

With effect from 16 February 2022.

# **Intermediary Product Guide.**

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Introducing our product range effective from 16 February 2022.

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# First time buyers.

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free Basic Valuation on all First Time Buyer products

## 2 year fixed rate (fixed until 31 May 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%	1.59%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	2.9	35HE	
	1.79%		£0			2.9	35HF	
60% to 75%	1.69%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	2.9	35HG	
	1.89%		£0			2.9	35HH	
75% to 80%	1.74%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	2.9	35HI	
	1.99%		£0			2.9	35HJ	
80% to 85%	1.79%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	2.9	35HK	
	2.09%		£0			2.9	35HL	
85% to 90%	2.14%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £750,000	3.0	35RT	£500 cashback
	2.44%		£0			2.9	35RU	£500 cashback
90% to 95%	2.59%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £500,000	3.0	35HO	£500 cashback
	2.99%		£0			3.0	35HP	£500 cashback

## 2 year tracker rate (until 31 May 2024)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	2.04% (variable) at 1.54% above the BoE base rate***	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	No ERC	£5,000 to £1 million	2.9	35RV	
60% to 75%	2.14% (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	2.9	35RW	
75% to 80%	2.19% (variable) at 1.69% above the BoE base rate***	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	No ERC	£5,000 to £1 million	2.9	35RX	
80% to 85%	2.24% (variable) at 1.74% above the BoE base rate***	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	No ERC	£5,000 to £1 million	2.9	35RY	
85% to 90%	2.59% (variable) at 2.09% above the BoE base rate***	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	No ERC	£5,000 to £750,000	3.0	35RZ	£500 cashback

\*\*\*Bank of England Base Rate, currently 0.50%

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# First time buyers.

## 5 year fixed rate with 5 year ERC (fixed until 31 May 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
85% to 90%	2.34%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £750,000	2.9	35SE	£500 cashback
	2.54%		£0			2.9	35SF	£500 cashback
90% to 95%	2.94%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £500,000	3.1	35IA	£500 cashback
	3.14%		£0			3.1	35IB	£500 cashback

# New Build

## 5 year fixed rate with 5 year ERC (fixed until 31 May 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
80% to 85%	1.99%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	2.7	35SG	
	2.19%		£0			2.8	35SH	

\*\*\*Bank of England Base Rate, currently 0.50%

# Movers.

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free Basic Valuation on all Residential Movers

## 2 year fixed rate (fixed until 31 May 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%	1.59%	HVR*, currently 3.99%	£995	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.7	35IO	
	1.79%		£0			3.7	35IP	
60% to 75%	1.69%	HVR*, currently 3.99%	£995	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.7	35IQ	
	1.89%		£0			3.7	35IR	
75% to 80%	1.74%	HVR*, currently 3.99%	£995	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.7	35IS	
	1.99%		£0			3.7	35IT	
80% to 85%	1.79%	HVR*, currently 3.99%	£995	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.7	35IU	
	2.09%		£0			3.7	35IV	
85% to 90%	2.14%	HVR*, currently 3.99%	£995	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £750,000	3.8	35SQ	£500 cashback
	2.44%		£0			3.8	35SR	£500 cashback
90% to 95%	2.59%	HVR*, currently 3.99%	£995	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £500,000	3.9	35IY	£500 cashback
	2.99%		£0			3.9	35IZ	£500 cashback

## 2 year tracker rate (until 31 May 2024)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	2.04% (variable) at 1.54% above the BoE base rate***	HVR*, currently 3.99%	£995	No ERC	£5,000 to £1 million	3.7	35SS	
60% to 75%	2.14% (variable) at 1.64% above the BoE base rate***	HVR*, currently 3.99%	£995	No ERC	£5,000 to £1 million	3.7	35ST	
75% to 80%	2.19% (variable) at 1.69% above the BoE base rate***	HVR*, currently 3.99%	£995	No ERC	£5,000 to £1 million	3.8	35SU	
80% to 85%	2.24% (variable) at 1.74% above the BoE base rate***	HVR*, currently 3.99%	£995	No ERC	£5,000 to £1 million	3.8	35SV	
85% to 90%	2.59% (variable) at 2.09% above the BoE base rate***	HVR*, currently 3.99%	£995	No ERC	£5,000 to £750,000	3.8	35SW	£500 cashback

\*Homeowner Variable Rate, currently 3.99%

\*\*\*Bank of England Base Rate, currently 0.50%

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# Movers.

## 5 year fixed rate with 5 year ERC (fixed until 31 May 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
85% to 90%	2.34%	HVR*, currently 3.99%	£995	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £750,000	3.5	35TB	£500 cashback
	2.54%		£0			3.5	35TC	£500 cashback
90% to 95%	2.94%	HVR*, currently 3.99%	£995	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £500,000	3.7	35JK	£500 cashback
	3.14%		£0			3.7	35JL	£500 cashback

# New Build

## 5 year fixed rate with 5 year ERC (fixed until 31 May 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
80% to 85%	1.99%	HVR*, currently 3.99%	£995	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.3	35TD	
	2.19%		£0			3.3	35TE	

\*Homeowner Variable Rate, currently 3.99%

# Remortgages.

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

## 2 year fixed rate (fixed until 31 May 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%	1.59%	HVR*, currently 3.99%	£995	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.7	35JY		35KI	£300 cashback
	1.84%		£0						35JZ	£300 cashback
60% to 75%	1.64%	HVR*, currently 3.99%	£995	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.7	35KA		35KK	£300 cashback
	1.89%		£0						35KB	£300 cashback
75% to 80%	1.79%	HVR*, currently 3.99%	£995	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.7	35KC		35KM	£300 cashback
	2.04%		£0						35KD	£300 cashback
80% to 85%	1.94%	HVR*, currently 3.99%	£995	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.7	35KE		35KO	£300 cashback
	2.29%		£0						35KF	£300 cashback
85% to 90%	2.34%	HVR*, currently 3.99%	£995	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £500,000	3.8	35KG		35KQ	£300 cashback
	2.74%		£0						35KH	£300 cashback

## 2 year tracker rate (until 31 May 2024)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	2.04% (variable) at 1.54% above the BoE base rate***	HVR*, currently 3.99%	£995	No ERC	£5,000 to £1 million	3.7	35TN		35TS	£300 cashback
60% to 75%	2.09% (variable) at 1.59% above the BoE base rate***	HVR*, currently 3.99%	£995	No ERC	£5,000 to £1 million	3.7	35TO		35TT	£300 cashback
75% to 80%	2.24% (variable) at 1.74% above the BoE base rate***	HVR*, currently 3.99%	£995	No ERC	£5,000 to £1 million	3.7	35TP		35TU	£300 cashback
80% to 85%	2.39% (variable) at 1.89% above the BoE base rate***	HVR*, currently 3.99%	£995	No ERC	£5,000 to £1 million	3.8	35TQ		35TV	£300 cashback
85% to 90%	2.79% (variable) at 2.29% above the BoE base rate***	HVR*, currently 3.99%	£995	No ERC	£5,000 to £500,000	3.8	35TR		35TW	£300 cashback

\*Homeowner Variable Rate, currently 3.99%

\*\*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 5 year ERC (fixed until 31 May 2027)

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
85% to 90%	2.39%	HVR*, currently 3.99%	£995	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £500,000	3.4	35UD		35UL	£300 cashback
	2.59%		£0			3.5	35UE		35UM	£300 cashback

\*Homeowner Variable Rate, currently 3.99%

\*\*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 31 May 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%	2.19%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	2.8	35LY	£500 cashback
60% to 75%	2.34%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	2.8	35LZ	£500 cashback
75% to 80%	2.39%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	2.8	35MA	£500 cashback
80% to 85%	2.59%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	2.9	35MB	£500 cashback

## Homemover rate

5 year fixed rate (fixed until 31 May 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%	2.19%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.3	35MC	£500 cashback
60% to 75%	2.34%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.4	35MD	£500 cashback
75% to 80%	2.39%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.4	35ME	£500 cashback
80% to 85%	2.59%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.5	35MF	£500 cashback

\*Homeowner Variable Rate, currently 3.99%

\*\*\*Bank of England Base Rate, currently 0.50%

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# 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 31 May 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%	1.99%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	2.7	35MG	£500 cashback
60% to 75%	2.14%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	2.7	35MH	£500 cashback
75% to 80%	2.19%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	2.8	35MI	£500 cashback
80% to 85%	2.39%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	2.8	35MJ	£500 cashback

## Homemover rate

5 year fixed rate (fixed until 31 May 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%	1.99%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.3	35MK	£500 cashback
60% to 75%	2.14%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.3	35ML	£500 cashback
75% to 80%	2.19%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.3	35MM	£500 cashback
80% to 85%	2.39%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.4	35MN	£500 cashback

\*Homeowner Variable Rate, currently 3.99%

\*\*\*Bank of England Base Rate, currently 0.50%

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# 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 31 May 2024)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	2.29%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	2.9	35MO	£500 cashback
60% to 75%	2.39%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	2.9	35MP	£500 cashback
75% to 80%	2.49%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.0	35MQ	£500 cashback
80% to 85%	2.59%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.0	35MR	£500 cashback
85% to 90%	2.84%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £500,000	3.0	35MS	£500 cashback

### 5 year fixed rate (fixed until 31 May 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%	2.29%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	2.8	35MT	£500 cashback
60% to 75%	2.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	2.8	35MU	£500 cashback
75% to 80%	2.49%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	2.9	35MV	£500 cashback
80% to 85%	2.69%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	2.9	35MW	£500 cashback
85% to 90%	3.04%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £500,000	3.0	35MX	£500 cashback

\*\*\*Bank of England Base Rate, currently 0.50%

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# 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 31 May 2024)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	2.29%	HVR*, currently 3.99%	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.8	35MY	£500 cashback
60% to 75%	2.39%	HVR*, currently 3.99%	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.8	35MZ	£500 cashback
75% to 80%	2.49%	HVR*, currently 3.99%	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.8	35NA	£500 cashback
80% to 85%	2.59%	HVR*, currently 3.99%	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.8	35NB	£500 cashback
85% to 90%	2.84%	HVR*, currently 3.99%	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £500,000	3.9	35NC	£500 cashback

### 5 year fixed rate (fixed until 31 May 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%	2.29%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.4	35ND	£500 cashback
60% to 75%	2.44%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.4	35NE	£500 cashback
75% to 80%	2.49%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.5	35NF	£500 cashback
80% to 85%	2.69%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.5	35NG	£500 cashback
85% to 90%	3.04%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £500,000	3.7	35NH	£500 cashback

\*Homeowner Variable Rate, currently 3.99%

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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 31 May 2024)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	2.34%	HVR*, currently 3.99%	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.7	35NI	£500 cashback
60% to 75%	2.39%	HVR*, currently 3.99%	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.8	35NJ	£500 cashback
75% to 80%	2.54%	HVR*, currently 3.99%	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.8	35NK	£500 cashback
80% to 85%	2.79%	HVR*, currently 3.99%	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.8	35NL	£500 cashback

### 5 year fixed rate (fixed until 31 May 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%	2.34%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.3	35NM	£500 cashback
60% to 75%	2.54%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.4	35NN	£500 cashback
75% to 80%	2.59%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.5	35NO	£500 cashback
80% to 85%	2.84%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.6	35NP	£500 cashback

\*Homeowner Variable Rate, currently 3.99%

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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 31 May 2024)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	2.09%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	2.9	35NQ	£500 cashback
60% to 75%	2.19%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	2.9	35NR	£500 cashback
75% to 80%	2.29%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	2.9	35NS	£500 cashback
80% to 85%	2.39%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	2.9	35NT	£500 cashback

### 5 year fixed rate (fixed until 31 May 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%	2.09%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	2.7	35NU	£500 cashback
60% to 75%	2.24%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	2.8	35NV	£500 cashback
75% to 80%	2.29%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	2.8	35NW	£500 cashback
80% to 85%	2.49%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	2.9	35NX	£500 cashback

\*\*\*Bank of England Base Rate, currently 0.50%

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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 31 May 2024)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	2.09%	HVR*, currently 3.99%	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.7	35NY	£500 cashback
60% to 75%	2.19%	HVR*, currently 3.99%	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.7	35NZ	£500 cashback
75% to 80%	2.29%	HVR*, currently 3.99%	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.8	35OA	£500 cashback
80% to 85%	2.39%	HVR*, currently 3.99%	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.8	35OB	£500 cashback

### 5 year fixed rate (fixed until 31 May 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%	2.09%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.3	35OC	£500 cashback
60% to 75%	2.24%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.4	35OD	£500 cashback
75% to 80%	2.29%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.4	35OE	£500 cashback
80% to 85%	2.49%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.5	35OF	£500 cashback

\*Homeowner Variable Rate, currently 3.99%

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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 31 May 2024)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.89%	HVR*, currently 3.99%	£995	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.7	35OG	£500 cashback
	2.14%		£0			3.7	35OH	£500 cashback
60% to 75%	2.19%	HVR*, currently 3.99%	£0	2% until 31/05/2023, then 1% until 31/05/2024	£5,000 to £1 million	3.7	35OI	£500 cashback

### 5 year fixed rate (fixed until 31 May 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%	2.04%	HVR*, currently 3.99%	£995	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.3	35OJ	£500 cashback
	2.14%		£0			3.3	35OK	£500 cashback
60% to 75%	2.34%	HVR*, currently 3.99%	£0	5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027	£5,000 to £1 million	3.3	35OL	£500 cashback

\*Homeowner Variable Rate, currently 3.99%

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# Buy-to-Let.

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

## House Purchase

### 2 year fixed rate (fixed until 30 June 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%	1.59%	BVR*, currently 4.84%	£995	2% until 30/06/2023, then 1% until 30/06/2024	£25,005 to £1 million	4.4	35WB	N/A
	1.99%		£0			4.4	35WC	N/A
60% to 70%	1.69%	BVR*, currently 4.84%	£995	2% until 30/06/2023, then 1% until 30/06/2024	£25,005 to £1 million	4.4	35WD	N/A
	2.09%		£0			4.4	35WE	N/A
70% to 75%	1.89%	BVR*, currently 4.84%	£995	2% until 30/06/2023, then 1% until 30/06/2024	£25,005 to £1 million	4.5	35WF	N/A
	2.09%		£0			4.4	35WG	N/A
75% to 80%	2.84%	BVR*, currently 4.84%	£995	2% until 30/06/2023, then 1% until 30/06/2024	£25,005 to £500,000	4.6	35WH	N/A
	3.24%		£0			4.7	35WI	N/A

### 5 year fixed rate (fixed until 30 June 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%	1.89%	BVR*, currently 4.84%	£995	5% until 30/06/2023, then 4% until 30/06/2024, then 3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£25,005 to £1 million	3.8	35WJ	N/A
	2.14%		£0			3.9	35WK	N/A
60% to 70%	2.04%	BVR*, currently 4.84%	£995	5% until 30/06/2023, then 4% until 30/06/2024, then 3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£25,005 to £1 million	3.9	35WL	N/A
	2.24%		£0			3.9	35WM	N/A
70% to 75%	2.19%	BVR*, currently 4.84%	£995	5% until 30/06/2023, then 4% until 30/06/2024, then 3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£25,005 to £1 million	3.9	35WN	N/A
	2.24%		£0			3.9	35WO	N/A
75% to 80%	3.14%	BVR*, currently 4.84%	£995	5% until 30/06/2023, then 4% until 30/06/2024, then 3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£25,005 to £500,000	4.3	35WP	N/A
	3.34%		£0			4.3	35WQ	N/A

### 2 year tracker rate (until 30 June 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%	2.09% (variable) at 1.59% above the BoE base rate**	BVR*, currently 4.84%	£995	No ERC	£25,005 to £1 million	4.5	35WT	N/A
60% to 70%	2.29% (variable) at 1.79% above the BoE base rate**	BVR*, currently 4.84%	£995	No ERC	£25,005 to £1 million	4.5	35WU	N/A

\*Buy-to-Let Variable Rate, currently 4.84%

\*\*Bank of England Base Rate, currently 0.50%

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# Buy-to-Let.

- Free valuation and a choice of either £300 cash back or free standard legals\*\*\*
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## Remortgage

### 2 year fixed rate (fixed until 30 June 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%	1.59%	BVR*, currently 4.84%	£995	2% until 30/06/2023, then 1% until 30/06/2024	£25,005 to £1 million	4.4	35WV	N/A	35XP	£300 cashback
	1.99%		£0			4.4	35WW	N/A	35XQ	£300 cashback
60% to 70%	1.69%	BVR*, currently 4.84%	£995	2% until 30/06/2023, then 1% until 30/06/2024	£25,005 to £1 million	4.4	35WX	N/A	35XR	£300 cashback
	2.09%		£0			4.4	35WY	N/A	35XS	£300 cashback
70% to 75%	1.89%	BVR*, currently 4.84%	£995	2% until 30/06/2023, then 1% until 30/06/2024	£25,005 to £1 million	4.4	35WZ	N/A	35XT	£300 cashback
	2.09%		£0			4.4	35XA	N/A	35XU	£300 cashback
75% to 80%	2.84%	BVR*, currently 4.84%	£995	2% until 30/06/2023, then 1% until 30/06/2024	£25,005 to £500,000	4.6	35XB	N/A	35XV	£300 cashback
	3.24%		£0			4.6	35XC	N/A	35XW	£300 cashback

### 5 year fixed rate (fixed until 30 June 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.89%	BVR*, currently 4.84%	£995	5% until 30/06/2023, then 4% until 30/06/2024, then 3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£25,005 to £1 million	3.7	35XD	N/A	35XX	£300 cashback
	2.14%		£0			3.8	35XE	N/A	35XY	£300 cashback
60% to 70%	2.04%	BVR*, currently 4.84%	£995	5% until 30/06/2023, then 4% until 30/06/2024, then 3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£25,005 to £1 million	3.8	35XF	N/A	35XZ	£300 cashback
	2.24%		£0			3.8	35XG	N/A	35YA	£300 cashback
70% to 75%	2.19%	BVR*, currently 4.84%	£995	5% until 30/06/2023, then 4% until 30/06/2024, then 3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£25,005 to £1 million	3.8	35XH	N/A	35YB	£300 cashback
	2.24%		£0			3.8	35XI	N/A	35YC	£300 cashback
75% to 80%	3.14%	BVR*, currently 4.84%	£995	5% until 30/06/2023, then 4% until 30/06/2024, then 3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£25,005 to £500,000	4.2	35XJ	N/A	35YD	£300 cashback
	3.34%		£0			4.3	35XK	N/A	35YE	£300 cashback

### 2 year tracker rate (until 30 June 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%	1.94% (variable) at 1.44% above the BoE base rate**	BVR*, currently 4.84%	£995	No ERC	£25,005 to £1 million	4.4	35XN	N/A	35YH	£300 cashback
60% to 70%	2.29% (variable) at 1.79% above the BoE base rate**	BVR*, currently 4.84%	£995	No ERC	£25,005 to £1 million	4.4	35XO	N/A	35YI	£300 cashback

\*Buy-to-Let Variable Rate, currently 4.84%

\*\*Bank of England Base Rate, currently 0.50%

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

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

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

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# Product transfers.

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

## Buy-to-Let

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

### 2 year fixed rate (fixed until 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%	1.44%	BVR**, currently 4.84%	£995	2% until 28/02/2023, then 1% until 29/02/2024	Up to £7.5 million	4.6	35ZS	
	1.84%		£0			4.3	35ZT	
60% to 75%	1.84%	BVR**, currently 4.84%	£995	2% until 28/02/2023, then 1% until 29/02/2024	Up to £7.5 million	4.7	35ZU	
	2.24%		£0			4.3	35ZV	

### 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%	1.89%	BVR**, currently 4.84%	£995	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	Up to £7.5 million	3.9	35ZW	
	2.14%		£0			3.6	35ZX	
60% to 75%	2.14%	BVR**, currently 4.84%	£995	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	Up to £7.5 million	4.0	35ZY	
	2.34%		£0			3.7	35ZZ	
75% to 120%	4.39%	BVR**, currently 4.84%	£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	Up to £7.5 million	4.7	36AA	

\*\*Buy to Let Variable Rate, currently 4.84%

# 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 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%	1.14%	HVR*, currently 3.99%	£995	2% until 28/02/2023, then 1% until 29/02/2024	Up to £7.5 million	3.9	34ZQ	
	1.54%		£0			3.5	34ZR	
60% to 75%	1.19%	HVR*, currently 3.99%	£995	2% until 28/02/2023, then 1% until 29/02/2024	Up to £7.5 million	3.9	34ZS	
	1.59%		£0			3.5	34ZT	
75% to 80%	1.44%	HVR*, currently 3.99%	£995	2% until 28/02/2023, then 1% until 29/02/2024	Up to £7.5 million	3.9	34ZU	
	1.84%		£0			3.6	34ZV	
80% to 85%	1.54%	HVR*, currently 3.99%	£995	2% until 28/02/2023, then 1% until 29/02/2024	Up to £7.5 million	3.9	34ZW	
	1.94%		£0			3.6	34ZX	
85% to 90%	2.04%	HVR*, currently 3.99%	£995	2% until 28/02/2023, then 1% until 29/02/2024	Up to £7.5 million	4.1	34ZY	
	2.44%		£0			3.7	34ZZ	
90% to 120%	3.14%	HVR*, currently 3.99%	£0	2% until 28/02/2023, then 1% until 29/02/2024	Up to £7.5 million	3.9	35AA	

\*Homeowner Variable Rate, currently 3.99%

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# Product Transfers

## Residential - Fixed

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%	1.34%	HVR*, currently 3.99%	£995	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	Up to £7.5 million	3.2	35AB	
	1.54%		£0			2.8	35AC	
60% to 75%	1.39%	HVR*, currently 3.99%	£995	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	Up to £7.5 million	3.2	35AD	
	1.59%		£0			2.9	35AE	
75% to 80%	1.74%	HVR*, currently 3.99%	£995	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	Up to £7.5 million	3.4	35AF	
	1.94%		£0			3.0	35AG	
80% to 85%	2.04%	HVR*, currently 3.99%	£995	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	Up to £7.5 million	3.5	35AH	
	2.24%		£0			3.2	35AI	
85% to 90%	2.64%	HVR*, currently 3.99%	£995	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	Up to £7.5 million	3.8	35AJ	
	2.84%		£0			3.5	35AK	
90% to 120%	3.39%	HVR*, currently 3.99%	£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	Up to £7.5 million	3.8	35AL	

\*Homeowner Variable Rate, currently 3.99%

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# Product Transfers

## Residential - Fixed

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%	2.24%	HVR*, currently 3.99%	£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	Up to £7.5 million	2.6	35AM	
60% to 75%	2.59%	HVR*, currently 3.99%	£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	Up to £7.5 million	2.9	35AN	
75% to 85%	3.04%	HVR*, currently 3.99%	£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	Up to £7.5 million	3.3	35AO	
85% to 90%	3.09%	HVR*, currently 3.99%	£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	Up to £7.5 million	3.3	35AP	

10 year fixed rate (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%	1.99%	HVR*, currently 3.99%	£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	Up to £7.5 million	2.8	35AQ	
	2.09%		£0			2.5	35AR	
60% to 75%	2.34%	HVR*, currently 3.99%	£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	Up to £7.5 million	3.1	35AS	
	2.44%		£0			2.8	35AT	

\*Homeowner Variable Rate, currently 3.99%

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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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