# Intermediary Product Guide.



# What's inside...

Introducing our product range effective from 19 December 2018.

- Up to 95% LTV
- 2 year fixed

plus 3 and 5 and 10 year fixed rates

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- Up to 95% LTV 2, 3, 5 and 10 year fixed rate terms available.
- 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
- Free Basic Valuation on all Residential Movers and First Time Buyer Products

### **Fixed**

LTV	Initial	This reverts to	Product	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage	Additional
	rate		fee				Pro code	features
Up to 60%	1.59%	HVR*, currently	£995	2% until 31/03/2020, then	£5,000 to £1 million	3.9	21RZ	
Ο <b>ρ</b> το 60%	1.99%	4.24%	£0	1% until 31/03/2021	£3,000 to £1 million	3.9	21SA	
60% to 75%	1.64%	HVR*, currently	£995	2% until 31/03/2020, then	£5,000 to £1 million	3.9	21SB	
60% 10 75%	2.04%	4.24%	£0	1% until 31/03/2021	£3,000 to £1 million	3.9	21SC	
75% to 80%	1.69%	HVR*, currently	£995	2% until 31/03/2020, then	£5,000 to £1 million	3.9	21SD	
73/6 (0 80/6	2.09%	4.24%	£0	1% until 31/03/2021	,	3.9	21SE	
80% to 85%	1.74%	HVR*, currently	£995	2% until 31/03/2020, then	£5,000 to £1 million	3.9	21SF	
00/0 10 03/0	2.14%	4.24%	£0	1% until 31/03/2021	ES,500 to ET million	3.9	21SG	
85% to 90%	2.04%	HVR*, currently	£995	2% until 31/03/2020, then	£5,000 to £750,000	4.0	21SH	£500 cashback
33/0 10 33/0	2.34%	4.24%	£0	1% until 31/03/2021	23,000 to 2730,000	4.0	21SI	£500 cashback
90% to 95%	3.24%	HVR*, currently 4.24%	£0	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £250,000	4.1	21SJ	£500 cashback

<sup>\*</sup>Homeowner Variable Rate, currently 4.24%

# **Fixed**

3 year lix	ed rate	(fixed until 3	o i Maic	n 2022)				
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.84%	HVR*, currently	£995	3% until 31/03/2020, then 2% until 31/03/2021, then	£5,000 to £1 million	3.7	21SK	
Op 10 00%	2.09%	4.24%	£0	1% until 31/03/2022	13,000 to 11 million	3.7	21SL	
60% to 75%	1.89%	HVR*, currently	£995	3% until 31/03/2020, then 2% until 31/03/2021, then	£5,000 to £1 million	3.8	21SM	
60% to 75%	2.14%	4.24%	£0	1% until 31/03/2022	£3,000 to £1 million	3.7	21SN	
75% to 80%	1.94%	HVR*, currently	£995	3% until 31/03/2020, then 2% until 31/03/2021, then	£5,000 to £1 million	3.8	2150	
75% to 80%	2.19%	4.24%	£0	1% until 31/03/2022	£5,000 to £1 IIIIIII0II	3.8	21SP	
80% to 85%	1.99%	HVR*, currently	£995	3% until 31/03/2020, then 2% until 31/03/2021, then	£5,000 to £1 million	3.8	21SQ	
80% to 83%	2.24%	4.24%	£0	1% until 31/03/2022	£3,000 to £1 million	3.8	21SR	
85% to 90%	2.24%	HVR*, currently	£995	3% until 31/03/2020, then 2% until 31/03/2021, then	£5,000 to £750,000	3.8	21SS	£500 cashback
63% 10 90%	2.49%	4.24%	£0	1% until 31/03/2022	£3,000 to £730,000	3.8	21ST	£500 cashback
90% to 95%	3.34%	HVR*, currently 4.24%	£0	3% until 31/03/2020, then 2% until 31/03/2021, then 1% until 31/03/2022	£5,000 to £250,000	4.1	21SU	£500 cashback

<sup>\*</sup>Homeowner Variable Rate, currently 4.24%

### **Fixed**

LTV	Initial rate	te (fixed until 3 This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.94%	HVR*, currently	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then	£5,000 to £1 million	3.4	21SV	
Op to 00%	2.14%	4.24%	£0	2% until 31/03/2023, then 1% until 31/03/2024	13,000 to 11 million	3.4	21SW	
C00/ An 750/	1.99%	HVR*, currently	£995	5% until 31/03/2020, then 4% until 31/03/2021, then	CF 000 to C4 million	3.4	21SX	
60% to 75%	2.19%	4.24%	£0	3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.5	21SY	
75% to 80%	2.09%	HVR*, currently	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then	£5,000 to £1 million	3.5	21SZ	
73% to 80%	2.29%	4.24%	£0	2% until 31/03/2023, then 1% until 31/03/2024		3.5	21TA	
80% to 85%	2.14%	HVR*, currently	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then	£5,000 to £1 million	3.5	21TB	
80% to 83%	2.34%	4.24%	£0	2% until 31/03/2023, then 1% until 31/03/2024	13,000 to 11 million	3.5	21TC	
85% to 90%	2.44%	HVR*, currently	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then	£5,000 to £750,000	3.6	21TD	£500 cashback
33% (0 90%	2.64%	4.24%	£0	2% until 31/03/2023, then 1% until 31/03/2024	13,000 to 1750,000	3.6	21TE	£500 cashback
90% to 95%	3.64%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £250,000	4.1	21TF	£500 cashback

<sup>\*</sup>Homeowner Variable Rate, currently 4.24%

10 year fixed rate with 5 year ERC (fixed until 31 March 2029)

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%	2.69%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.2	21TG	
60% to 75%	2.74%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.3	21TH	
75% to 85%	2.89%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.3	21TI	
85% to 90%	4.04%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £750,000	4.2	21TJ	£500 cashback
90% to 95%	5.09%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £250,000	5.0	21TK	£500 cashback

10 year fixed rate with 10 year ERC (fixed until 31 March 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Un to 60%	2.39%	HVR*, currently	£995	6% until 31/03/2024, then 5% until 31/03/2025, then 4% until 31/03/2026, then	£5,000 to £1 million	3.1	21TL	
<b>ορ</b> το σο //	Up to 60% 2.49%	4.24%	£0	3% until 31/03/2027, then 2% until 31/03/2028, then 1% until 31/03/2029	25,555 to 22 million	3.1	21TM	
60% to 75%	2.44%	HVR*, currently	£995	6% until 31/03/2024, then 5% until 31/03/2025, then 4% until 31/03/2026, then	£5,000 to £1 million	3.1	21TN	
60% to 75% 2.54%	4.24%	£0	3% until 31/03/2027, then 2% until 31/03/2028, then 1% until 31/03/2029	15,000 to 11 million	3.1	21TO		

<sup>\*</sup>Homeowner Variable Rate, currently 4.24%

- Up to 90% LTV 2, 3, 5 and 10 year products available
- Free valuation and free standard legals\*\*
- If LTV exceeds 75% all lending must be on a repayment basis

### **Fixed**

L your like	cu rate (i	ixed until 3	March	)Z 1)				
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Um to CO9/	1.54%	HVR*, currently	£995	2% until 31/03/2020, then		3.8	21TP	
Up to 60%	1.94%	4.24%	£0	1% until 31/03/2021	£5,000 to £1 million	3.8	21TQ	
60% to 75%	1.59%	HVR*, currently	£995	2% until 31/03/2020, then	£5,000 to £1 million	3.8	21TR	
00% (0.75%	1.99%	4.24%	£0	1% until 31/03/2021	15,000 to 11 million	3.8	21TS	
75% to 80%	1.69%	HVR*, currently	£995	2% until 31/03/2020, then	SE 000 to \$1 million	3.8	21TT	
75% (0 80%	2.09%	4.24%	£0	1% until 31/03/2021	£5,000 to £1 million	3.8	21TU	
80% to 85%	1.74%	HVR*, currently	£995	2% until 31/03/2020, then	£5,000 to £1 million	3.9	21TV	
80% (0 83%	2.14%	4.24%	£0	1% until 31/03/2021	15,000 to 11 million	3.8	21TW	
85% to 90%	1.94%	HVR*, currently	£995	2% until 31/03/2020, then	£5,000 to £750,000	3.9	21TX	
65% (0 90%	2.34%	4.24%	£0	1% until 31/03/2021	15,000 to 1750,000	3.9	21TY	

<sup>\*</sup>Homeowner Variable Rate, currently 4.24%

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

<sup>-</sup> 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.

### **Fixed**

LTV		This reverts to		Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.79%	HVR*, currently	£995	3% until 31/03/2020, then 2% until 31/03/2021, then	£5,000 to £1 million	3.6	21TZ	
Op 10 00%	2.04%	4.24%	£0	1% until 31/03/2022	13,000 to 11 million	3.6	21UA	
60% to 75%	1.84%	HVR*, currently	£995	3% until 31/03/2020, then 2% until 31/03/2021, then	£5,000 to £1 million	3.6	21UB	
00% to 75%	2.09%	4.24%	£0	1% until 31/03/2022	£3,000 to £1 million	3.6	21UC	
75% to 80%	1.94%	HVR*, currently	£995	3% until 31/03/2020, then 2% until 31/03/2021, then		3.7	21UD	
75% 10 80%	2.19%	4.24%	£0	1% until 31/03/2022	£5,000 to £1 million	3.6	21UE	
80% to 85%	1.99%	HVR*, currently	£995	3% until 31/03/2020, then 2% until 31/03/2021, then	£5,000 to £1 million	3.7	21UF	
80% to 85%	2.24%	4.24%	£0	1% until 31/03/2022	£3,000 to £1 million	3.7	21UG	
85% to 90%	2.14%	HVR*, currently	£995	3% until 31/03/2020, then 2% until 31/03/2021, then	£5,000 to £750,000	3.7	21UH	
65% 10 90%	2.39%	4.24%	£0	1% until 31/03/2022	13,000 to 1730,000	3.7	21UI	

<sup>\*</sup>Homeowner Variable Rate, currently 4.24%

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

<sup>-</sup> 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.

### **Fixed**

J year lix	cu rate (	ixea unui 31 iv	arcii 202	.4)				
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.94%	HVR*, currently	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then	£5,000 to £1 million	3.3	21UJ	
Op 10 00%	2.14%	4.24%	£0	2% until 31/03/2023, then 1% until 31/03/2024	15,000 to 11 mmon	3.3	21UK	
60% to 75%	1.99%	HVR*, currently	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then	£5,000 to £1 million	3.3	21UL	
00% to 73%	2.19%	4.24%	£0	2% until 31/03/2023, then 1% until 31/03/2024	15,000 to 11 mmon	3.3	21UM	
75% to 80%	2.09%	HVR*, currently	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then	£5,000 to £1 million	3.3	21UN	
73% (0 80%	2.29%	HVR*, currently 4.24%	£0 2%	2% until 31/03/2023, then 1% until 31/03/2024	,,	3.3	21UO	
80% to 85%	2.14%	HVR*, currently	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then	£5,000 to £1 million	3.4	21UP	
80% (0.83%	2.34%	4.24%	£0	2% until 31/03/2023, then 1% until 31/03/2024	15,000 to 11 mmon	3.4	21UQ	
85% to 90%	2.39%	HVR*, currently	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then	£5,000 to £750,000	3.5	21UR	
33/0 (0 30/0	2.59%	4.24%	£0	2% until 31/03/2023, then 1% until 31/03/2024	13,000 to 1730,000	3.5	21US	

<sup>\*</sup>Homeowner Variable Rate, currently 4.24%

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

<sup>-</sup> 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

<sup>-</sup> 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.

### **Fixed**

10 year fixed rate with 5 year ERC (fixed until 31 March 2029)

10 year 11.	ACG TOLC	With 5 year		xed until 31 March 2029)				
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%	2.69%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£25,000 to £1 million	3.0	21UT	
60% to 75%	2.74%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.1	21UU	
75% to 85%	2.94%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.3	21UV	
85% to 90%	4.29%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £750,000	4.4	21UW	

10 year fixed rate with 10 year ERC (fixed until 31 March 2029)

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LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
				6% until 31/03/2024, then				
	2.39%		£995	5% until 31/03/2025, then		2.9	21UX	
Up to 60%		HVR*, currently		4% until 31/03/2026, then	£5,000 to £1 million			
Op 10 00%		4.24%		3% until 31/03/2027, then	E3,000 to E1 IIIIIIOII			
	2.49%		£0	2% until 31/03/2028, then		2.9	21UY	
				1% until 31/03/2029				
				6% until 31/03/2024, then				
	2.44%		£995	5% until 31/03/2025, then		2.9	21UZ	
C00/ += 750/		HVR*, currently		4% until 31/03/2026, then	CE 000 to C4 million			
60% to 75%		4.24%		3% until 31/03/2027, then	£5,000 to £1 million			
	2.54%		£0	2% until 31/03/2028, then		2.9	21VA	
				1% until 31/03/2029				

<sup>\*</sup>Homeowner Variable Rate, currently 4.24%

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

<sup>-</sup> 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

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

# Shared ownership.

- Shared Ownership is available for properties in England & Wales
- Home Mover/First Time Buyer and Remortgage products available
- Free Basic Valuation on all Shared Ownership First Time Buyer and Homemover products

### First Time Buyer and Homemover rate

2 year fixed rate (fixed until 31 March 2021)

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

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.74%	HVR*,	£995	2% until 31/03/2020, then	£5,000 to £1 million	3.9	21VB	£250 cashback
Op 10 00/0	2.14%	4.24%	£0	1% until 31/03/2021	13,000 to 11 111111011	3.9	21VC	£250 cashback
60 to 75%	1.79%	HVR*,	£995	2% until 31/03/2020, then	£5,000 to £1 million	3.9	21VD	£250 cashback
60 to 75%	2.19%	4.24%	£0	1% until 31/03/2021	£5,000 to £1 million	3.9	21VE	£250 cashback
75 to 80%	1.84%	HVR*,	£995	2% until 31/03/2020, then	£5,000 to £1 million	3.9	21VF	
73 to 80%	2.24%	4.24%	£0	1% until 31/03/2021	13,000 to 11 million	3.9	21VG	
80% to 90%	2.29%	HVR*,	£995	2% until 31/03/2020, then	£5,000 to £750,000	4.0	21VH	
80% 10 90%	2.49%	currently 4.24%	£0	1% until 31/03/2021	£3,000 to £730,000	4.0	21VI	

3 year fixed rate (fixed until 31 March 2022)

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*,	£995	3% until 31/03/2020, then	CE 000 to C4 million	3.8	21VJ	£250 cashback
	2.29%	currently 4.24%	£0	2% until 31/03/2021, then 1% until 31/03/2022	£5,000 to £1 million	3.8	21VK	£250 cashback
CO to 75%	2.04%	HVR*,	£995	3% until 31/03/2020, then	CE 000 to C4 million	3.8	21VL	£250 cashback
60 to 75% -	2.34%	currently 4.24%	£0	2% until 31/03/2021, then 1% until 31/03/2022	£5,000 to £1 million	3.8	21VM	£250 cashback

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LTV	Initial rate	This reverts to	fee	Early repayment charge	Loan size (inc all fees)	APRC %	Pro code	features
Up to 60%	2.09%	HVR*,	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then	£5,000 to £1 million	3.5	21VN	£250 cashback
· ·	2.29%	4.24%	£0	2% until 31/03/2023, then 1% until 31/03/2024	13,000 to 11 111111011	3.5	21VO	£250 cashback
60 to 75%	2.14%	HVR*,	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then	£5,000 to £1 million	3.5	21VP	£250 cashback
60 to 75%	2.34%	4.24% £0	£0	£0 2% until 31/03/2023, then 1% until 31/03/2024	,	3.5	21VQ	£250 cashback
75 to 80%	2.24%	HVR*,	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then	£5,000 to £1 million	3.5	21VR	
73 to 80%	2.44%	4.24%	£0	2% until 31/03/2023, then 1% until 31/03/2024	13,000 to 11 million	3.6	21VS	
80% to 90% —	2.59%	HVR*,	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then	£5.000 to £750.000	3.7	21VT	
	2.79%	4.24%	£0	2% until 31/03/2023, then 1% until 31/03/2024	£3,000 to £730,000	3.7	21VU	

<sup>\*</sup>Homeowner Variable Rate, currently 4.24%

# Shared ownership.

- Shared Ownership is available for properties in England & Wales
- Home Mover/First Time Buyer and Remortgage products available

# Remortgage (own Conveyancer)

2 year fixed rate (fixed until 31 March 2021)

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

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.84%	HVR*,	£995	2% until 31/03/2020, then	£5 000 to £1 million	3.9	21VV	£500 cashback
<b>Op</b> 10 00%	2.24%	currently 4.24%	£0	1% until 31/03/2021	£5,000 to £1 million	3.9	21VW	£500 cashback
60 to 75%	1.89%	HVR*, currently	£995	2% until 31/03/2020, then	£5,000 to £1 million	3.9	21VX	£500 cashback
00 to 73%	2.29%	4.24%	£0	1% until 31/03/2021	13,000 to 11 million	3.9	21VY	£500 cashback
75 to 95%	2.04%	HVR*,	£995	2% until 31/03/2020, then	£5 000 to £1 million	3.9	21VZ	£500 cashback
75 to 85% -	2.44%	4.24%	£0	1% until 31/03/2021	£5,000 to £1 million	3.9	21WA	£500 cashback

o your nix	<del>5 01 1 01 10  </del>	iixca aritii o	i iviai oii i					
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%	2.14%	HVR*,	£995	5% until 31/03/2020, then 4% until 31/03/2021, then	f5 000 to f1 million	3.4	21WB	£500 cashback
Op 10 00%	2.34%	4.24%	£0	3% until 31/03/2022, then	3.4	21WC	£500 cashback	
60 to 75%	2.19%	HVR*,	£995	5% until 31/03/2020, then 4% until 31/03/2021, then	£5,000 to £1 million	3.4	21WD	£500 cashback
00 10 73%	2.39%	4.24%	£0	3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	15,000 to 11 million	3.4	21WE	£500 cashback
75 to 85%	2.34%	HVR*,	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then	£5,000 to £1 million	3.5	21WF	£500 cashback
75 to 85% -	2.54%	4.24%	£0	2% until 31/03/2023, then 1% until 31/03/2024	E5,000 to £1 million	3.5	21WG	£500 cashback

<sup>\*</sup>Homeowner Variable Rate, currently 4.24%

# **Shared equity.**

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Home Mover/First Time Buyer and Remortgage products available
- Free Basic Valuation on all Shared Equity First Time Buyer and Homemover products

### **First Time Buyer and Homemover rate**

2 year fixed rate (fixed until 31 March 2021)

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

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.74%	HVR*,	£995	2% until 31/03/2020, then	£5,000 to £1 million	3.9	21WH	£250 cashback
Op 10 00%		4.24%	£0	1% until 31/03/2021	13,000 to 11 million	3.9	21WI	£250 cashback
60 to 75%	1.79%	HVR*,	£995	2% until 31/03/2020, then	£5,000 to £1 million	3.9	21WJ	£250 cashback
60 to 75%	2.19%	4.24%	£0	1% until 31/03/2021	£5,000 to £1 million	3.9	21WK	£250 cashback
75 to 80%	1.84%	HVR*,	£995	2% until 31/03/2020, then	£5,000 to £1 million	3.9	21WL	
73 to 80%	2.24%	4.24%	£0	1% until 31/03/2021	13,000 to 11 million	3.9	21WM	
80% to 90%	2.29% HVR*, £995	£995	2% until 31/03/2020, then	£5,000 to £750,000	4.0	21WN		
80% to 90%	2.49%	currently 4.24%	£0	1% until 31/03/2021	£3,000 to £730,000	4.0	21WO	

3 year fixed rate (fixed until 31 March 2022)

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*,	£995	3% until 31/03/2020, then 2% until 31/03/2021, then	£5,000 to £1 million	3.8	21WP	£250 cashback
	2.29%	currently 4.24%	£0	1% until 31/03/2022	13,000 to £1 IIIIII0II	3.8	21WQ	£250 cashback
60 to 75%	2.04%	HVR*,	£995	3% until 31/03/2020, then	CE 000 to C1 million	3.8	21WR	£250 cashback
60 to 75% —	2.34%	currently 4.24%	£0	2% until 31/03/2021, then 1% until 31/03/2022	£5,000 to £1 million	3.8	21WS	£250 cashback

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	2.09%	HVR*,	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then	£5,000 to £1 million	3.5	21WT	£250 cashback
Op 10 00%	2.29%	4.24%	£0	2% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	13,000 to 11 111111011	3.5	21WU	£250 cashback
60 to 75%	2.14%	HVR*,	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then	£5,000 to £1 million	3.5	21WV	£250 cashback
00 to 73%	2.34%	4.24%	£0	2% until 31/03/2023, then 1% until 31/03/2024	13,000 to 11 111111011	3.5	21WW	£250 cashback
75 to 80%	2.24%	HVR*,	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then £5,000	£5,000 to £1 million	3.5	21WX	
73 to 80%	2.44%	4.24%	£0	2% until 31/03/2023, then 1% until 31/03/2024	13,000 to 11 million	3.6	21WY	
80% to 90%	2.59%	HVR*,	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then	£5,000 to £750,000	3.7	21WZ	
20/2 10 30/2	% to 90% currently 4.24%	£0	3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	25,555 to 1750,666	3.7	21XA		

<sup>\*</sup>Homeowner Variable Rate, currently 4.24%

# **Shared equity.**

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Home Mover/First Time Buyer and Remortgage products available

# Remortgage (own Conveyancer)

2 year fixed rate (fixed until 31 March 2021)

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

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.84%	HVR*,	£995	2% until 31/03/2020, then	f5 000 to f1 million	3.9	21XB	£500 cashback
ορ το σολ	2.24%	currently 4.24%	£0	1% until 31/03/2021	£5,000 to £1 million	3.9	21XC	£500 cashback
60 to 75%	1.89%	HVR*, currently	£995	2% until 31/03/2020, then	£5,000 to £1 million	3.9	21XD	£500 cashback
00 (0 75%	2.29%	4.24%	£0	1% until 31/03/2021	ES,000 to ET HIIIIOH	3.9	21XE	£500 cashback
75 +0 95%	2.04%	HVR*, currently	£995	2% until 31/03/2020, then	FF 000 to F1 million	3.9	21XF	£500 cashback
75 to 85% -	2.44%	4.24%	£0	1% until 31/03/2021	£5,000 to £1 million	3.9	21XG	£500 cashback

o your rix	year fixed rate (fixed dritti 51 Wardin 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%	2.14%	HVR*, currently	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then	£5,000 to £1 million	3.4	21XH	£500 cashback		
Ορ to σο/«	2.34%	4.24%	£0	2% until 31/03/2023, then 1% until 31/03/2024	13,000 to 11 mmon	3.4	21XI	£500 cashback		
CO to 75%	2.19%	HVR*,	£995	5% until 31/03/2020, then 4% until 31/03/2021, then	£5,000 to £1 million	3.4	21XJ	£500 cashback		
60 to 75%	2.39%	currently 4.24%	£0	3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.4	21XK	£500 cashback		
75 to 85%	2.34%	HVR*,	£995	5% until 31/03/2020, then 4% until 31/03/2021, then	£5,000 to £1 million	3.5	21XL	£500 cashback		
75 to 85% -	2.54%	currently 4.24%	£0	3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	ES,000 to E1 million	3.5	21XM	£500 cashback		

<sup>\*</sup>Homeowner Variable Rate, currently 4.24%

# **Buy-to-Let.**

- 2, 3 and 5 year home mover rates
- Available up to 75% LTV
- Max loan size £500k
- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free Basic Valuation on all Buy to Let Homemover products

### **Fixed - Homemover**

2 year fixed rate (fixed until 28 February 2021)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
	1.49%	BVR*, currently	£1,995			4.7	2101	£250 cashback
Up to 60%	o <b>60%</b> 1.79%	BVR*, currently 5.09%	£995	2% until 29/02/2020, then 1% until 28/02/2021	£25,005 to £500,000	4.6	4.6 210J	
	2.14%		£0			4.6	210K	£250 cashback
	1.74%		£1,995			4.7	210L	£250 cashback
60% to 75%	2.04%	BVR*, currently 5.09%	£995	2% until 29/02/2020, then 1% until 28/02/2021	£25,005 to £500,000	4.7	210M	£250 cashback
	2.39%		£0	, , ,		4.7	210N	£250 cashback

#### 3 year fixed rate (fixed until 28 February 2022)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
	1.89%	BVR*, currently 5.09%	£1,995	3% until 29/02/2020, then		4.5	2100	£250 cashback
Up to 60%	2.14%		£995	2% until 29/02/2021, then 1% until 28/02/2022	£25,005 to £500,000	4.5	21OP	£250 cashback
	2.34%		£0	1/6 diftii 20/02/2022		4.4	210Q	£250 cashback
	2.29%		£1,995	2% until 20/02/2020 than	£25,005 to £500,000	4.6	210R	£250 cashback
60% to 75%	2.54%	BVR*, currently 5.09%	£995	3% until 29/02/2020, then 2% until 28/02/2021, then 1% until 28/02/2022		4.6	21OS	£250 cashback
	2.74%		£0			4.5	210T	£250 cashback

#### 5 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
	2.14%		£1,995	5% until 29/02/2020, then 4% until 28/02/2021, then		4.1	210U	£250 cashback
Up to 60%	6 2.29% BV	BVR*, currently 5.09%	£995	3% until 28/02/2022, then	£25,005 to £500,000	£25,005 to £500,000 4.1	210V	£250 cashback
	2.44%		£0	2% until 28/02/2023, then 1% until 29/02/2024		4.1	210W	£250 cashback
	2.49%		£1,995	5% until 29/02/2020, then 4% until 28/02/2021, then	£25,005 to £500,000	4.2	210X	£250 cashback
60% to 75%	2.64%	BVR*, currently 5.09%	£995	3% until 28/02/2022, then		4.2	210Y	£250 cashback
	2.79%		£0	2% until 28/02/2023, then 1% until 29/02/2024		4.2	210Z	£250 cashback

<sup>\*</sup>Buy-to-Let Variable Rate, currently 5.09%

# **Buy-to-Let.**

- 2, 3 and 5 year remortgage rates, available up to 75% LTV
- Max loan size £500k
- Free valuation and free standard legals\*\*
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

### **Fixed - Remortgage**

2 year fixed rate (fixed until 28 February 2021)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
	1.54%	D) (D*	£1,995	2% until 29/02/2020, then 1% until 28/02/2021 £25,005 to £500,000		4.6	21KO	£250 cashback
Up to 60%	1.84%	BVR*, currently 5.09%	£995		£25,005 to £500,000	4.6	21KP	£250 cashback
	2.19%	3.0373	£0			4.5	21KQ	£250 cashback
	1.74%	21/24	£1,995			4.6	21KR	£250 cashback
60% to 75%	2.04%	BVR*, currently 5.09%	£995	2% until 29/02/2020, then 1% until 28/02/2021	£25,005 to £500,000	4.6 2	21KS	£250 cashback
	2.39%	2.23/3	£0			4.6	21KT	£250 cashback

#### 3 year fixed rate (fixed until 28 February 2022)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
	1.84%	D) (D*	£1,995	20/ 1/1 20 /02 /2020 1/		4.3	21KU	£250 cashback
Up to 60%	2.09%	BVR*, currently 5.09%	£995	3% until 29/02/2020, then 2% until 28/02/2021, then 1% until 28/02/2022	£25,005 to £500,000	4.3	21KV	£250 cashback
	2.29%		£0	, , , , ,		4.3	21KW	£250 cashback
	2.24%	D\/D*	£1,995	20/til 20/02/2020 .th - m		4.5	21KX	£250 cashback
60% to 75%	2.49%	BVR*, currently 5.09%	£995	3% until 29/02/2020, then 2% until 28/02/2021, then 1% until 28/02/2022	£25,005 to £500,000	4.4	21KY	£250 cashback
	2.69%	5.09%	£0	170 01101 20,02/2022		4.4	21KZ	£250 cashback

#### 5 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
	2.14%	BVR*.	£1,995	5% until 29/02/2020, then	£25,005 to £500,000	3.9	21LA	£250 cashback
Up to 60%	2.29%	BVR*, currently 5.09%	£995	4% until 28/02/2021, then £995 3% until 28/02/2022, then £25,005 to £500,000 3.9 2% until 28/02/2023, then		21LB	£250 cashback	
	2.44%	1% until 29/02/2024	3.9	21LC	£250 cashback			
	2.49%	21/24	£1,995	5% until 29/02/2020, then		4.1	21LD	£250 cashback
60% to 75%	2.64%	BVR*, currently 5.09%		4.1	21LE	£250 cashback		
	2.79%	2 20/2	£0	1% until 29/02/2024		4.0	21LF	£250 cashback

<sup>\*</sup>Buy-to-Let Variable Rate, currently 5.09%

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

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

Our nominated firms of conveyancers <u>will not act for</u> 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.

- 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 31 January 2021)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	2.09%	BVR**, currently 5.09%	£0	2% until 31/01/2020, then 1% until 31/01/2021	Up to £7.5 million	4.5	21LG	
60% to 75%	2.49%	BVR**, currently 5.09%	£0	2% until 31/01/2020, then 1% until 31/01/2021	Up to £7.5 million	4.6	21LH	_

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%	2.89%	BVR**, currently 5.09%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	Up to £7.5 million	4.1	21LI	
60% to 75%	3.19%	BVR**, currently 5.09%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	Up to £7.5 million	4.2	21⊔	
75 to 120%	4.83%	BVR**, currently 5.09%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	Up to £7.5 million	5.1	21LK	

<sup>\*\*</sup>Buy to Let Variable Rate, currently 5.09%

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

### Residential - Fixed <£150k

• Available for existing mortgage customers (including Shared Equity & Shared Ownership) who wish to switch to a fixed rate

#### 2 year fixed rate (fixed until 31 January 2021)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.64%	HVR*, currently 4.24%	£0	2% until 31/01/2020, then 1% until 31/01/2021	Up to £149,999	3.7	21CA	
60% to 75%	1.69%	HVR*, currently 4.24%	£0	2% until 31/01/2020, then 1% until 31/01/2021	Up to £149,999	3.7	21CB	
75 to 80%	1.74%	HVR*, currently 4.24%	£0	2% until 31/01/2020, then 1% until 31/01/2021	Up to £149,999	3.7	21CC	
80 to 85%	1.79%	HVR*, currently 4.24%	£0	2% until 31/01/2020, then 1% until 31/01/2021	Up to £149,999	3.8	21CD	
85 to 90%	2.49%	HVR*, currently 4.24%	£0	2% until 31/01/2020, then 1% until 31/01/2021	Up to £149,999	3.9	21CE	
90 to 120%	4.10%	HVR*, currently 4.24%	£0	2% until 31/01/2020, then 1% until 31/01/2021	Up to £149,999	4.3	21CF	

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 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	Up to £149,999	3.2	21CG	
60% to 75%	2.19%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	Up to £149,999	3.3	21CH	
75 to 80%	2.39%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	Up to £149,999	3.4	21CI	
80 to 85%	2.49%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	Up to £149,999	3.4	21CJ	
85 to 90%	2.69%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	Up to £149,999	3.5	21CK	
90 to 120%	4.20%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	Up to £149,999	4.3	21CL	

<sup>\*</sup>Homeowner Variable Rate, currently 4.24%

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

# Residential - Fixed £150k to £249,999

• Available for existing mortgage customers (including Shared Equity & Shared Ownership) who wish to switch to a fixed rate

#### 2 year fixed rate (fixed until 31 January 2021)

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%	1.54%	HVR*, currently 4.24%	£0	2% until 31/01/2020, then 1% until 31/01/2021	£150k to £249,999	3.7	21CM	
60% to 75%	1.59%	HVR*, currently 4.24%	£0	2% until 31/01/2020, then 1% until 31/01/2021	£150k to £249,999	3.7	21CN	
75 to 80%	1.64%	HVR*, currently 4.24%	£0	2% until 31/01/2020, then 1% until 31/01/2021	£150k to £249,999	3.7	21CO	
80 to 85%	1.69%	HVR*, currently 4.24%	£0	2% until 31/01/2020, then 1% until 31/01/2021	£150k to £249,999	3.7	21CP	
85 to 90%	2.39%	HVR*, currently 4.24%	£0	2% until 31/01/2020, then 1% until 31/01/2021	£150k to £249,999	3.9	21CQ	
90 to 120%	4.00%	HVR*, currently 4.24%	£0	2% until 31/01/2020, then 1% until 31/01/2021	£150k to £249,999	4.3	21CR	

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 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£150k to £249,999	3.2	21CS	
60% to 75%	1.99%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£150k to £249,999	3.2	21CT	
75 to 80%	2.14%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£150k to £249,999	3.3	21CU	
80 to 85%	2.29%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£150k to £249,999	3.4	21CV	
85 to 90%	2.64%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£150k to £249,999	3.5	21CW	
90 to 120%	4.10%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£150k to £249,999	4.2	21CX	

<sup>\*</sup>Homeowner Variable Rate, currently 4.24%

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

## Residential - Fixed £250k to £7.5 million

• Available for existing mortgage customers (including Shared Equity & Shared Ownership) who wish to switch to a fixed rate

#### 2 year fixed rate (fixed until 31 January 2021)

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%	1.43%	HVR*, currently 4.24%	£0	2% until 31/01/2020, then 1% until 31/01/2021	£250k to £7.5 million	3.7	21CY	
60% to 75%	1.48%	HVR*, currently 4.24%	£0	2% until 31/01/2020, then 1% until 31/01/2021	£250k to £7.5 million	3.7	21CZ	
75 to 80%	1.53%	HVR*, currently 4.24%	£0	2% until 31/01/2020, then 1% until 31/01/2021	£250k to £7.5 million	3.7	21DA	
80 to 85%	1.58%	HVR*, currently 4.24%	£0	2% until 31/01/2020, then 1% until 31/01/2021	£250k to £7.5 million	3.7	21DB	
85 to 90%	2.24%	HVR*, currently 4.24%	£0	2% until 31/01/2020, then 1% until 31/01/2021	£250k to £7.5 million	3.8	21DC	
90 to 120%	3.90%	HVR*, currently 4.24%	£0	2% until 31/01/2020, then 1% until 31/01/2021	£250k to £7.5 million	4.2	21DD	_

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%	1.95%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£250k to £7.5 million	3.2	21DE	
60% to 75%	1.95%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£250k to £7.5 million	3.2	21DF	
75 to 80%	2.10%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£250k to £7.5 million	3.2	21DG	
80 to 85%	2.25%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£250k to £7.5 million	3.3	21DH	
85 to 90%	2.60%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£250k to £7.5 million	3.5	21DI	
90 to 120%	4.00%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£250k to £7.5 million	4.2	21DJ	

<sup>\*</sup>Homeowner Variable Rate, currently 4.24%

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

Mortgage valuations fees for movers and first time buyers.

Property value greater than	Property value less than or equal to		Charge (inclusive of VAT)	
Property value greater than	Troperty value less than or equal to	Basic Valuation	Homebuyers Valuation	Building Survey
£0	£25,000	£94	£279	£500
£25,000	£50,000	£94	£279	£500
£50,000	£100,000	£127	£279	£500
£100,000	£150,000	£154	£302	£540
£150,000	£200,000	£181	£342	£609
£200,000	£250,000	£226	£437	£774
£250,000	£350,000	£274	£480	£850
£350,000	£450,000	£318	£574	£951
£450,000	£550,000	£358	£666	£1,000
£550,000	£650,000	£396	£761	£1,090
£650,000	£750,000	£432	£850	£1,180
£750,000	£850,000	£457	£953	£1,226
£850,000	£1,000,000	£493	£1,033	£1,316
£1,000,000	£1,250,000	£642	£1,116	£1,750
£1,250,000	£1,500,000	£655	£1,116	£2,001
£1,500,000	£1,750,000	£655	£1,116	£2,250
£1,750,000	£2,000,000	£655	£1,116	£2,500

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

Contact your Business Development Manager Call 0345 307 3355 intermediary.tsb.co.uk

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

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