

With effect from 21 June 2023.

# **Intermediary Product Guide.**

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Introducing our product range effective from 21 June 2023.

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# Movers and First Time Buyers

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- If LTV exceeds 75% all lending must be on a repayment basis
- Free Basic Valuation on all Residential Movers

## 2 year fixed rate (fixed until 30 September 2025)

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%	5.54%	HVR*, currently 7.99%	£995	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.8	43CK	
	5.94%		£0			7.9	43CL	
60% to 75%	5.59%	HVR*, currently 7.99%	£995	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.9	43CM	
	5.99%		£0			7.9	43CN	
75% to 80%	5.64%	HVR*, currently 7.99%	£995	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.9	43CO	
	6.04%		£0			7.9	43CP	
80% to 85%	5.69%	HVR*, currently 7.99%	£995	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.9	43CQ	
	6.09%		£0			7.9	43CR	
85% to 90%	6.34%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £750,000	7.9	43CS	£500 cashback
90% to 95%	6.54%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £570,000	8.0	43CT	£500 cashback

## 2 year tracker rate (until 30 September 2025)

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%	4.89% (variable) at 0.39% above the BoE base rate***	HVR*, currently 7.99%	£995	No ERC	£5,000 to £1 million	7.7	43AG	
60% to 75%	4.94% (variable) at 0.44% above the BoE base rate***	HVR*, currently 7.99%	£995	No ERC	£5,000 to £1 million	7.7	43AH	
75% to 80%	5.19% (variable) at 0.69% above the BoE base rate***	HVR*, currently 7.99%	£995	No ERC	£5,000 to £1 million	7.8	43AI	
80% to 85%	5.19% (variable) at 0.69% above the BoE base rate***	HVR*, currently 7.99%	£995	No ERC	£5,000 to £1 million	7.8	43AJ	

\*Homeowner Variable Rate, currently 7.99%

\*\*\*Bank of England Base Rate, currently 4.50%

# Movers and First Time Buyers

## 5 year fixed rate with 5 year ERC (fixed until 30 September 2028)

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%	5.04%	HVR*, currently 7.99%	£995	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £1 million	7.1	43CU	
	5.24%		£0			7.1	43CV	
60% to 75%	5.14%	HVR*, currently 7.99%	£995	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £1 million	7.1	43CW	
	5.34%		£0			7.1	43CX	
75% to 80%	5.19%	HVR*, currently 7.99%	£995	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £1 million	7.1	43CY	
	5.44%		£0			7.2	43CZ	
80% to 85%	5.24%	HVR*, currently 7.99%	£995	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £1 million	7.1	43DA	
	5.44%		£0			7.2	43DB	
85% to 90%	5.54%	HVR*, currently 7.99%	£0	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £750,000	7.2	43DC	£500 cashback
90% to 95%	5.84%	HVR*, currently 7.99%	£0	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £570,000	7.3	43DD	£500 cashback

\*Homeowner Variable Rate, currently 7.99%

# 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 30 September 2025)

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%	5.54%	HVR*, currently 7.99%	£995	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.8	43DE		43DM	£300 cashback
	5.94%		£0		£25,000 to £1 million	7.8	43DF		43DN	£300 cashback
60% to 75%	5.59%	HVR*, currently 7.99%	£995	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.8	43DG		43DO	£300 cashback
	5.99%		£0			7.8	43DH		43DP	£300 cashback
75% to 80%	5.64%	HVR*, currently 7.99%	£995	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.8	43DI		43DQ	£300 cashback
	6.04%		£0			7.8	43DJ		43DR	£300 cashback
80% to 85%	5.84%	HVR*, currently 7.99%	£995	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.9	43DK		43DS	£300 cashback
	6.24%		£0			7.9	43DL		43DT	£300 cashback
85% to 90%	6.24%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £500,000	7.9	42SZ		42TE	£300 cashback

## 2 year tracker rate (until 30 September 2025)

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%	4.89% (variable) at 0.39% above the BoE base rate***	HVR*, currently 7.99%	£995	No ERC	£5,000 to £1 million	7.7	43AP		43AT	£300 cashback
60% to 75%	4.94% (variable) at 0.44% above the BoE base rate***	HVR*, currently 7.99%	£995	No ERC	£5,000 to £1 million	7.7	43AQ		43AU	£300 cashback
75% to 80%	5.19% (variable) at 0.69% above the BoE base rate***	HVR*, currently 7.99%	£995	No ERC	£5,000 to £1 million	7.7	43AR		43AV	£300 cashback
80% to 85%	5.19% (variable) at 0.69% above the BoE base rate***	HVR*, currently 7.99%	£995	No ERC	£5,000 to £1 million	7.7	43AS		43AW	£300 cashback

\*Homeowner Variable Rate, currently 7.99%

\*\*Fee assisted 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, discharging shared equity or shared ownership 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 ongoing shared equity or shared ownership arrangements.

\*\*\*Bank of England Base Rate, currently 4.50%

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# Remortgages.

## 5 year fixed rate with 5 year ERC (fixed until 30 September 2028)

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%	5.04%	HVR*, currently 7.99%	£995	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £1 million	6.9	43DY		43EG	£300 cashback
	5.24%		£0						43DZ	£300 cashback
60% to 75%	5.09%	HVR*, currently 7.99%	£995	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £1 million	7.0	43EA		43EI	£300 cashback
	5.34%		£0						43EB	£300 cashback
75% to 80%	5.19%	HVR*, currently 7.99%	£995	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £1 million	7.0	43EC		43EK	£300 cashback
	5.44%		£0						43ED	£300 cashback
80% to 85%	5.24%	HVR*, currently 7.99%	£995	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £1 million	7.0	43EE		43EM	£300 cashback
	5.49%		£0						43EF	£300 cashback
85% to 90%	5.49%	HVR*, currently 7.99%	£0	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £500,000	7.1	42TR		42UA	£300 cashback

\*Homeowner Variable Rate, currently 7.99%

\*\*Fee assisted 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, discharging shared equity or shared ownership 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 ongoing shared equity or shared ownership arrangements.

# 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

## Movers and First Time Buyers

### 2 year fixed rate (fixed until 30 September 2025)

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%	6.04%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.9	42WP	£500 cashback
60% to 75%	6.09%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.9	42WQ	£500 cashback
75% to 80%	6.19%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.9	42WR	£500 cashback
80% to 85%	6.19%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.9	42WS	£500 cashback
85% to 90%	6.44%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £500,000	8.0	42WT	£500 cashback

### 5 year fixed rate (fixed until 30 September 2028)

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%	5.54%	HVR*, currently 7.99%	£0	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £1 million	7.2	42WU	£500 cashback
60% to 75%	5.54%	HVR*, currently 7.99%	£0	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £1 million	7.2	42WV	£500 cashback
75% to 80%	5.54%	HVR*, currently 7.99%	£0	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £1 million	7.2	42WW	£500 cashback
80% to 85%	5.54%	HVR*, currently 7.99%	£0	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £1 million	7.2	42WX	£500 cashback
85% to 90%	5.64%	HVR*, currently 7.99%	£0	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £500,000	7.3	42WY	£500 cashback

\*Homeowner Variable Rate, currently 7.99%

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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 30 September 2025)

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%	6.19%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.9	42WZ	£500 cashback
60% to 75%	6.24%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.9	42XA	£500 cashback
75% to 80%	6.29%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.9	42XB	£500 cashback
80% to 85%	6.49%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.9	42XC	£500 cashback

\*Homeowner Variable Rate, currently 7.99%

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

## Movers and First Time Buyers

5 year fixed rate (fixed until 30 September 2028)

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%	5.34%	HVR*, currently 7.99%	£0	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £1 million	7.1	42XD	£500 cashback
60% to 75%	5.39%	HVR*, currently 7.99%	£0	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £1 million	7.1	42XE	£500 cashback
75% to 80%	5.44%	HVR*, currently 7.99%	£0	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £1 million	7.2	42XF	£500 cashback
80% to 85%	5.44%	HVR*, currently 7.99%	£0	5% until 30/09/2024, then 4% until 30/09/2025, then 3% until 30/09/2026, then 2% until 30/09/2027, then 1% until 30/09/2028	£5,000 to £1 million	7.2	42XG	£500 cashback

\*Homeowner Variable Rate, currently 7.99%

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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 30 September 2025)

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%	5.99%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.8	42XH	£500 cashback
60% to 75%	6.04%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.8	42XI	£500 cashback
75% to 80%	6.29%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.9	42XJ	£500 cashback

\*Homeowner Variable Rate, currently 7.99%

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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

### 5 year fixed rate (fixed until 31 July 2028)

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%	5.09%	BVR*, currently 8.84%	£1,995	5% until 31/07/2024, then 4% until 31/07/2025, then 3% until 31/07/2026, then 2% until 31/07/2027, then 1% until 31/07/2028	£25,005 to £1 million	7.5	42XO	N/A
	5.24%		£995			7.5	42XP	N/A
60% to 75%	5.29%	BVR*, currently 8.84%	£1,995	5% until 31/07/2024, then 4% until 31/07/2025, then 3% until 31/07/2026, then 2% until 31/07/2027, then 1% until 31/07/2028	£25,005 to £1 million	7.6	42XQ	N/A
	5.44%		£995			7.6	42XR	N/A

### 2 year tracker rate (until 31 July 2025)

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%	4.99% (variable) at 0.49% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	£25,005 to £1 million	8.4	43BF	N/A
60% to 70%	5.14% (variable) at 0.64% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	£25,005 to £1 million	8.4	43BG	N/A

\*Buy-to-Let Variable Rate, currently 8.84%

\*\*Bank of England Base Rate, currently 4.50%

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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

### 5 year fixed rate (fixed until 31 July 2028)

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%	5.04%	BVR*, currently 8.84%	£1,995	5% until 31/07/2024, then 4% until 31/07/2025, then 3% until 31/07/2026, then 2% until 31/07/2027, then 1% until 31/07/2028	£25,005 to £1 million	7.5	42XW	N/A	42YE	£300 cashback
	5.24%		£995			7.5	42XX	N/A	42YF	£300 cashback
60% to 75%	5.24%	BVR*, currently 8.84%	£1,995	5% until 31/07/2024, then 4% until 31/07/2025, then 3% until 31/07/2026, then 2% until 31/07/2027, then 1% until 31/07/2028	£25,005 to £1 million	7.6	42XY	N/A	42YG	£300 cashback
	5.44%		£995			7.6	42XZ	N/A	42YH	£300 cashback

### 2 year tracker rate (until 31 July 2025)

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%	4.99% (variable) at 0.49% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	£25,005 to £1 million	8.4	43BH	N/A	43BJ	£300 cashback
60% to 70%	5.14% (variable) at 0.64% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	£25,005 to £1 million	8.4	43BI	N/A	43BK	£300 cashback

\*Buy-to-Let Variable Rate, currently 8.84%

\*\*Bank of England Base Rate, currently 4.50%

\*\*\*Fee assisted 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, discharging shared equity or shared ownership 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 ongoing 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 or tracker rate

### 2 year fixed rate (fixed until 31 July 2025)

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%	5.39%	BVR*, currently 8.84%	£995	2% until 31/07/2024, then 1% until 31/07/2025	Up to £7.5 million	8.5	42YI	
	5.79%		£0			8.4	42YJ	
60% to 75%	5.54%	BVR*, currently 8.84%	£995	2% until 31/07/2024, then 1% until 31/07/2025	Up to £7.5 million	8.5	42YK	
	5.94%		£0			8.4	42YL	
75% to 80%	6.34%	BVR*, currently 8.84%	£995	2% until 31/07/2024, then 1% until 31/07/2025	Up to £7.5 million	8.7	42YM	
	6.74%		£0			8.7	42YN	
80% to 120%	6.74%	BVR*, currently 8.84%	£0	2% until 31/07/2024, then 1% until 31/07/2025	Up to £7.5 million	8.7	42YO	

### 2 year tracker rate (until 31 July 2025)

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%	4.99% (variable) at 0.49% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	Up to £7.5 million	8.4	43BL	
60% to 75%	5.14% (variable) at 0.64% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	Up to £7.5 million	8.4	43BM	

### 5 year fixed rate (fixed until 31 July 2028)

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%	5.19%	BVR*, currently 8.84%	£995	5% until 31/07/2024, then 4% until 31/07/2025, then 3% until 31/07/2026, then 2% until 31/07/2027, then 1% until 31/07/2028	Up to £7.5 million	7.4	42YP	
	5.39%		£0			7.3	42YQ	
60% to 75%	5.34%	BVR*, currently 8.84%	£995	5% until 31/07/2024, then 4% until 31/07/2025, then 3% until 31/07/2026, then 2% until 31/07/2027, then 1% until 31/07/2028	Up to £7.5 million	7.4	42YR	
	5.54%		£0			7.4	42YS	
75% to 80%	6.19%	BVR*, currently 8.84%	£995	5% until 31/07/2024, then 4% until 31/07/2025, then 3% until 31/07/2026, then 2% until 31/07/2027, then 1% until 31/07/2028	Up to £7.5 million	7.9	42YT	
	6.39%		£0			7.8	42YU	
80% to 120%	6.44%	BVR*, currently 8.84%	£0	5% until 31/07/2024, then 4% until 31/07/2025, then 3% until 31/07/2026, then 2% until 31/07/2027, then 1% until 31/07/2028	Up to £7.5 million	7.9	42YV	

\*Buy to Let Variable Rate, currently 8.84%

\*\*Bank of England Base Rate, currently 4.50%

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# Product Transfers

- 2 & 5 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 or tracker rate

## Residential

### 2 year fixed rate

LTV	Initial rate	End date	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.54%	31/10/2025	HVR*, currently 7.99%	£995	2% until 31/10/2024, then 1% until 31/10/2025	Up to £7.5 million	7.8	43GI	
	5.94%			£0			7.8	43GJ	
60% to 75%	5.59%	31/10/2025	HVR*, currently 7.99%	£995	2% until 31/10/2024, then 1% until 31/10/2025	Up to £7.5 million	7.8	43GK	
	5.99%			£0			7.8	43GL	
75% to 80%	5.64%	31/10/2025	HVR*, currently 7.99%	£995	2% until 31/10/2024, then 1% until 31/10/2025	Up to £7.5 million	7.8	43GM	
	6.04%			£0			7.8	43GN	
80% to 85%	5.64%	31/10/2025	HVR*, currently 7.99%	£995	2% until 31/10/2024, then 1% until 31/10/2025	Up to £7.5 million	7.8	43GO	
	6.04%			£0			7.8	43GP	
85% to 90%	5.64%	31/10/2025	HVR*, currently 7.99%	£995	2% until 31/10/2024, then 1% until 31/10/2025	Up to £7.5 million	7.8	43GQ	
	6.04%			£0			7.8	43GR	
90% to 120%	6.59%	31/07/2025	HVR*, currently 7.99%	£0	2% until 31/07/2024, then 1% until 31/07/2025	Up to £7.5 million	7.9	41PM	

### 2 year tracker rate (until 31 July 2025)

LTV	Initial rate	End date	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.89% (variable) at 0.39% above the BoE base rate**	31/07/2025	HVR*, currently 7.99%	£995	No ERC	Up to £7.5 million	7.7	43BN	
60% to 75%	4.94% (variable) at 0.44% above the BoE base rate**	31/07/2025	HVR*, currently 7.99%	£995	No ERC	Up to £7.5 million	7.7	43BO	
75% to 80%	5.19% (variable) at 0.69% above the BoE base rate**	31/07/2025	HVR*, currently 7.99%	£995	No ERC	Up to £7.5 million	7.7	43BP	
80% to 85%	5.19% (variable) at 0.69% above the BoE base rate**	31/07/2025	HVR*, currently 7.99%	£995	No ERC	Up to £7.5 million	7.7	43BQ	
85% to 90%	6.49% (variable) at 1.99% above the BoE base rate**	31/07/2025	HVR*, currently 7.99%	£995	No ERC	Up to £7.5 million	8.1	41PR	

\*Homeowner Variable Rate, currently 7.99%

\*\*Bank of England Base Rate, currently 4.50%

# Product Transfers

## Residential

5 year fixed rate

LTV	Initial rate	End date	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.94%	31/10/2028	HVR*, currently 7.99%	£995	5% until 31/10/2024, then 4% until 31/10/2025, then 3% until 31/10/2026, then 2% until 31/10/2027, then 1% until 31/10/2028	Up to £7.5 million	6.8	43GY	
	5.24%			£0			6.8	43GZ	
60% to 75%	5.04%	31/10/2028	HVR*, currently 7.99%	£995	5% until 31/10/2024, then 4% until 31/10/2025, then 3% until 31/10/2026, then 2% until 31/10/2027, then 1% until 31/10/2028	Up to £7.5 million	6.8	43HA	
	5.34%			£0			6.9	43HB	
75% to 80%	5.14%	31/10/2028	HVR*, currently 7.99%	£995	5% until 31/10/2024, then 4% until 31/10/2025, then 3% until 31/10/2026, then 2% until 31/10/2027, then 1% until 31/10/2028	Up to £7.5 million	6.9	43HC	
	5.34%			£0			6.9	43HD	
80% to 85%	5.14%	31/07/2028	HVR*, currently 7.99%	£995	5% until 31/07/2024, then 4% until 31/07/2025, then 3% until 31/07/2026, then 2% until 31/07/2027, then 1% until 31/07/2028	Up to £7.5 million	6.9	42UR	
	5.34%			£0			6.9	42US	
85% to 90%	5.19%	31/07/2028	HVR*, currently 7.99%	£995	5% until 31/07/2024, then 4% until 31/07/2025, then 3% until 31/07/2026, then 2% until 31/07/2027, then 1% until 31/07/2028	Up to £7.5 million	6.9	42UT	
	5.49%			£0			6.9	42UU	
90% to 120%	6.19%	31/07/2028	HVR*, currently 7.99%	£0	5% until 31/07/2024, then 4% until 31/07/2025, then 3% until 31/07/2026, then 2% until 31/07/2027, then 1% until 31/07/2028	Up to £7.5 million	7.3	41QC	

\*Homeowner Variable Rate, currently 7.99%

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# Buy to Let Additional Borrowing

## 2 year fixed rate (fixed until 31 July 2025)

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%	5.79%	BVR*, currently 8.84%	£0	2% until 31/07/2024, then 1% until 31/07/2025	£10,000 to £1 million	8.4	42YW	
60% to 75%	5.94%	BVR*, currently 8.84%	£0	2% until 31/07/2024, then 1% until 31/07/2025	£10,000 to £1 million	8.4	42YX	

## 5 year fixed rate (fixed until 31 July 2028)

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%	5.39%	BVR*, currently 8.84%	£0	5% until 31/07/2024, then 4% until 31/07/2025, then 3% until 31/07/2026, then 2% until 31/07/2027, then 1% until 31/07/2028	£10,000 to £1 million	7.3	42YY	
60% to 75%	5.54%	BVR*, currently 8.84%	£0	5% until 31/07/2024, then 4% until 31/07/2025, then 3% until 31/07/2026, then 2% until 31/07/2027, then 1% until 31/07/2028	£10,000 to £1 million	7.4	42YZ	

## 2 year tracker rate (until 31 July 2025)

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%	5.79% (variable) at 1.29% above the BoE base rate**	BVR*, currently 8.84%	£0	No ERC	£10,000 to £1 million	8.4	41QJ	
60% to 75%	5.94% (variable) at 1.44% above the BoE base rate**	BVR*, currently 8.84%	£0	No ERC	£10,000 to £1 million	8.4	41QK	

\*Buy-to-Let Variable Rate, currently 8.84%

\*\*Bank of England Base Rate, currently 4.50%

# Residential Additional Borrowing

## 2 year fixed rate (fixed until 31 October 2025)

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%	5.94%	HVR*, currently 7.99%	£0	2% until 31/10/2024, then 1% until 31/10/2025	£10,000 to £2 million	7.8	43HP	
60% to 75%	5.99%	HVR*, currently 7.99%	£0	2% until 31/10/2024, then 1% until 31/10/2025	£10,000 to £2 million	7.8	43HQ	
75% to 80%	6.04%	HVR*, currently 7.99%	£0	2% until 31/10/2024, then 1% until 31/10/2025	£10,000 to £2 million	7.8	43HR	

## 5 year fixed rate (fixed until 31 October 2028)

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%	5.24%	HVR*, currently 7.99%	£0	5% until 31/10/2024, then 4% until 31/10/2025, then 3% until 31/10/2026, then 2% until 31/10/2027, then 1% until 31/10/2028	£10,000 to £2 million	6.8	43HS	
60% to 75%	5.34%	HVR*, currently 7.99%	£0	5% until 31/10/2024, then 4% until 31/10/2025, then 3% until 31/10/2026, then 2% until 31/10/2027, then 1% until 31/10/2028	£10,000 to £2 million	6.9	43HT	
75% to 80%	5.34%	HVR*, currently 7.99%	£0	5% until 31/10/2024, then 4% until 31/10/2025, then 3% until 31/10/2026, then 2% until 31/10/2027, then 1% until 31/10/2028	£10,000 to £2 million	6.9	43HU	

## 2 year tracker rate (until 31 July 2025)

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%	5.59% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.99%	£0	No ERC	£10,000 to £2 million	7.7	41QT	
60% to 75%	5.64% (variable) at 1.14% above the BoE base rate**	HVR*, currently 7.99%	£0	No ERC	£10,000 to £2 million	7.7	41QU	
75% to 80%	5.89% (variable) at 1.39% above the BoE base rate**	HVR*, currently 7.99%	£0	No ERC	£10,000 to £2 million	7.8	41QV	

\*Homeowner Variable Rate, currently 7.99%

\*\*Bank of England Base Rate, currently 4.50%

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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	£256	£466
£25,000	£50,000	£0	£256	£466
£50,000	£100,000	£0	£256	£466
£100,000	£150,000	£0	£278	£504
£150,000	£200,000	£0	£316	£570
£200,000	£250,000	£0	£406	£726
£250,000	£350,000	£0	£447	£798
£350,000	£450,000	£0	£536	£894
£450,000	£550,000	£0	£624	£941
£550,000	£650,000	£0	£714	£1,026
£650,000	£750,000	£0	£798	£1,112
£750,000	£850,000	£0	£896	£1,155
£850,000	£1,000,000	£0	£972	£1,240
£1,000,000	£1,250,000	£0	£1,051	£1,653
£1,250,000	£1,500,000	£0	£1,051	£1,891
£1,500,000	£1,750,000	£0	£1,051	£2,128
£1,750,000	£2,000,000	£0	£1,051	£2,366

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

Contact your Business Development Manager  
Click [intermediary.tsb.co.uk/contact](https://intermediary.tsb.co.uk/contact)

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

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