024)				Free	Legals	Own Co	nveyancer
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.09%	HVR*, currently	£995	2% until 28/02/2023, then	£5,000 to £1 million	3.2	34SJ		34SR	£300 cashback
Op 10 00%	1.29%	3.59%	£0	1% until 29/02/2024	£25,000 to £1 million	3.2	34SK		34SS	£300 cashback
60% to 75%	1.09%	HVR*, currently	£995	2% until 28/02/2023, then		£300 cashback				
00% to 75%	1.39%	3.59%	£0	1% until 29/02/2024	15,000 to 11 111111011	3.2	34SM		34SU	£300 cashback
75% to 80%	1.79%	HVR*, currently	£995	2% until 28/02/2023, then	£5,000 to £1 million	3.4	34SN		34SV	£300 cashback
73% 10 80%	2.04%	3.59%	£0	1% until 29/02/2024	15,000 to 11 million	3.3	34SO		34SW	£300 cashback
80% to 85%	1.94%	HVR*, currently	£995	2% until 28/02/2023, then	£5,000 to £1 million	3.4	34SP		34SX	£300 cashback
80% to 83%	2.29%	3.59%	£0	1% until 29/02/2024	25,000 to 11 million	3.4	34SQ		34SY	£300 cashback
85% to 90%	2.34%	HVR*, currently	£995	2% until 28/02/2023, then	£5,000 to £500,000	3.5	34IN		34JC	£300 cashback
03/0 10 30/0	2.74%	3.59%	£0	1% until 29/02/2024	13,000 to 1300,000	3.5	3410		34JD	£300 cashback

2 year tra	cker rate (until 2	29 February	2024)				Free	Legals	Own Co	nveyancer
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.04% (variable) at 0.94% above the BoE base rate***	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.2	34IP		34JE	£300 cashback
60% to 75%	1.14% (variable) at 1.04% above the BoE base rate***	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.2	34IQ		34JF	£300 cashback
75% to 80%	1.64% (variable) at 1.54% above the BoE base rate***	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.3	34IR		34JG	£300 cashback
80% to 85%	1.79% (variable) at 1.69% above the BoE base rate***	HVR*, currently 3.59%	£995	No ERC	£5,000 to £1 million	3.4	34IS		34JH	£300 cashback
85% to 90%	2.54% (variable) at 2.44% above the BoE base rate***	HVR*, currently 3.59%	£995	No ERC	£5,000 to £500,000	3.5	34IT		34JI	£300 cashback

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

\*\*Free standard legals are provided through TSB's nominated firms of conveyancer. Additional costs may become payable for:
- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in or discharging shared equity or shared ownership arrangements.

# Remortgages.

5 year fix	1.44% HVR*, currently 3.59% for 3% until 28/02/2023, then 2% until 29/02/2024, then 1% until 28/02/2025 for 55,000 to £1 mil 2					Free	Legals	Own Co	nveyancer	
LTV	Initial rate	This reverts to		Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.44%		£0	2% until 29/02/2024, then	£25,000 to £1 million	2.7	34JZ		34KL	£300 cashback
60% to 75%	1.64%		£0	2% until 29/02/2024, then	£5,000 to £1 million	2.8	34KA		34KM	£300 cashback
75% to 80%	2.24%	HVR*, currently 3.59%	£0		£5,000 to £1 million	3.0	34KB		34KN	£300 cashback
80% to 85%	2.64%	HVR*, currently 3.59%	£0	3% until 28/02/2023, then 2% until 29/02/2024, then 1% until 28/02/2025	£5,000 to £1 million	3.2	34KC		34KO	£300 cashback

5 year fix	ed rate v	vith 5 year E	ERC (fixe	ed until 28 February 2027)			Free	Legals	Own Co	nveyancer
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Un to 60%	1.19%	HVR*, currently	£995	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then	£5,000 to £1 million	2.7	34SZ		34TD	£300 cashback
Up to 60%	1.39%	3.59%	£0	2% until 28/02/2025, then 1% until 28/02/2027	£25,000 to £1 million	2.7	34TA		34TE	£300 cashback
60% to 75%	1.39%	HVR*, currently	£995	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then	CF 000 to C1 million	2.7	34TB		34TF	£300 cashback
60% 10 75%	1.59%	3.59%	£0	2% until 28/02/2025, then 1% until 28/02/2027	£5,000 to £1 million	2.8	34TC		34TF 34TG	£300 cashback
75% to 80%	1.89%	HVR*, currently	£995	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then	£5,000 to £1 million	3.0	34KH		34KT	£300 cashback
75% 10 80%	2.09%	3.59%	£0	2% until 28/02/2025, then 1% until 28/02/2027	£5,000 to £1 mmon	3.0	34KI		34KU	£300 cashback
80% to 85%	2.29%	HVR*, currently	£995	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then	£5,000 to £1 million	3.1	34KJ		34KV	£300 cashback
60% 10 65%	2.49%	3.59%	£0	2% until 28/02/2025, then 1% until 28/02/2027	15,000 to £1 million	3.2	34KK		34KW	£300 cashback

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

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

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements. This information must be given directly to the acting Conveyancer

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

# Remortgages.

10 year fi	xed rate	with 5 year	ERC (fi	xed until 29 February 2032)	)		Free	Legals	Own Co	nveyancer
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	2.24%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£25,000 to £1 million	2.6	34KX		34LF	£300 cashback
60% to 75%	2.59%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.9	34KY		34LG	£300 cashback
75% to 80%	3.04%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.2	34KZ		34LH	£300 cashback
80% to 85%	3.74%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.8	34LA		34LI	£300 cashback

10 year fi	xed rate	with 10 yea	r ERC	(fixed until 29 February 203	2)		Free	Legals	Own Co	nveyancer
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.99%	HVR*, currently 3.59%	£995	6% until 28/02/2027, then 5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031, then 1% until 29/02/2032	£5,000 to £1 million	2.5	34LB		34⊔	£300 cashback
60% to 75%	2.34%	HVR*, currently 3.59%	£995	6% until 28/02/2027, then 5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031, then 1% until 29/02/2032	£5,000 to £1 million	2.8	34LC		34LK	£300 cashback
75% to 80%	2.79%	HVR*, currently 3.59%	£995	6% until 28/02/2027, then 5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031, then 1% until 29/02/2032	£5,000 to £1 million	3.1	34LD		34LL	£300 cashback
80% to 85%	3.49%	HVR*, currently 3.59%	£995	6% until 28/02/2027, then 5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031, then 1% until 29/02/2032	£5,000 to £1 million	3.6	34LE		34LM	£300 cashback

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

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

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements. This information must be given directly to the acting Conveyancer

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

# **New Build Shared Ownership**

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership First Time Buyer and Homemover products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- · Please ensure the Property Details screen on Mortgage Pro is completed to specify New Build.
- New Build range will be clearly marked with 'NB' in the product description at the product selection stage.

#### **First Time Buyer rate**

5 year fixed rate (fixed until 28 February 2027)

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%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.4	34QA	£500 cashback
60% to 75%	2.04%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.4	34QB	£500 cashback
75% to 80%	2.39%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.6	34QC	£500 cashback
80% to 85%	2.74%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.7	34QD	£500 cashback

#### Homemover rate

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.84%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.0	34QE	£500 cashback
60% to 75%	2.04%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.1	34QF	£500 cashback
75% to 80%	2.39%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.2	34QG	£500 cashback
80% to 85%	2.74%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.3	34QH	£500 cashback

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

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

# New Build 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 and Homemover products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Please ensure the Property Details screen on Mortgage Pro is completed to specify New Build.
- New Build range will be clearly marked with 'NB' in the product description at the product selection stage.

### **First Time Buyer rate**

5 year fixed rate (fixed until 28 February 2027)

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%	1.64%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.3	34QI	£500 cashback
60% to 75%	1.84%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.4	34QJ	£500 cashback
75% to 80%	2.19%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.5	34QK	£500 cashback
80% to 85%	2.54%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.6	34QL	£500 cashback

#### Homemover rate

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.64%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.9	34QM	£500 cashback
60% to 75%	1.84%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.0	34QN	£500 cashback
75% to 80%	2.19%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.1	34QO	£500 cashback
80% to 85%	2.54%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.2	34QP	£500 cashback

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

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

# **Shared Ownership.**

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership 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 29 February 2024)

L your nx	ou rate (	iixed diitii 29 i ebida	ary ZOZ-T	)				
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%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	2.5	34LN	£500 cashback
60% to 75%	2.09%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	2.5	34LO	£500 cashback
75% to 80%	2.29%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	2.6	34LP	£500 cashback
80% to 85%	2.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	2.6	34LQ	£500 cashback
85% to 90%	2.79%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £500,000	2.7	34LR	£500 cashback

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.94%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.4	34LS	£500 cashback
60% to 75%	2.14%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.5	34LT	£500 cashback
75% to 80%	2.49%	Follow-on tracker rate, 2.49% above the BoE base rate***	£O	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.6	34LU	£500 cashback
80% to 85%	2.84%	Follow-on tracker rate, 2.49% above the BoE base rate***	£O	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.7	34LV	£500 cashback
85% to 90%	3.34%	Follow-on tracker rate, 2.49% above the BoE base rate***	£O	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £500,000	2.9	34LW	£500 cashback

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

# **Shared Ownership.**

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership Homemover products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

# **Homemover rate**

2 year fixed rate (fixed until 29 February 2024)

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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%	HVR*, currently 3.59%	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.4	34LX	£500 cashback
60% to 75%	2.09%	HVR*, currently 3.59%	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.4	34LY	£500 cashback
75% to 80%	2.29%	HVR*, currently 3.59%	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.4	34LZ	£500 cashback
80% to 85%	2.44%	HVR*, currently 3.59%	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.5	34MA	£500 cashback
85% to 90%	2.79%	HVR*, currently 3.59%	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £500,000	3.5	34MB	£500 cashback

LTV		This reverts to	Product	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage	Additional
Up to 60%	1.94%	HVR*, currently 3.59%	fee £0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.0	Pro code 34MC	features £500 cashback
60% to 75%	2.14%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.1	34MD	£500 cashback
75% to 80%	2.49%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.2	34ME	£500 cashback
80% to 85%	2.84%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.4	34MF	£500 cashback
85% to 90%	3.34%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £500,000	3.6	34MG	£500 cashback

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

# **Shared Ownership.**

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership Remortgage products
- 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 29 February 2024)

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LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.74%	HVR*, currently 3.59%	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.3	34MH	£500 cashback
60% to 75%	1.89%	HVR*, currently 3.59%	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.3	34MI	£500 cashback
75% to 80%	2.49%	HVR*, currently 3.59%	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.4	34MJ	£500 cashback
80% to 85%	2.64%	HVR*, currently 3.59%	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.5	34MK	£500 cashback

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.79%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.9	34ML	£500 cashback
60% to 75%	1.99%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.9	34MM	£500 cashback
75% to 80%	2.59%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.2	34MN	£500 cashback
80% to 85%	2.99%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.4	34MO	£500 cashback

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

# **Shared Equity.**

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Free Basic Valuation on all Shared Equity First Time Buyer products
- 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 29 February 2024)

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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 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	2.5	34MP	£500 cashback
60% to 75%	1.89%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	2.5	34MQ	£500 cashback
75% to 80%	2.09%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	2.5	34MR	£500 cashback
80% to 85%	2.24%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	2.6	34MS	£500 cashback

LTV	Initial rate	This reverts to	Product	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage	Additional
· ·	mittal rate	This reverts to	fee	Larry repayment charge	Loan Size (inc an rees)	Ai ite /	Pro code	features
Up to 60%	1.74%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.3	34MT	£500 cashback
60% to 75%	1.94%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.4	34MU	£500 cashback
75% to 80%	2.29%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.5	34MV	£500 cashback
80% to 85%	2.64%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.6	34MW	£500 cashback

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

# **Shared Equity.**

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Free Basic Valuation on all Shared Equity Homemover products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

#### Homemover rate

2 year fixed rate (fixed until 29 February 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%	1.69%	HVR*, currently 3.59%	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.3	34MX	£500 cashback
60% to 75%	1.89%	HVR*, currently 3.59%	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.4	34MY	£500 cashback
75% to 80%	2.09%	HVR*, currently 3.59%	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.4	34MZ	£500 cashback
80% to 85%	2.24%	HVR*, currently 3.59%	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.4	34NA	£500 cashback

LTV		This reverts to	Product	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.74%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.9	34NB	£500 cashback
60% to 75%	1.94%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.0	34NC	£500 cashback
75% to 80%	2.29%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.2	34ND	£500 cashback
80% to 85%	2.64%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	3.3	34NE	£500 cashback

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

# **Shared Equity.**

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Free Basic Valuation on all Shared Equity Remortgage products
- 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 29 February 2024)

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LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Un to 60%		HVR*,	£995	2% until 28/02/2023, then	£5,000 to £1 million	3.2	34NF	£500 cashback
Op 10 60%	1.54%	3.59%	£0	1% until 29/02/2024	£5,000 to £1 IIIIII0II	3.2	34NG	£500 cashback
60% to 75%	1.69%	HVR*, currently 3.59%	£0	2% until 28/02/2023, then 1% until 29/02/2024	£5,000 to £1 million	3.3	34NH	£500 cashback

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
1.: Up to 60%	1.39%	HVR*,	£995	5% until 28/02/2023, then 4% until 29/02/2024, then	CF 000 to C1 million	2.7	34NI	£500 cashback
Op to 60%	1.59%	currently 3.59%	£0	3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.8	34NJ	£500 cashback
60% to 75%	1.79%	HVR*, currently 3.59%	£0	5% until 28/02/2023, then 4% until 29/02/2024, then 3% until 28/02/2025, then 2% until 28/02/2026, then 1% until 28/02/2027	£5,000 to £1 million	2.9	34NK	£500 cashback

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

# **Buy-to-Let.**

- Max loan size £500k
- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free Basic Valuation on all Buy to Let House Purchase products

#### **House Purchase**

2 year fixed rate (fixed until 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	£995	2% until 31/12/2022, then	£3E 00E to £E00 000	4.1	33TG	N/A
Op to 60%	1.89%	4.44%	£0	1% until 31/12/2023	1 +25.005 to +500.000		33TH	N/A
60% to 70%	1.64%	BVR*, currently	£995	2% until 31/12/2022, then £25,005 to £500,000		4.1	33ТІ	N/A
00% 10 70%	2.04%	4.44%	£0	1% until 31/12/2023	123,003 to 1300,000	4.1	33TJ	N/A
70% to 75%	1.69%	BVR*, currently	£995	2% until 31/12/2022, then	£25,005 to £500,000	4.1	33TK	N/A
70% 10 75%	2.09%	4.44%	£0	1% until 31/12/2023	123,003 to 1300,000	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	ззто	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	£995	5% until 31/12/2022, then 4% until 31/12/2023, then 3% until 31/12/2024, then	£25,005 to £500,000	3.6	33TP	N/A
ορ το 60%	2.04%	4.44%	£0	2% until 31/12/2025, then 1% until 31/12/2026	123,003 to 1300,000	3.6	33TQ	N/A
60% to 70%	1.99%	BVR*, currently	£995	5% until 31/12/2022, then 4% until 31/12/2023, then 3% until 31/12/2024, then	£25.005 to £500.000	3.6	33TR	N/A
60% to 70%	2.19%	4.44%	£0	2% until 31/12/2025, then 1% until 31/12/2026	£25,005 to £500,000	3.6	33TS	N/A
70% to 75%	2.04% BVR*,	BVR*, currently	£995	5% until 31/12/2022, then 4% until 31/12/2023, then 2% until 31/12/2024, then	£25.005 to £500.000	3.6	33TT	N/A
70% to 75% 2.249	2.24%	4.44%	£0	3% until 31/12/2024, then 2% until 31/12/2025, then 1% until 31/12/2026	123,003 to 1300,000	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	£995	6% until 31/12/2026, then 5% until 31/12/2027, then 4% until 31/12/2028, then	£25,005 to £500,000	3.0	33TV	N/A
2.34%	4.44%	£0	3% until 31/12/2029, then 2% until 31/12/2030, then 1% until 31/12/2031	123,003 to 1300,000	3.1	33TW	N/A	
60% to 75%	2.29%	BVR*, currently	£995	6% until 31/12/2026, then 5% until 31/12/2027, then 4% until 31/12/2028, then	£25,005 to £500,000	3.2	ззтх	N/A
00% 10 73%	2.49%		£0	3% until 31/12/2029, then 2% until 31/12/2030, then 1% until 31/12/2031	£23,003 to £300,000	3.2	ЗЗТҮ	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

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

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

#### **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)

	`			<u> </u>			Free Le	gals	Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.34%	BVR*, currently	£995	2% until 31/12/2022, then	£25,005 to £500,000	4.0	33UB	N/A	33UW	£300 cashback
Op 10 00%	1.74%	4.44%	£0	1% until 31/12/2023	223,003 to 2300,000	4.0	33UC	N/A	33UX	£300 cashback
60% to 70%	1.54%	BVR*, currently	£995	2% until 31/12/2022, then	£25,005 to £500,000	4.0	33UD	N/A	33UY	£300 cashback
00%1070%	1.94%	4.44%	£0	1% until 31/12/2023		4.0	33UE	N/A	33UZ	£300 cashback
70% +0.75%	1.69%	BVR*, currently	£995	2% until 31/12/2022, then	£25,005 to £500,000	4.0	33UF	N/A	33VA	£300 cashback
70% 10 75%	2.09%	4.44%	£0	1% until 31/12/2023	123,003 to 1300,000	4.0	33UG	N/A	33VB	£300 cashback

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

							Free Le	gals	Own Conve	eyancer
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	2.24%	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)

							Free Le	gals	Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.79%	BVR*, currently	£995	5% until 31/12/2022, then 4% until 31/12/2023, then 3% until 31/12/2024, then	£25,005 to £500,000	3.4	33UK	N/A	33VF	£300 cashback
Op 10 00%	2.04%	4.44%	£0	2% until 31/12/2025, then 1% until 31/12/2026	31/12/2025, then	3.4	33UL	N/A	33VG	£300 cashback
60% to 70%	1.99%	BVR*, currently	£995	5% until 31/12/2022, then 4% until 31/12/2023, then 3% until 31/12/2024, then	£25,005 to £500,000	3.5	33UM	N/A	33VH	£300 cashback
00% 10 70%	2.19%	4.44%	£0	2% until 31/12/2025, then 1% until 31/12/2026	£25,005 to £500,000	3.5	33UN	N/A	33VI	£300 cashback
70% +0.75%	2.04%	BVR*, currently	£995	5% until 31/12/2022, then 4% until 31/12/2023, then 3% until 31/12/2024, then	1	3.5	33UO	N/A	33VJ	£300 cashback
70% to 75% 2.24%	4.44%	£0	2% until 31/12/2025, then 1% until 31/12/2026	123,003 to 1300,000	3.5	33UP	N/A	33VK	£300 cashback	

10 year fixed rate (fixed until 31 December 2031)

	`						Free Le	gals	Own Conve	eyancer
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Un to 60%	2.09%	BVR*, currently	£995	6% until 31/12/2026, then 5% until 31/12/2027, then 4% until 31/12/2028, then	£25,005 to £500,000	2.8	33UQ	N/A	33VL	£300 cashback
Up to 60% 2.34%	4.44%	£0	3% until 31/12/2029, then 2% until 31/12/2030, then 1% until 31/12/2031	123,003 to 1300,000	2.9	33UR	N/A	33VM	£300 cashback	
60% +0.75%	2.29%	BVR*, currently	£995	6% until 31/12/2026, then 5% until 31/12/2027, then 4% until 31/12/2028, then	£25,005 to £500,000	3.0	33US	N/A	33VN	£300 cashback
60% to 75%	4.44%	£0	3% until 31/12/2029, then 2% until 31/12/2030, then 1% until 31/12/2031	123,003 to 1300,000	3.1	33UT	N/A	33VO	£300 cashback	

2 year tra	cker rate (unt	il 31 December	r 2023)				Free Le	gals	Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
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

<sup>\*\*</sup>Fash of England Base Rate, currently 4-010%

\*\*\*Free standard legate are provided through TSB's nominated firms of conveyancer. <u>Additional costs may become payable for</u>:

\*\*\*Free standard legate are provided through TSB's nominated firms of conveyancer. <u>Additional sorts may become payable for</u>:

\*\*Additional sorties 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
Un to 60%	1.44%	BVR**,	£995	2% until 30/11/2022, then	Up to £7.5 million	4.0	33PX	
Up to 60%	1.84%	currently 4.44%	£0	1% until 30/11/2023	Op to £7.5 million	3.9	33PY	
609/ to 759/	1.84%	BVR**,	£995	2% until 30/11/2022, then	Un to C7 E million	4.1	33PZ	
60% to 75%	2.24%	currently 4.44%	£0	1% until 30/11/2023 Up to £7.5 million		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**,	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then	Up to £7.5 million	3.4	33QB	
Op to 60%	2.14%	currently 4.44%	£0	2% until 30/11/2025, then 1% until 30/11/2026	Op to £7.5 million	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	Un to C7 E million	3.5	33QD	
60% (0 75%	2.34% cur		£0	2% until 30/11/2025, then 1% until 30/11/2026	Up to £7.5 million	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	

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

# **Product Transfers**

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

# **Residential - Fixed**

2 year fixed rate (fixed until 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	£995	2% until 30/11/2022, then 1% until 30/11/2023	Up to £7.5 million	3.2	33ZO	
	1.14%	3.59%	£0			3.1	33ZP	
609/ to 759/	0.79%	HVR*, currently	£995	2% until 30/11/2022, then 1% until 30/11/2023	Up to £7.5 million	3.2	33ZQ	
60% to 75%	1.19%	3.59%	£0			3.1	33ZR	
75% to 80%	1.34%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then	Llada C7 Facillian	3.3	34QQ	
75% (0 80%	1.74%		£0	1% until 30/11/2023	Up to £7.5 million	3.2	34QR	
80% to 85%	1.39%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then	Up to £7.5 million	3.3	34QS	
80% t0 83%	1.79%		£0	1% until 30/11/2023		3.2	34QT	
959/ to 009/	1.89%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then	Up to £7.5 million	3.4	34QU	
85% to 90%	2.29%		£0	1% until 30/11/2023		3.4	34QV	
90% to 120%	2.94%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	Up to £7.5 million	3.5	34QW	

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

# **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	Up to £7.5 million	2.5	33ZW	
	1.09%		£0	2% until 30/11/2025, then 1% until 30/11/2026		2.4	33ZX	
60% to 75%	0.99%	HVR*, currently	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then	Up to £7.5 million	2.5	33ZY	
60% to 75%	1.19%	3.59%	£0	2% until 30/11/2025, then 1% until 30/11/2026		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	Up to £7.5 million	2.9	34AA	
	1.94%		£0	2% until 30/11/2025, then 1% until 30/11/2026		2.8	34AB	
909/ to 959/	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	Up to £7.5 million	3.0	34QX	
80% to 85%	2.09%		£0	2% until 30/11/2025, then 1% until 30/11/2026		2.9	34QY	
85% to 90%	2.49%	£999 HVR*, currently 3.59% £0	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then	Up to £7.5 million	3.3	34QZ	
65% to 90%	2.69%		£0	2% until 30/11/2025, then 1% until 30/11/2026		3.2	34RA	
90% to 120%	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	Up to £7.5 million	3.4	34RB	

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

# **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%	2.24%	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	2.5	34RC	
60% to 75%	2.59%	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	2.8	34RD	
75% to 85%	3.04%	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	Up to £7.5 million	3.2	34RE	
85% to 90%	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	Up to £7.5 million	3.2	34RF	

#### **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%	1.89%	HVR*, currently 3.59%	£995	6% until 30/11/2026, then 5% until 30/11/2027, then 4% until 30/11/2028, then	Up to £7.5 million	2.4	34RG	
	1.99%		£0	3% until 30/11/2029, then 2% until 30/11/2030, then 1% until 30/11/2031		2.3	34RH	
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	Up to £7.5 million	2.7	33RI	
	2.29%		£0	3% until 30/11/2029, then 2% until 30/11/2030, then 1% until 30/11/2031		2.6	33RJ	

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

#### **TSB Mortgage Pro** Valuation fees.

Mortgage valuations fees for movers and first time buyers.

Property value greater than	Property value less than or equal to	Charge (inclusive of VAT)			
Property value greater than	Property value less than or equal to	Basic Valuation	Homebuyers Valuation	Building Survey	
£0	£25,000	£0	£279	£500	
£25,000	£50,000	£0	£279	£500	
£50,000	£100,000	£0	£279	£500	
£100,000	£150,000	£0	£302	£540	
£150,000	£200,000	£0	£342	£609	
£200,000	£250,000	£0	£437	£774	
£250,000	£350,000	£0	£480	£850	
£350,000	£450,000	£0	£574	£951	
£450,000	£550,000	£0	£666	£1,000	
£550,000	£650,000	£0	£761	£1,090	
£650,000	£750,000	£0	£850	£1,180	
£750,000	£850,000	£0	£953	£1,226	
£850,000	£1,000,000	£0	£1,033	£1,316	
£1,000,000	£1,250,000	£0	£1,116	£1,750	
£1,250,000	£1,500,000	£0	£1,116	£2,001	
£1,500,000	£1,750,000	£0	£1,116	£2,250	
£1,750,000	£2,000,000	£0	£1,116	£2,500	

#### If you'd like to discuss a case...

Contact your Business Development Manager

Call 0345 307 3355 intermediary.tsb.co.uk

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

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