

With effect from 20 September 2019.

# Intermediary Product Guide.

Local banking  
for Britain



# What's inside...

Introducing our product range effective from 20 September 2019.

- Up to 95% LTV
  - 2 year fixed
- plus 3 and 5 and 10 year fixed rates

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# Movers and first time buyers.

- 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

### 2 year fixed rate (fixed until 30 Nov 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%	1.49%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	3.9	26IO	
	1.84%		£0			3.9	26IP	
60% to 75%	1.54%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	3.9	26IQ	
	1.89%		£0			3.9	26IR	
75% to 80%	1.69%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	3.9	26IS	
	2.09%		£0			3.9	26IT	
80% to 85%	1.74%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	3.9	26IU	
	2.14%		£0			3.9	26IV	
85% to 90%	2.34%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £750,000	4.0	26IW	£500 cashback
	2.39%		£0			4.0	26IX	£500 cashback
90% to 95%	3.04%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £500,000	4.2	26BV	£500 cashback
	3.19%		£0			4.1	26BW	£500 cashback

\*Homeowner Variable Rate, currently 4.24%

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# Movers and first time buyers.

## Fixed

### 3 year fixed rate (fixed until 30 Nov 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%	1.59%	HVR*, currently 4.24%	£995	3% until 30/11/2020, then 2% until 30/11/2021, then 1% until 30/11/2022	£5,000 to £1 million	3.7	26IY	
	1.89%		£0			3.7	26IZ	
60% to 75%	1.59%	HVR*, currently 4.24%	£995	3% until 30/11/2020, then 2% until 30/11/2021, then 1% until 30/11/2022	£5,000 to £1 million	3.7	26JA	
	1.89%		£0			3.7	26JB	
75% to 80%	1.79%	HVR*, currently 4.24%	£995	3% until 30/11/2020, then 2% until 30/11/2021, then 1% until 30/11/2022	£5,000 to £1 million	3.7	26JC	
	2.14%		£0			3.8	26JD	
80% to 85%	1.79%	HVR*, currently 4.24%	£995	3% until 30/11/2020, then 2% until 30/11/2021, then 1% until 30/11/2022	£5,000 to £1 million	3.7	26JE	
	2.14%		£0			3.8	26JF	
85% to 90%	2.39%	HVR*, currently 4.24%	£995	3% until 30/11/2020, then 2% until 30/11/2021, then 1% until 30/11/2022	£5,000 to £750,000	3.9	26JG	£500 cashback
	2.44%		£0			3.8	26JH	£500 cashback
90% to 95%	3.04%	HVR*, currently 4.24%	£995	3% until 30/11/2020, then 2% until 30/11/2021, then 1% until 30/11/2022	£5,000 to £500,000	4.1	25MQ	£500 cashback
	3.19%		£0			4.0	25MR	£500 cashback

\*Homeowner Variable Rate, currently 4.24%

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# Movers and first time buyers.

## Fixed

5 year fixed rate (fixed until 30 Nov 2024)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.64%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.3	26JI	
	1.84%		£0			3.3	26JJ	
60% to 75%	1.69%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.3	26JK	
	1.89%		£0			3.4	26JL	
75% to 80%	1.89%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.4	26JM	
	2.09%		£0			3.4	26JN	
80% to 85%	1.94%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.4	26JO	
	2.14%		£0			3.5	26JP	
85% to 90%	2.34%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £750,000	3.6	26JQ	£500 cashback
	2.39%		£0			3.6	26JR	£500 cashback
90% to 95%	3.19%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £500,000	4.0	26CB	£500 cashback
	3.34%		£0			3.9	26CC	£500 cashback

\*Homeowner Variable Rate, currently 4.24%

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# Movers and first time buyers.

## 10 year fixed rate with 5 year ERC (fixed until 30 Nov 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%	2.59%	HVR*, currently 4.24%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.2	25NE	
60% to 75%	2.64%	HVR*, currently 4.24%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.2	26GP	
75% to 85%	2.79%	HVR*, currently 4.24%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.3	25NG	
85% to 90%	4.04%	HVR*, currently 4.24%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £750,000	4.2	25NH	£500 cashback
90% to 95%	5.09%	HVR*, currently 4.24%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £500,000	4.9	25NI	£500 cashback

## 10 year fixed rate with 10 year ERC (fixed until 30 Nov 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%	2.29%	HVR*, currently 4.24%	£995	6% until 30/11/2024, then 5% until 30/11/2025, then 4% until 30/11/2026, then 3% until 30/11/2027, then 2% until 30/11/2028, then 1% until 30/11/2029	£5,000 to £1 million	3.0	25NJ	
	2.39%		£0			3.0	25NK	
60% to 75%	2.34%	HVR*, currently 4.24%	£995	6% until 30/11/2024, then 5% until 30/11/2025, then 4% until 30/11/2026, then 3% until 30/11/2027, then 2% until 30/11/2028, then 1% until 30/11/2029	£5,000 to £1 million	3.1	26GQ	
	2.44%		£0			3.1	26GR	

\*Homeowner Variable Rate, currently 4.24%

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# Remortgages.

- Up to 90% LTV 2, 3, 5 and 10 year products available
- 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

## Fixed

### 2 year fixed rate (fixed until 30 Nov 2021)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.54%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	3.8	26JS		26JU	£300 cashback
	1.84%		£0		£25,000 to £1 million	3.8	26JT		26JV	£300 cashback
60% to 75%	1.64%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	3.9	25NP		25NZ	£300 cashback
	1.94%		£0			3.9	25NQ		25OA	£300 cashback
75% to 80%	1.74%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	3.9	25NR		25OB	£300 cashback
	2.04%		£0			3.9	25NS		25OC	£300 cashback
80% to 85%	1.79%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	3.9	25NT		25OD	£300 cashback
	2.09%		£0			3.9	25NU		25OE	£300 cashback
85% to 90%	1.94%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £750,000	3.9	25NV		25OF	£300 cashback
	2.34%		£0			3.9	25NW		25OG	£300 cashback

\*Homeowner Variable Rate, currently 4.24%

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

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

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

# Remortgages.

## Fixed

### 3 year fixed rate (fixed until 30 Nov 2022)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.54%	HVR*, currently 4.24%	£995	3% until 30/11/2020, then 2% until 30/11/2021, then 1% until 30/11/2022	£5,000 to £1 million	3.6	26JW		26JY	£300 cashback
	1.84%		£0		£25,000 to £1 million	3.6	26JX		26JZ	£300 cashback
60% to 75%	1.64%	HVR*, currently 4.24%	£995	3% until 30/11/2020, then 2% until 30/11/2021, then 1% until 30/11/2022	£5,000 to £1 million	3.6	26GU		26HC	£300 cashback
	1.94%		£0			3.7	26GV		26HD	£300 cashback
75% to 80%	1.79%	HVR*, currently 4.24%	£995	3% until 30/11/2020, then 2% until 30/11/2021, then 1% until 30/11/2022	£5,000 to £1 million	3.7	26GW		26HE	£300 cashback
	2.09%		£0			3.7	26GX		26HF	£300 cashback
80% to 85%	1.84%	HVR*, currently 4.24%	£995	3% until 30/11/2020, then 2% until 30/11/2021, then 1% until 30/11/2022	£5,000 to £1 million	3.7	26GY		26HG	£300 cashback
	2.14%		£0			3.7	26GZ		26HH	£300 cashback
85% to 90%	2.14%	HVR*, currently 4.24%	£995	3% until 30/11/2020, then 2% until 30/11/2021, then 1% until 30/11/2022	£5,000 to £750,000	3.8	25OP		25OZ	£300 cashback
	2.39%		£0			3.8	25OQ		25PA	£300 cashback

\*Homeowner Variable Rate, currently 4.24%

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

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

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



# Remortgages.

## Fixed

5 year fixed rate (fixed until 30 Nov 2024)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.64%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.2	26KA		26KK	£300 cashback
	1.84%		£0						26KB	£300 cashback
Up to 75%	1.59%	HVR*, currently 4.24%	£1,495	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.2	26KC		26KM	£300 cashback
60% to 75%	1.74%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.3	26KD		26KN	£300 cashback
	1.94%		£0						26KE	£300 cashback
75% to 80%	1.89%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.3	26KF		26KP	£300 cashback
	2.09%		£0						26KG	£300 cashback
75% to 85%	1.79%	HVR*, currently 4.24%	£1,495	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.3	26KH		26KR	£300 cashback
80% to 85%	1.94%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.4	26KI		26KS	£300 cashback
	2.14%		£0						26KJ	£300 cashback
85% to 90%	2.29%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £750,000	3.5	26KU		26KW	£300 cashback
	2.49%		£0						26KV	£300 cashback

\*Homeowner Variable Rate, currently 4.24%

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

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in or discharging shared equity or shared ownership arrangements.

# Remortgages.

## Fixed

### 10 year fixed rate with 5 year ERC (fixed until 30 Nov 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	2.59%	HVR*, currently 4.24%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£25,000 to £1 million	3.1	25PV		25QD	£300 cashback
60% to 75%	2.64%	HVR*, currently 4.24%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.1	26HI		26HL	£300 cashback
75% to 85%	2.84%	HVR*, currently 4.24%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.3	25PX		25QF	£300 cashback
85% to 90%	4.29%	HVR*, currently 4.24%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £750,000	4.4	25PY		25QG	£300 cashback

### 10 year fixed rate with 10 year ERC (fixed until 30 Nov 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	2.29%	HVR*, currently 4.24%	£995	6% until 30/11/2024, then 5% until 30/11/2025, then 4% until 30/11/2026, then 3% until 30/11/2027, then 2% until 30/11/2028, then 1% until 30/11/2029	£5,000 to £1 million	2.9	25PZ		25QH	£300 cashback
	2.39%		£0		£25,000 to £1 million				2.9	25QA
60% to 75%	2.34%	HVR*, currently 4.24%	£995	6% until 30/11/2024, then 5% until 30/11/2025, then 4% until 30/11/2026, then 3% until 30/11/2027, then 2% until 30/11/2028, then 1% until 30/11/2029	£5,000 to £1 million	3.0	26HJ		26HM	£300 cashback
	2.44%		£0						3.0	26HK

\*Homeowner Variable Rate, currently 4.24%

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

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in or discharging shared equity or shared ownership arrangements.

# 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 30 Nov 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%	1.94%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	4.0	25QL	£250 cashback
	2.29%		£0			4.0	25QM	£250 cashback
60% to 75%	1.99%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	4.0	25QN	£250 cashback
	2.34%		£0			4.0	25QO	£250 cashback
75% to 80%	2.04%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	4.0	25QP	
	2.44%		£0			4.0	25QQ	
80% to 90%	2.64%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £750,000	4.1	25QR	
	2.74%		£0			4.0	25QS	

### 3 year fixed rate (fixed until 30 Nov 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%	2.04%	HVR*, currently 4.24%	£995	3% until 30/11/2020, then 2% until 30/11/2021, then 1% until 30/11/2022	£5,000 to £1 million	3.8	25QT	£250 cashback
	2.34%		£0			3.8	25QU	£250 cashback
60% to 75%	2.09%	HVR*, currently 4.24%	£995	3% until 30/11/2020, then 2% until 30/11/2021, then 1% until 30/11/2022	£5,000 to £1 million	3.8	25QV	£250 cashback
	2.39%		£0			3.8	25QW	£250 cashback

### 5 year fixed rate (fixed until 30 Nov 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 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.5	25QX	£250 cashback
	2.34%		£0			3.5	25QY	£250 cashback
60% to 75%	2.19%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.5	25QZ	£250 cashback
	2.39%		£0			3.6	25RA	£250 cashback
75% to 80%	2.24%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.6	25RB	
	2.44%		£0			3.6	25RC	
80% to 90%	2.64%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £750,000	3.7	25RD	
	2.84%		£0			3.7	25RE	

\*Homeowner Variable Rate, currently 4.24%

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# 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 30 Nov 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%	1.99%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	3.9	25RF	£500 cashback
	2.34%		£0			3.9	25RG	£500 cashback
60% to 75%	2.04%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	3.9	25RH	£500 cashback
	2.39%		£0			3.9	25RI	£500 cashback
75% to 85%	2.19%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	4.0	25RJ	£500 cashback
	2.49%		£0			4.0	25RK	£500 cashback

### 3 year fixed rate (fixed until 30 Nov 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%	2.04%	HVR*, currently 4.24%	£995	3% until 30/11/2020, then 2% until 30/11/2021, then 1% until 30/11/2022	£5,000 to £1 million	3.7	25RL	£500 cashback
	2.34%		£0			3.8	25RM	£500 cashback
60% to 75%	2.09%	HVR*, currently 4.24%	£995	3% until 30/11/2020, then 2% until 30/11/2021, then 1% until 30/11/2022	£5,000 to £1 million	3.8	25RN	£500 cashback
	2.39%		£0			3.8	25RO	£500 cashback

### 5 year fixed rate (fixed until 30 Nov 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 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.4	25RP	£500 cashback
	2.34%		£0			3.5	25RQ	£500 cashback
60% to 75%	2.24%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.5	25RR	£500 cashback
	2.44%		£0			3.5	25RS	£500 cashback
75% to 85%	2.39%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.6	25RT	£500 cashback
	2.59%		£0			3.6	25RU	£500 cashback

\*Homeowner Variable Rate, currently 4.24%

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# 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 30 Nov 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%	1.94%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	4.0	25RV	£250 cashback
	2.29%		£0			4.0	25RW	£250 cashback
60% to 75%	1.99%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	4.0	25RX	£250 cashback
	2.34%		£0			4.0	25RY	£250 cashback
75% to 80%	2.04%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	4.0	25RZ	
	2.44%		£0			4.0	25SA	
80% to 90%	2.64%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £750,000	4.1	25SB	
	2.74%		£0			4.0	25SC	

**3 year fixed rate** (fixed until 30 Nov 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%	2.04%	HVR*, currently 4.24%	£995	3% until 30/11/2020, then 2% until 30/11/2021, then 1% until 30/11/2022	£5,000 to £1 million	3.8	25SD	£250 cashback
	2.34%		£0			3.8	25SE	£250 cashback
60% to 75%	2.09%	HVR*, currently 4.24%	£995	3% until 30/11/2020, then 2% until 30/11/2021, then 1% until 30/11/2022	£5,000 to £1 million	3.8	25SF	£250 cashback
	2.39%		£0			3.8	25SG	£250 cashback

**5 year fixed rate** (fixed until 30 Nov 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 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.5	25SH	£250 cashback
	2.34%		£0			3.5	25SI	£250 cashback
60% to 75%	2.19%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.5	25SJ	£250 cashback
	2.39%		£0			3.6	25SK	£250 cashback
75% to 80%	2.24%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.6	25SL	
	2.44%		£0			3.6	25SM	
80% to 90%	2.64%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £750,000	3.7	25SN	
	2.84%		£0			3.7	25SO	

\*Homeowner Variable Rate, currently 4.24%

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# 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 30 Nov 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%	1.99%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	3.9	25SP	£500 cashback
	2.34%		£0			3.9	25SQ	£500 cashback
60% to 75%	2.04%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	3.9	25SR	£500 cashback
	2.39%		£0			3.9	25SS	£500 cashback
75% to 85%	2.19%	HVR*, currently 4.24%	£995	2% until 30/11/2020, then 1% until 30/11/2021	£5,000 to £1 million	4.0	25ST	£500 cashback
	2.49%		£0			4.0	25SU	£500 cashback

### 3 year fixed rate (fixed until 30 Nov 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%	2.04%	HVR*, currently 4.24%	£995	3% until 30/11/2020, then 2% until 30/11/2021, then 1% until 30/11/2022	£5,000 to £1 million	3.7	25SV	£500 cashback
	2.34%		£0			3.8	25SW	£500 cashback
60% to 75%	2.09%	HVR*, currently 4.24%	£995	3% until 30/11/2020, then 2% until 30/11/2021, then 1% until 30/11/2022	£5,000 to £1 million	3.8	25SX	£500 cashback
	2.39%		£0			3.8	25SY	£500 cashback

### 5 year fixed rate (fixed until 30 Nov 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 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.4	25SZ	£500 cashback
	2.34%		£0			3.5	25TA	£500 cashback
60% to 75%	2.24%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.5	25TB	£500 cashback
	2.44%		£0			3.5	25TC	£500 cashback
75% to 85%	2.39%	HVR*, currently 4.24%	£995	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.6	25TD	£500 cashback
	2.59%		£0			3.6	25TE	£500 cashback

\*Homeowner Variable Rate, currently 4.24%

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# Buy-to-Let.

- 2, 3 and 5 year house purchase 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 House Purchase products

## House Purchase

2 year fixed rate (fixed until 31 December 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%	BVR*, currently 5.09%	£1,995	2% until 31/12/2020, then 1% until 31/12/2021	£25,005 to £500,000	4.7	25ZI	£250 cashback
	1.74%		£995			4.6	25ZJ	£250 cashback
	2.24%		£0			4.7	25ZK	£250 cashback
60% to 75%	1.79%	BVR*, currently 5.09%	£1,995	2% until 31/12/2020, then 1% until 31/12/2021	£25,005 to £500,000	4.7	25ZL	£250 cashback
	1.99%		£995			4.7	25ZM	£250 cashback
	2.49%		£0			4.7	25ZN	£250 cashback

3 year fixed rate (fixed until 31 December 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%	1.79%	BVR*, currently 5.09%	£1,995	3% until 31/12/2020, then 2% until 31/12/2021, then 1% until 31/12/2022	£25,005 to £500,000	4.4	25ZO	£250 cashback
	1.99%		£995			4.4	25ZP	£250 cashback
	2.29%		£0			4.4	25ZQ	£250 cashback
60% to 75%	2.04%	BVR*, currently 5.09%	£1,995	3% until 31/12/2020, then 2% until 31/12/2021, then 1% until 31/12/2022	£25,005 to £500,000	4.5	25ZR	£250 cashback
	2.24%		£995			4.5	25ZS	£250 cashback
	2.54%		£0			4.5	25ZT	£250 cashback

5 year fixed rate (fixed until 31 December 2024)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	2.04%	BVR*, currently 5.09%	£1,995	5% until 31/12/2020, then 4% until 31/12/2021, then 3% until 31/12/2022, then 2% until 31/12/2023, then 1% until 31/12/2024	£25,005 to £500,000	4.1	25ZU	£250 cashback
	2.14%		£995			4.0	25ZV	£250 cashback
	2.34%		£0			4.1	25ZW	£250 cashback
60% to 75%	2.29%	BVR*, currently 5.09%	£1,995	5% until 31/12/2020, then 4% until 31/12/2021, then 3% until 31/12/2022, then 2% until 31/12/2023, then 1% until 31/12/2024	£25,005 to £500,000	4.2	25ZX	£250 cashback
	2.39%		£995			4.1	25ZY	£250 cashback
	2.59%		£0			4.2	25ZZ	£250 cashback

2 year tracker rate (fixed until 31 December 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%	2.29% (variable) at 1.54% above the BoE base rate**	BVR*, currently 5.09%	£995	No ERC	£25,005 to £500,000	4.7	26AA	
60% to 75%	2.44% (variable) at 1.69% above the BoE base rate**	BVR*, currently 5.09%	£995	No ERC	£25,005 to £500,000	4.8	26AB	

\*Buy-to-Let Variable Rate, currently 5.09%

\*\*Bank of England Base Rate, currently 0.75%

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# Buy-to-Let.

- 2, 3 and 5 year remortgage rates, available up to 75% LTV
- Max loan size £500k
- Free valuation and a choice of either £300 cash back or free standard legals\*\*\*
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## Remortgage

2 year fixed rate (fixed until 31 December 2021)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.44%	BVR*, currently 5.09%	£1,995	2% until 31/12/2020, then 1% until 31/12/2021	£25,005 to £500,000	4.6	26AC		26AW	£300 cashback
	1.64%		£995			4.5	26AD		26AX	£300 cashback
	2.14%		£0			4.5	26AE		26AY	£300 cashback
60% to 75%	1.69%	BVR*, currently 5.09%	£1,995	2% until 31/12/2020, then 1% until 31/12/2021	£25,005 to £500,000	4.6	26AF		26AZ	£300 cashback
	1.89%		£995			4.6	26AG		26BA	£300 cashback
	2.39%		£0			4.6	26AH		26BB	£300 cashback

3 year fixed rate (fixed until 31 December 2022)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.74%	BVR*, currently 5.09%	£1,995	3% until 31/12/2020, then 2% until 31/12/2021, then 1% until 31/12/2022	£25,005 to £500,000	4.3	26AI		26BC	£300 cashback
	1.94%		£995			4.3	26AJ		26BD	£300 cashback
	2.24%		£0			4.3	26AK		26BE	£300 cashback
60% to 75%	1.99%	BVR*, currently 5.09%	£1,995	3% until 31/12/2020, then 2% until 31/12/2021, then 1% until 31/12/2022	£25,005 to £500,000	4.4	26AL		26BF	£300 cashback
	2.19%		£995			4.3	26AM		26BG	£300 cashback
	2.49%		£0			4.3	26AN		26BH	£300 cashback

5 year fixed rate (fixed until 31 December 2024)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.99%	BVR*, currently 5.09%	£1,995	5% until 31/12/2020, then 4% until 31/12/2021, then 3% until 31/12/2022, then 2% until 31/12/2023, then 1% until 31/12/2024	£25,005 to £500,000	3.8	26AO		26BI	£300 cashback
	2.09%		£995			3.8	26AP		26BJ	£300 cashback
	2.29%		£0			3.8	26AQ		26BK	£300 cashback
60% to 75%	2.24%	BVR*, currently 5.09%	£1,995	5% until 31/12/2020, then 4% until 31/12/2021, then 3% until 31/12/2022, then 2% until 31/12/2023, then 1% until 31/12/2024	£25,005 to £500,000	4.0	26AR		26BL	£300 cashback
	2.34%		£995			3.9	26AS		26BM	£300 cashback
	2.54%		£0			3.9	26AT		26BN	£300 cashback

2 year tracker rate (fixed until 31 December 2021)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	2.24% (variable) at 1.49% above the BoE base rate**	BVR*, currently 5.09%	£995	No ERC	£25,005 to £500,000	4.7	26AU		26BO	£300 cashback
60% to 75%	2.29% (variable) at 1.54% above the BoE base rate**	BVR*, currently 5.09%	£995	No ERC	£25,005 to £500,000	4.7	26AV		26BP	£300 cashback

\*Buy-to-Let Variable Rate, currently 5.09%

\*\*Bank of England Base Rate, currently 0.75%

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

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

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

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# Product Transfers

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

## Buy-to-Let

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

### 2 year fixed rate (fixed until 30 November 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%	2.14%	BVR**, currently 5.09%	£0	2% until 30/11/2020, then 1% until 30/11/2021	Up to £7.5 million	4.6	26CL	
60% to 75%	2.39%	BVR**, currently 5.09%	£0	2% until 30/11/2020, then 1% until 30/11/2021	Up to £7.5 million	4.6	26CM	

### 5 year fixed rate (fixed until 30 November 2024)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	2.29%	BVR**, currently 5.09%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	Up to £7.5 million	3.9	26CN	
60% to 75%	2.54%	BVR**, currently 5.09%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	Up to £7.5 million	4.0	26CO	
75% to 120%	4.83%	BVR**, currently 5.09%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	Up to £7.5 million	5.1	26CP	

\*\*Buy to Let Variable Rate, currently 5.09%

# Product Transfers

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

## Residential - Fixed

2 year fixed rate (fixed until 30 November 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%	1.89%	HVR*, currently 4.24%	£0	2% until 30/11/2020, then 1% until 30/11/2021	Up to £149,999	3.8	26CQ	
	1.84%				£150k to £249,999	3.8	26CR	
	1.74%				£250k to £7.5 million	3.8	26CS	
60% to 75%	1.94%	HVR*, currently 4.24%	£0	2% until 30/11/2020, then 1% until 30/11/2021	Up to £149,999	3.8	26CT	
	1.89%				£150k to £249,999	3.8	26CU	
	1.79%				£250k to £7.5 million	3.8	26CV	
75% to 80%	2.04%	HVR*, currently 4.24%	£0	2% until 30/11/2020, then 1% until 30/11/2021	Up to £149,999	3.9	26CW	
	1.99%				£150k to £249,999	3.8	26CX	
	1.89%				£250k to £7.5 million	3.8	26CY	
80% to 85%	2.09%	HVR*, currently 4.24%	£0	2% until 30/11/2020, then 1% until 30/11/2021	Up to £149,999	3.9	26CZ	
	2.04%				£150k to £249,999	3.9	26DA	
	1.94%				£250k to £7.5 million	3.8	26DB	
85% to 90%	2.34%	HVR*, currently 4.24%	£0	2% until 30/11/2020, then 1% until 30/11/2021	Up to £149,999	3.9	26DC	
	2.24%				£150k to £249,999	3.9	26DD	
	2.14%				£250k to £7.5 million	3.9	26DE	
90% to 120%	3.14%	HVR*, currently 4.24%	£0	2% until 30/11/2020, then 1% until 30/11/2021	Up to £149,999	4.1	26DF	
	3.04%				£150k to £249,999	4.1	26DG	
	2.94%				£250k to £7.5 million	4.0	26DH	

\*Homeowner Variable Rate, currently 4.24%

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# Product Transfers

## Residential - Fixed

5 year fixed rate (fixed until 30 November 2024)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	1.94%	HVR*, currently 4.24%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	Up to £149,999	3.3	26DI	
	1.89%				£150k to £249,999	3.2	26DJ	
	1.84%				£250k to £7.5 million	3.2	26DK	
60% to 75%	2.04%	HVR*, currently 4.24%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	Up to £149,999	3.3	26DL	
	1.99%				£150k to £249,999	3.3	26DM	
	1.94%				£250k to £7.5 million	3.3	26DN	
75% to 80%	2.19%	HVR*, currently 4.24%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	Up to £149,999	3.4	26DO	
	2.14%				£150k to £249,999	3.3	26DP	
	2.09%				£250k to £7.5 million	3.3	26DQ	
80% to 85%	2.24%	HVR*, currently 4.24%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	Up to £149,999	3.4	26DR	
	2.19%				£150k to £249,999	3.4	26DS	
	2.14%				£250k to £7.5 million	3.3	26DT	
85% to 90%	2.59%	HVR*, currently 4.24%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	Up to £149,999	3.5	26DU	
	2.54%				£150k to £249,999	3.5	26DV	
	2.49%				£250k to £7.5 million	3.5	26DW	
90% to 120%	3.44%	HVR*, currently 4.24%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	Up to £149,999	3.9	26DX	
	3.34%				£150k to £249,999	3.9	26DY	
	3.24%				£250k to £7.5 million	3.8	26DZ	

\*Homeowner Variable Rate, currently 4.24%

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# Product Transfers

## Residential - Fixed

10 year fixed rate with 5 year ERC (fixed until 30 November 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%	2.59%	HVR*, currently 4.24%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	Up to £7.5 million	3.0	26EA	
60% to 75%	2.69%	HVR*, currently 4.24%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	Up to £7.5 million	3.1	26EB	
75% to 85%	2.84%	HVR*, currently 4.24%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	Up to £7.5 million	3.2	26EC	
85% to 90%	4.29%	HVR*, currently 4.24%	£0	5% until 30/11/2020, then 4% until 30/11/2021, then 3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	Up to £7.5 million	4.4	26ED	

10 year fixed rate (fixed until 30 November 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%	2.39%	HVR*, currently 4.24%	£0	6% until 30/11/2024, then 5% until 30/11/2025, then 4% until 30/11/2026, then 3% until 30/11/2027, then 2% until 30/11/2028, then 1% until 30/11/2029	Up to £7.5 million	2.9	26EE	
60% to 75%	2.49%	HVR*, currently 4.24%	£0	6% until 30/11/2024, then 5% until 30/11/2025, then 4% until 30/11/2026, then 3% until 30/11/2027, then 2% until 30/11/2028, then 1% until 30/11/2029	Up to £7.5 million	3.0	26EF	

\*Homeowner Variable Rate, currently 4.24%

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# TSB Mortgage Pro Valuation fees.

Mortgage valuations fees for movers and first time buyers.

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

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

Contact	your Business Development Manager
Call	0345 307 3355
Click	<a href="http://intermediary.tsb.co.uk">intermediary.tsb.co.uk</a>

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

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