

With effect from 31 May 2023.

Intermediary Product Guide.

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Introducing our product range effective from 31 May 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%	4.69%	HVR*, currently 7.99%	£995	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.7	42LU	
	4.94%		£0			7.7	42LV	
60% to 75%	4.74%	HVR*, currently 7.99%	£995	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.7	42LW	
	4.99%		£0			7.7	42LX	
75% to 80%	4.74%	HVR*, currently 7.99%	£995	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.7	42LY	
	4.99%		£0			7.7	42LZ	
80% to 85%	4.79%	HVR*, currently 7.99%	£995	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.7	42MA	
	4.99%		£0			7.7	42MB	
85% to 90%	5.24%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £750,000	7.7	42MC	£500 cashback
90% to 95%	5.69%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £570,000	7.8	42MD	£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%	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	42ME	
60% to 75%	5.24% (variable) at 0.74% above the BoE base rate***	HVR*, currently 7.99%	£995	No ERC	£5,000 to £1 million	7.8	42MF	
75% to 80%	5.49% (variable) at 0.99% above the BoE base rate***	HVR*, currently 7.99%	£995	No ERC	£5,000 to £1 million	7.8	42MG	
80% to 85%	5.49% (variable) at 0.99% above the BoE base rate***	HVR*, currently 7.99%	£995	No ERC	£5,000 to £1 million	7.8	42MH	

*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%	4.34%	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	6.8	42MI	
	4.54%		£0			6.8	42MJ	
60% to 75%	4.39%	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	6.8	42MK	
	4.54%		£0			6.8	42ML	
75% to 80%	4.39%	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	6.8	42MM	
	4.54%		£0			6.8	42MN	
80% to 85%	4.39%	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	6.8	42MO	
	4.54%		£0			6.8	42MP	
85% to 90%	4.64%	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 £750,000	6.8	42MQ	£500 cashback
90% to 95%	5.09%	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	7.0	42MR	£500 cashback

*Homeowner Variable Rate, currently 7.99%

Movers and First Time Buyers

10 year fixed rate with 10 year ERC (fixed until 30 September 2033)

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%	4.44%	HVR*, currently 7.99%	£995	6% until 30/09/2028, then 5% until 30/09/2029, then 4% until 30/09/2030, then 3% until 30/09/2031, then 2% until 30/09/2032, then 1% until 30/09/2033	£5,000 to £1 million	5.9	42MS	
60% to 75%	4.44%	HVR*, currently 7.99%	£995	6% until 30/09/2028, then 5% until 30/09/2029, then 4% until 30/09/2030, then 3% until 30/09/2031, then 2% until 30/09/2032, then 1% until 30/09/2033	£5,000 to £1 million	5.9	42MT	

*Homeowner Variable Rate, currently 7.99%

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Remortgages.

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

2 year fixed rate (fixed until 30 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%	4.64%	HVR*, currently 7.99%	£995	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.6	42MU		42NH	£300 cashback
	5.04%		£0		£25,000 to £1 million	7.6	42MV		42NI	£300 cashback
60% to 75%	4.69%	HVR*, currently 7.99%	£995	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.6	42MW		42NJ	£300 cashback
	5.09%		£0			7.6	42MX		42NK	£300 cashback
75% to 80%	4.74%	HVR*, currently 7.99%	£995	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.6	42MY		42NL	£300 cashback
	5.34%		£0			7.7	42MZ		42NM	£300 cashback
80% to 85%	4.94%	HVR*, currently 7.99%	£995	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.6	42NA		42NN	£300 cashback
	5.34%		£0			7.7	42NB		42NO	£300 cashback
85% to 90%	5.59%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £500,000	7.7	42NC		42NP	£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%	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	42ND		42NQ	£300 cashback
60% to 75%	5.24% (variable) at 0.74% above the BoE base rate***	HVR*, currently 7.99%	£995	No ERC	£5,000 to £1 million	7.7	42NE		42NR	£300 cashback
75% to 80%	5.49% (variable) at 0.99% above the BoE base rate***	HVR*, currently 7.99%	£995	No ERC	£5,000 to £1 million	7.8	42NF		42NS	£300 cashback
80% to 85%	5.49% (variable) at 0.99% above the BoE base rate***	HVR*, currently 7.99%	£995	No ERC	£5,000 to £1 million	7.8	42NG		42NT	£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.

3 year fixed rate (fixed until 30 September 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.49%	HVR*, currently 7.99%	£995	3% until 30/09/2024, then 2% until 30/09/2025, then 1% until 30/09/2026, then	£5,000 to £1 million	7.3	42NU		42NW	£300 cashback
60% to 75%	4.49%	HVR*, currently 7.99%	£995	3% until 30/09/2024, then 2% until 30/09/2025, then 1% until 30/09/2026, then	£5,000 to £1 million	7.3	42NV		42NX	£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.

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%	4.29%	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	6.6	42NY		42OH	£300 cashback
	4.49%		£0						42NZ	£300 cashback
60% to 75%	4.29%	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	6.6	42OA		42OJ	£300 cashback
	4.54%		£0						42OB	£300 cashback
75% to 80%	4.49%	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	6.7	42OC		42OL	£300 cashback
	4.84%		£0						42OD	£300 cashback
80% to 85%	4.49%	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	6.7	42OE		42ON	£300 cashback
	4.89%		£0						42OF	£300 cashback
85% to 90%	4.94%	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	6.8	42OG		42OP	£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.

Remortgages.

10 year fixed rate with 10 year ERC (fixed until 30 September 2033)

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%	4.44%	HVR*, currently 7.99%	£995	6% until 30/09/2028, then 5% until 30/09/2029, then 4% until 30/09/2030, then 3% until 30/09/2031, then 2% until 30/09/2032, then 1% until 30/09/2033	£5,000 to £1 million	5.6	420Q		420S	£300 cashback
60% to 75%	4.44%	HVR*, currently 7.99%	£995	6% until 30/09/2028, then 5% until 30/09/2029, then 4% until 30/09/2030, then 3% until 30/09/2031, then 2% until 30/09/2032, then 1% until 30/09/2033	£5,000 to £1 million	5.6	420R		420T	£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%	5.44%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.8	42OU	£500 cashback
60% to 75%	5.49%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.8	42OV	£500 cashback
75% to 80%	5.49%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.8	42OW	£500 cashback
80% to 85%	5.49%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.8	42OX	£500 cashback
85% to 90%	5.74%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £500,000	7.8	42OY	£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%	5.04%	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	7.0	42OZ	£500 cashback
60% to 75%	5.04%	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	7.0	42PA	£500 cashback
75% to 80%	5.04%	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	7.0	42PB	£500 cashback
80% to 85%	5.04%	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	7.0	42PC	£500 cashback
85% to 90%	5.14%	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	7.0	42PD	£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%	5.54%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.7	42PE	£500 cashback
60% to 75%	5.59%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.7	42PF	£500 cashback
75% to 80%	5.84%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.8	42PG	£500 cashback
80% to 85%	5.84%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.8	42PH	£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%	4.84%	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 £1 million	6.9	42PI	£500 cashback
60% to 75%	4.84%	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 £1 million	6.9	42PJ	£500 cashback
75% to 80%	4.84%	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 £1 million	6.9	42PK	£500 cashback
80% to 85%	4.84%	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 £1 million	6.9	42PL	£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%	5.34%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.7	42PM	£500 cashback
60% to 75%	5.39%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.7	42PN	£500 cashback
75% to 80%	5.64%	HVR*, currently 7.99%	£0	2% until 30/09/2024, then 1% until 30/09/2025	£5,000 to £1 million	7.8	42PO	£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%	4.39%	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	7.4	42JD	N/A
	4.54%		£995			7.4	42JE	N/A
60% to 75%	4.59%	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	7.4	42JF	N/A
	4.74%		£995			7.4	42JG	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%	5.39% (variable) at 0.89% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	£25,005 to £1 million	8.5	41NQ	N/A
60% to 70%	5.54% (variable) at 1.04% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	£25,005 to £1 million	8.5	41NR	N/A

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

**Bank of England Base Rate, currently 4.50%

0

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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%	4.34%	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	7.2	42JH	N/A	42JL	£300 cashback
	4.54%		£995			7.2	42JI	N/A	42JM	£300 cashback
60% to 75%	4.54%	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	7.2	42JJ	N/A	42JN	£300 cashback
	4.74%		£995			7.3	42JK	N/A	42JO	£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%	5.39% (variable) at 0.89% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	£25,005 to £1 million	8.5	41OA	N/A	41OK	£300 cashback
60% to 70%	5.54% (variable) at 1.04% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	£25,005 to £1 million	8.5	41OB	N/A	41OL	£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%	4.79%	BVR*, currently 8.84%	£995	2% until 31/07/2024, then 1% until 31/07/2025	Up to £7.5 million	8.3	42AI	
	5.19%		£0			8.3	42AJ	
60% to 75%	4.94%	BVR*, currently 8.84%	£995	2% until 31/07/2024, then 1% until 31/07/2025	Up to £7.5 million	8.3	42AK	
	5.34%		£0			8.3	42AL	
75% to 80%	5.59%	BVR*, currently 8.84%	£995	2% until 31/07/2024, then 1% until 31/07/2025	Up to £7.5 million	8.5	41OQ	
	5.99%		£0			8.5	41OR	
80% to 120%	5.99%	BVR*, currently 8.84%	£0	2% until 31/07/2024, then 1% until 31/07/2025	Up to £7.5 million	8.5	41OS	

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%	5.39% (variable) at 0.89% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	Up to £7.5 million	8.5	41OT	
60% to 75%	5.54% (variable) at 1.04% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	Up to £7.5 million	8.5	41OU	

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%	4.49%	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	7.0	42AM	
	4.69%		£0			7.0	42AN	
60% to 75%	4.59%	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	7.0	42AO	
	4.79%		£0			7.0	42AP	
75% to 80%	5.49%	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	7.5	41OZ	
	5.69%		£0			7.5	41PA	
80% to 120%	5.69%	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	7.5	41PB	

*Buy to Let Variable Rate, currently 8.84%

**Bank of England Base Rate, currently 4.50%

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Product Transfers

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

Residential

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%	4.49%	HVR*, currently 7.99%	£995	2% until 31/07/2024, then 1% until 31/07/2025	Up to £7.5 million	7.6	42JP	
	4.89%		£0			7.5	42JQ	
60% to 75%	4.59%	HVR*, currently 7.99%	£995	2% until 31/07/2024, then 1% until 31/07/2025	Up to £7.5 million	7.6	42JR	
	4.99%		£0			7.5	42JS	
75% to 80%	4.64%	HVR*, currently 7.99%	£995	2% until 31/07/2024, then 1% until 31/07/2025	Up to £7.5 million	7.6	42JT	
	5.04%		£0			7.5	42JU	
80% to 85%	4.69%	HVR*, currently 7.99%	£995	2% until 31/07/2024, then 1% until 31/07/2025	Up to £7.5 million	7.6	42JV	
	5.09%		£0			7.6	42JW	
85% to 90%	4.89%	HVR*, currently 7.99%	£995	2% until 31/07/2024, then 1% until 31/07/2025	Up to £7.5 million	7.7	42JX	
	5.29%		£0			7.6	42JY	
90% to 120%	6.59%	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	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% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.99%	£995	No ERC	Up to £7.5 million	7.7	41PN	
60% to 75%	5.24% (variable) at 0.74% above the BoE base rate**	HVR*, currently 7.99%	£995	No ERC	Up to £7.5 million	7.7	41PO	
75% to 80%	5.49% (variable) at 0.99% above the BoE base rate**	HVR*, currently 7.99%	£995	No ERC	Up to £7.5 million	7.8	41PP	
80% to 85%	5.49% (variable) at 0.99% above the BoE base rate**	HVR*, currently 7.99%	£995	No ERC	Up to £7.5 million	7.8	41PQ	
85% to 90%	6.49% (variable) at 1.99% above the BoE base rate**	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%

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Product Transfers

Residential

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%	4.24%	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	6.4	42JZ	
	4.44%		£0			6.4	42KA	
60% to 75%	4.24%	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	6.4	42KB	
	4.44%		£0			6.4	42KC	
75% to 80%	4.39%	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	6.5	42KD	
	4.59%		£0			6.5	42KE	
80% to 85%	4.39%	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	6.5	42KF	
	4.59%		£0			6.5	42KG	
85% to 90%	4.69%	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	6.7	42KH	
	4.89%		£0			6.6	42KI	
90% to 120%	6.19%	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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Product Transfers

Residential

10 year fixed rate (fixed until 31 July 2033)

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%	4.39%	HVR*, currently 7.99%	£0	6% until 31/07/2028, then 5% until 31/07/2029, then 4% until 31/07/2030, then 3% until 31/07/2031, then 2% until 31/07/2032, then 1% until 31/07/2033	Up to £7.5 million	5.3	42KJ	
60% to 75%	4.39%	HVR*, currently 7.99%	£0	6% until 31/07/2028, then 5% until 31/07/2029, then 4% until 31/07/2030, then 3% until 31/07/2031, then 2% until 31/07/2032, then 1% until 31/07/2033	Up to £7.5 million	5.3	42KK	

*Homeowner Variable Rate, currently 7.99%

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%	5.19%	BVR*, currently 8.84%	£0	2% until 31/07/2024, then 1% until 31/07/2025	£10,000 to £1 million	8.3	42BM	
60% to 75%	5.34%	BVR*, currently 8.84%	£0	2% until 31/07/2024, then 1% until 31/07/2025	£10,000 to £1 million	8.3	42BN	

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%	4.69%	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	7.0	42BO	
60% to 75%	4.79%	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	7.0	42BP	

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 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%	4.89%	HVR*, currently 7.99%	£0	2% until 31/07/2024, then 1% until 31/07/2025	£10,000 to £2 million	7.5	42KL	
60% to 75%	4.99%	HVR*, currently 7.99%	£0	2% until 31/07/2024, then 1% until 31/07/2025	£10,000 to £2 million	7.5	42KM	
75% to 80%	5.04%	HVR*, currently 7.99%	£0	2% until 31/07/2024, then 1% until 31/07/2025	£10,000 to £2 million	7.5	42KN	

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%	4.44%	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	£10,000 to £2 million	6.4	42KO	
60% to 75%	4.44%	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	£10,000 to £2 million	6.4	42KP	
75% to 80%	4.59%	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	£10,000 to £2 million	6.5	42KQ	

10 year fixed rate (fixed until 31 July 2033)

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%	4.39%	HVR*, currently 7.99%	£0	6% until 31/07/2028, then 5% until 31/07/2029, then 4% until 31/07/2030, then 3% until 31/07/2031, then 2% until 31/07/2032, then 1% until 31/07/2033	£10,000 to £2 million	5.3	42KR	
60% to 75%	4.39%	HVR*, currently 7.99%	£0	6% until 31/07/2028, then 5% until 31/07/2029, then 4% until 31/07/2030, then 3% until 31/07/2031, then 2% until 31/07/2032, then 1% until 31/07/2033	£10,000 to £2 million	5.3	42KS	

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

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

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