

With effect from 04 April 2022.

Intermediary Product Guide.

What's inside...

Introducing our product range effective from 04 April 2022.

| What's inside? | Page |
|--|------|
| First time buyers | |
| 2 year fixed and tracker rates | 3 |
| 5 year fixed rates | 4 |
| 10 year fixed rates | 5 |
| Movers | |
| 2 year fixed and tracker rates | 6 |
| 5 year fixed rates | 7 |
| 10 year fixed rates | 8 |
| Remortgages | |
| 2 year fixed and tracker rates | 9 |
| 5 year fixed rates | 10 |
| 10 year fixed rates | 11 |
| New build shared ownership | |
| First Time Buyers and Movers | 12 |
| New build shared equity | |
| First Time Buyers and Movers | 13 |
| Shared ownership | |
| First Time Buyers | 14 |
| Movers | 15 |
| Remortgages | 16 |
| Shared equity | |
| First Time Buyers | 17 |
| Movers | 18 |
| Remortgages | 19 |
| Buy-to-Let | |
| House Purchase - 2 and 5 year rates | 20 |
| Remortgage - 2 and 5 year rates | 21 |
| Product transfers | |
| Buy-to-Let - 2 and 5 year rates | 22 |
| Residential - 2 year fixed and tracker rates | 23 |
| Residential - 5 year fixed rates | 24 |
| Residential - 10 year fixed rates | 25 |
| TSB Mortgage Pro valuation fees | 26 |

First time buyers.

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

2 year fixed rate (fixed until 31 May 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|--|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.14% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 3.2 | 36MR | |
| | 2.44% | | £0 | | | 3.2 | 36MS | |
| 60% to 75% | 2.24% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 3.2 | 36MT | |
| | 2.54% | | £0 | | | 3.2 | 36MU | |
| 75% to 80% | 2.29% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 3.2 | 36MV | |
| | 2.59% | | £0 | | | 3.2 | 36MW | |
| 80% to 85% | 2.34% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 3.2 | 36MX | |
| | 2.64% | | £0 | | | 3.2 | 36MY | |
| 85% to 90% | 2.64% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £750,000 | 3.3 | 36MZ | £500 cashback |
| | 2.89% | | £0 | | | 3.2 | 36NA | £500 cashback |
| 90% to 95% | 2.89% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £570,000 | 3.3 | 36NB | £500 cashback |
| | 3.19% | | £0 | | | 3.3 | 36NC | £500 cashback |

2 year tracker rate (until 31 May 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--|--|-------------|------------------------|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.29% (variable) at 1.54% above the BoE base rate*** | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | No ERC | £5,000 to £1 million | 3.2 | 35RV | |
| 60% to 75% | 2.39% (variable) at 1.64% above the BoE base rate*** | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | No ERC | £5,000 to £1 million | 3.2 | 35RW | |
| 75% to 80% | 2.44% (variable) at 1.69% above the BoE base rate*** | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | No ERC | £5,000 to £1 million | 3.2 | 35RX | |
| 80% to 85% | 2.49% (variable) at 1.74% above the BoE base rate*** | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | No ERC | £5,000 to £1 million | 3.2 | 35RY | |
| 85% to 90% | 2.84% (variable) at 2.09% above the BoE base rate*** | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | No ERC | £5,000 to £750,000 | 3.3 | 35RZ | £500 cashback |

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

First time buyers.

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

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|--|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.29% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.0 | 36ND | |
| | 2.49% | | £0 | | | 3.0 | 36NE | |
| 60% to 75% | 2.44% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.1 | 36NF | |
| | 2.64% | | £0 | | | 3.1 | 36NG | |
| 75% to 80% | 2.49% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.1 | 36NH | |
| | 2.69% | | £0 | | | 3.1 | 36NI | |
| 80% to 85% | 2.54% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.1 | 36NJ | |
| | 2.74% | | £0 | | | 3.1 | 36NK | |
| 85% to 90% | 2.79% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £750,000 | 3.2 | 36NL | £500 cashback |
| | 2.99% | | £0 | | | 3.2 | 36NM | £500 cashback |
| 90% to 95% | 3.09% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £570,000 | 3.3 | 36NN | £500 cashback |
| | 3.29% | | £0 | | | 3.3 | 36HS | £500 cashback |

New Build

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

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|--|-------------|---|--------------------------|--------|-----------------------|---------------------|
| 80% to 85% | 2.44% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.1 | 36NO | |
| | 2.64% | | £0 | | | 3.1 | 36NP | |

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

First time buyers.

10 year fixed rate with 10 year ERC (fixed until 31 May 2032)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|--|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.34% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | 6% until 31/05/2027, then 5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031, then 1% until 31/05/2032 | £5,000 to £1 million | 2.8 | 36NQ | |
| 60% to 75% | 2.74% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £995 | 6% until 31/05/2027, then 5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031, then 1% until 31/05/2032 | £5,000 to £1 million | 3.0 | 36NR | |

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

Movers.

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

2 year fixed rate (fixed until 31 May 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.14% | HVR*, currently 4.24% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.0 | 36NS | |
| | 2.44% | | £0 | | | 4.0 | 36NT | |
| 60% to 75% | 2.24% | HVR*, currently 4.24% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.0 | 36NU | |
| | 2.54% | | £0 | | | 4.0 | 36NV | |
| 75% to 80% | 2.29% | HVR*, currently 4.24% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.0 | 36NW | |
| | 2.59% | | £0 | | | 4.0 | 36NX | |
| 80% to 85% | 2.34% | HVR*, currently 4.24% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.0 | 36NY | |
| | 2.64% | | £0 | | | 4.0 | 36NZ | |
| 85% to 90% | 2.64% | HVR*, currently 4.24% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £750,000 | 4.1 | 36OA | £500 cashback |
| | 2.89% | | £0 | | | 4.1 | 36OB | £500 cashback |
| 90% to 95% | 2.89% | HVR*, currently 4.24% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £570,000 | 4.1 | 36OC | £500 cashback |
| | 3.19% | | £0 | | | 4.1 | 36OD | £500 cashback |

2 year tracker rate (until 31 May 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--|-----------------------|-------------|------------------------|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.29% (variable) at 1.54% above the BoE base rate*** | HVR*, currently 4.24% | £995 | No ERC | £5,000 to £1 million | 4.0 | 35SS | |
| 60% to 75% | 2.39% (variable) at 1.64% above the BoE base rate*** | HVR*, currently 4.24% | £995 | No ERC | £5,000 to £1 million | 4.0 | 35ST | |
| 75% to 80% | 2.44% (variable) at 1.69% above the BoE base rate*** | HVR*, currently 4.24% | £995 | No ERC | £5,000 to £1 million | 4.1 | 35SU | |
| 80% to 85% | 2.49% (variable) at 1.74% above the BoE base rate*** | HVR*, currently 4.24% | £995 | No ERC | £5,000 to £1 million | 4.1 | 35SV | |
| 85% to 90% | 2.84% (variable) at 2.09% above the BoE base rate*** | HVR*, currently 4.24% | £995 | No ERC | £5,000 to £750,000 | 4.1 | 35SW | £500 cashback |

*Homeowner Variable Rate, currently 4.24%

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

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Movers.

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

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.29% | HVR*, currently 4.24% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.6 | 36OE | |
| | 2.49% | | £0 | | | 3.6 | 36OF | |
| 60% to 75% | 2.44% | HVR*, currently 4.24% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.7 | 36OG | |
| | 2.64% | | £0 | | | 3.7 | 36OH | |
| 75% to 80% | 2.49% | HVR*, currently 4.24% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.7 | 36OI | |
| | 2.69% | | £0 | | | 3.7 | 36OJ | |
| 80% to 85% | 2.54% | HVR*, currently 4.24% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.7 | 36OK | |
| | 2.74% | | £0 | | | 3.7 | 36OL | |
| 85% to 90% | 2.79% | HVR*, currently 4.24% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £750,000 | 3.8 | 36OM | £500 cashback |
| | 2.99% | | £0 | | | 3.8 | 36ON | £500 cashback |
| 90% to 95% | 3.09% | HVR*, currently 4.24% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £570,000 | 3.9 | 36OO | £500 cashback |
| | 3.29% | | £0 | | | 3.9 | 36IF | £500 cashback |

New Build

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

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| 80% to 85% | 2.44% | HVR*, currently 4.24% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.7 | 36OP | |
| | 2.64% | | £0 | | | 3.7 | 36OQ | |

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

Movers.

10 year fixed rate with 10 year ERC (fixed until 31 May 2032)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.34% | HVR*, currently 4.24% | £995 | 6% until 31/05/2027, then 5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031, then 1% until 31/05/2032 | £5,000 to £1 million | 3.1 | 36OR | |
| 60% to 75% | 2.74% | HVR*, currently 4.24% | £995 | 6% until 31/05/2027, then 5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031, then 1% until 31/05/2032 | £5,000 to £1 million | 3.4 | 36OS | |

*Homeowner Variable Rate, currently 4.24%

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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 31 May 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | Free Legals | | Own Conveyancer | |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|-----------------------|---------------------|
| | | | | | | | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 2.19% | HVR*, currently 4.24% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.0 | 36OT | | 36PC | £300 cashback |
| | 2.44% | | £0 | | | | | | 36OU | £300 cashback |
| 60% to 75% | 2.29% | HVR*, currently 4.24% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.0 | 36OV | | 36PE | £300 cashback |
| | 2.54% | | £0 | | | | | | 36OW | £300 cashback |
| 75% to 80% | 2.39% | HVR*, currently 4.24% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.0 | 36OX | | 36PG | £300 cashback |
| | 2.64% | | £0 | | | | | | 36OY | £300 cashback |
| 80% to 85% | 2.49% | HVR*, currently 4.24% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.0 | 36OZ | | 36PI | £300 cashback |
| | 2.84% | | £0 | | | | | | 36PA | £300 cashback |
| 85% to 90% | 2.59% | HVR*, currently 4.24% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £500,000 | 4.1 | 36PB | | 36PK | £300 cashback |
| | 2.99% | | £0 | | | | | | 36FS | £300 cashback |

2 year tracker rate (until 31 May 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | Free Legals | | Own Conveyancer | |
|------------|--|-----------------------|-------------|------------------------|--------------------------|--------|-----------------------|---------------------|-----------------------|---------------------|
| | | | | | | | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 2.29% (variable) at 1.54% above the BoE base rate*** | HVR*, currently 4.24% | £995 | No ERC | £5,000 to £1 million | 4.0 | 35TN | | 35TS | £300 cashback |
| 60% to 75% | 2.34% (variable) at 1.59% above the BoE base rate*** | HVR*, currently 4.24% | £995 | No ERC | £5,000 to £1 million | 4.0 | 35TO | | 35TT | £300 cashback |
| 75% to 80% | 2.49% (variable) at 1.74% above the BoE base rate*** | HVR*, currently 4.24% | £995 | No ERC | £5,000 to £1 million | 4.0 | 35TP | | 35TU | £300 cashback |
| 80% to 85% | 2.64% (variable) at 1.89% above the BoE base rate*** | HVR*, currently 4.24% | £995 | No ERC | £5,000 to £1 million | 4.1 | 35TQ | | 35TV | £300 cashback |
| 85% to 90% | 3.04% (variable) at 2.29% above the BoE base rate*** | HVR*, currently 4.24% | £995 | No ERC | £5,000 to £500,000 | 4.1 | 35TR | | 35TW | £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.

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

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | Free Legals | | Own Conveyancer | |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|-----------------------|---------------------|
| | | | | | | | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 2.29% | HVR*, currently 4.24% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.5 | 36PL | | 36PU | £300 cashback |
| | 2.54% | | £0 | | £25,000 to £1 million | 3.6 | 36PM | | 36PV | £300 cashback |
| 60% to 75% | 2.34% | HVR*, currently 4.24% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.5 | 36PN | | 36PW | £300 cashback |
| | 2.59% | | £0 | | | 3.6 | 36PO | | 36PX | £300 cashback |
| 75% to 80% | 2.49% | HVR*, currently 4.24% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.6 | 36PP | | 36PY | £300 cashback |
| | 2.69% | | £0 | | | 3.6 | 36PQ | | 36PZ | £300 cashback |
| 80% to 85% | 2.59% | HVR*, currently 4.24% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.6 | 36PR | | 36QA | £300 cashback |
| | 2.79% | | £0 | | | 3.7 | 36PS | | 36QB | £300 cashback |
| 85% to 90% | 2.74% | HVR*, currently 4.24% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £500,000 | 3.7 | 36PT | | 36QC | £300 cashback |
| | 2.94% | | £0 | | | 3.7 | 36II | | 36IK | £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.

10 year fixed rate with 10 year ERC (fixed until 31 May 2032)

| 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% | 2.34% | HVR*, currently 4.24% | £995 | 6% until 31/05/2027, then 5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031, then 1% until 31/05/2032 | £5,000 to £1 million | 3.0 | 36QD | | 36QF | £300 cashback |
| 60% to 75% | 2.74% | HVR*, currently 4.24% | £995 | 6% until 31/05/2027, then 5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031, then 1% until 31/05/2032 | £5,000 to £1 million | 3.3 | 36QE | | 36QG | £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.

New Build Shared Ownership

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership First Time Buyer and Homemover products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Please ensure the Property Details screen on Mortgage Pro is completed to specify New Build.
- New Build range will be clearly marked with 'NB' in the product description at the product selection stage.

First Time Buyer rate

5 year fixed rate (fixed until 31 May 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|--|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.89% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.2 | 36RA | £500 cashback |
| 60% to 75% | 3.04% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.2 | 36RB | £500 cashback |
| 75% to 80% | 3.09% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.2 | 36RC | £500 cashback |
| 80% to 85% | 3.14% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.3 | 36RD | £500 cashback |

Homemover rate

5 year fixed rate (fixed until 31 May 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.89% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.8 | 36RE | £500 cashback |
| 60% to 75% | 3.04% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.8 | 36RF | £500 cashback |
| 75% to 80% | 3.09% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.9 | 36RG | £500 cashback |
| 80% to 85% | 3.14% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.9 | 36RH | £500 cashback |

*Homeowner Variable Rate, currently 4.24%

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

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New Build Shared Equity

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Free Basic Valuation on all Shared Equity First Time Buyer and Homemover products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Please ensure the Property Details screen on Mortgage Pro is completed to specify New Build.
- New Build range will be clearly marked with 'NB' in the product description at the product selection stage.

First Time Buyer rate

5 year fixed rate (fixed until 31 May 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|--|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.39% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.0 | 36IL | £500 cashback |
| 60% to 75% | 2.64% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.1 | 36IM | £500 cashback |
| 75% to 80% | 2.69% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.1 | 36IN | £500 cashback |
| 80% to 85% | 2.74% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.1 | 36IO | £500 cashback |

Homemover rate

5 year fixed rate (fixed until 31 May 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.39% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.6 | 36IP | £500 cashback |
| 60% to 75% | 2.64% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.7 | 36IQ | £500 cashback |
| 75% to 80% | 2.69% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.7 | 36IR | £500 cashback |
| 80% to 85% | 2.74% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.7 | 36IS | £500 cashback |

*Homeowner Variable Rate, currently 4.24%

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

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Shared Ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership First Time Buyer products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

First Time Buyer rate

2 year fixed rate (fixed until 31 May 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|--|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.94% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 3.2 | 36VY | £500 cashback |
| 60% to 75% | 3.04% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 3.3 | 36VZ | £500 cashback |
| 75% to 80% | 3.09% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 3.3 | 36WA | £500 cashback |
| 80% to 85% | 3.14% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 3.3 | 36WB | £500 cashback |
| 85% to 90% | 3.39% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £500,000 | 3.3 | 36WC | £500 cashback |

5 year fixed rate (fixed until 31 May 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|--|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.99% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.2 | 36WD | £500 cashback |
| 60% to 75% | 3.14% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.3 | 36WE | £500 cashback |
| 75% to 80% | 3.19% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.3 | 36WF | £500 cashback |
| 80% to 85% | 3.24% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.3 | 36WG | £500 cashback |
| 85% to 90% | 3.49% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £500,000 | 3.4 | 36WH | £500 cashback |

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

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Shared Ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership Homemover products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

Homemover rate

2 year fixed rate (fixed until 31 May 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.94% | HVR*, currently 4.24% | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.1 | 36WI | £500 cashback |
| 60% to 75% | 3.04% | HVR*, currently 4.24% | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.1 | 36WJ | £500 cashback |
| 75% to 80% | 3.09% | HVR*, currently 4.24% | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.1 | 36WK | £500 cashback |
| 80% to 85% | 3.14% | HVR*, currently 4.24% | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.1 | 36WL | £500 cashback |
| 85% to 90% | 3.39% | HVR*, currently 4.24% | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £500,000 | 4.2 | 36WM | £500 cashback |

5 year fixed rate (fixed until 31 May 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.99% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.8 | 36WN | £500 cashback |
| 60% to 75% | 3.14% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.9 | 36WO | £500 cashback |
| 75% to 80% | 3.19% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.9 | 36WP | £500 cashback |
| 80% to 85% | 3.24% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.9 | 36WQ | £500 cashback |
| 85% to 90% | 3.49% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £500,000 | 4.0 | 36WR | £500 cashback |

*Homeowner Variable Rate, currently 4.24%

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Shared Ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership Remortgage products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

Remortgage (own Conveyancer)

2 year fixed rate (fixed until 31 May 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.94% | HVR*, currently 4.24% | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.1 | 36WS | £500 cashback |
| 60% to 75% | 3.04% | HVR*, currently 4.24% | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.1 | 36WT | £500 cashback |
| 75% to 80% | 3.14% | HVR*, currently 4.24% | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.1 | 36WU | £500 cashback |
| 80% to 85% | 3.34% | HVR*, currently 4.24% | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.1 | 36WV | £500 cashback |

5 year fixed rate (fixed until 31 May 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 3.04% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.8 | 36WW | £500 cashback |
| 60% to 75% | 3.09% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.8 | 36WX | £500 cashback |
| 75% to 80% | 3.19% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.9 | 36WY | £500 cashback |
| 80% to 85% | 3.29% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.9 | 36WZ | £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
- Free Basic Valuation on all Shared Equity First Time Buyer products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

First Time Buyer rate

2 year fixed rate (fixed until 31 May 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|--|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.54% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 3.2 | 36IT | £500 cashback |
| 60% to 75% | 2.59% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 3.2 | 36IU | £500 cashback |
| 75% to 80% | 2.64% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 3.2 | 36IV | £500 cashback |
| 80% to 85% | 2.69% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 3.2 | 36IW | £500 cashback |

5 year fixed rate (fixed until 31 May 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|--|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.49% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.0 | 36IX | £500 cashback |
| 60% to 75% | 2.74% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.1 | 36IY | £500 cashback |
| 75% to 80% | 2.79% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.1 | 36IZ | £500 cashback |
| 80% to 85% | 2.84% | Follow-on tracker rate, 2.49% above the BoE base rate*** | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.1 | 36JA | £500 cashback |

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

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Shared Equity.

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- Free Basic Valuation on all Shared Equity Homemover products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

Homemover rate

2 year fixed rate (fixed until 31 May 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.54% | HVR*, currently 4.24% | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.0 | 36JB | £500 cashback |
| 60% to 75% | 2.59% | HVR*, currently 4.24% | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.0 | 36JC | £500 cashback |
| 75% to 80% | 2.64% | HVR*, currently 4.24% | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.0 | 36JD | £500 cashback |
| 80% to 85% | 2.69% | HVR*, currently 4.24% | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.0 | 36JE | £500 cashback |

5 year fixed rate (fixed until 31 May 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.49% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.6 | 36JF | £500 cashback |
| 60% to 75% | 2.74% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.7 | 36JG | £500 cashback |
| 75% to 80% | 2.79% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.7 | 36JH | £500 cashback |
| 80% to 85% | 2.84% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.8 | 36JI | £500 cashback |

*Homeowner Variable Rate, currently 4.24%

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Shared Equity.

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- Free Basic Valuation on all Shared Equity Remortgage products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

Remortgage (own Conveyancer)

2 year fixed rate (fixed until 31 May 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.19% | HVR*, currently 4.24% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.0 | 36JJ | £500 cashback |
| | 2.44% | | £0 | | | 4.0 | 36JK | £500 cashback |
| 60% to 75% | 2.54% | HVR*, currently 4.24% | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | £5,000 to £1 million | 4.0 | 36JL | £500 cashback |

5 year fixed rate (fixed until 31 May 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.29% | HVR*, currently 4.24% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.5 | 36JM | £500 cashback |
| | 2.54% | | £0 | | | 3.6 | 36JN | £500 cashback |
| 60% to 75% | 2.59% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | £5,000 to £1 million | 3.6 | 36JO | £500 cashback |

*Homeowner Variable Rate, currently 4.24%

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Buy-to-Let.

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

House Purchase

2 year fixed rate (fixed until 30 June 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.24% | BVR*, currently 5.09% | £995 | 2% until 30/06/2023, then 1% until 30/06/2024 | £25,005 to £1 million | 4.7 | 36RI | N/A |
| | 2.64% | | £0 | | | 4.8 | 36RJ | N/A |
| 60% to 70% | 2.24% | BVR*, currently 5.09% | £995 | 2% until 30/06/2023, then 1% until 30/06/2024 | £25,005 to £1 million | 4.7 | 36RK | N/A |
| | 2.64% | | £0 | | | 4.8 | 36RL | N/A |
| 70% to 75% | 2.54% | BVR*, currently 5.09% | £995 | 2% until 30/06/2023, then 1% until 30/06/2024 | £25,005 to £1 million | 4.8 | 36RM | N/A |
| | 2.74% | | £0 | | | 4.8 | 36RN | N/A |
| 75% to 80% | 2.84% | BVR*, currently 5.09% | £995 | 2% until 30/06/2023, then 1% until 30/06/2024 | £25,005 to £500,000 | 4.9 | 36RO | N/A |
| | 3.24% | | £0 | | | 4.9 | 35WI | N/A |

5 year fixed rate (fixed until 30 June 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.49% | BVR*, currently 5.09% | £995 | 5% until 30/06/2023, then 4% until 30/06/2024, then 3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027 | £25,005 to £1 million | 4.2 | 36RP | N/A |
| | 2.69% | | £0 | | | 4.2 | 36RQ | N/A |
| 60% to 70% | 2.49% | BVR*, currently 5.09% | £995 | 5% until 30/06/2023, then 4% until 30/06/2024, then 3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027 | £25,005 to £1 million | 4.2 | 36RR | N/A |
| | 2.69% | | £0 | | | 4.2 | 36RS | N/A |
| 70% to 75% | 2.64% | BVR*, currently 5.09% | £995 | 5% until 30/06/2023, then 4% until 30/06/2024, then 3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027 | £25,005 to £1 million | 4.3 | 36RT | N/A |
| | 2.74% | | £0 | | | 4.2 | 36RU | N/A |
| 75% to 80% | 3.14% | BVR*, currently 5.09% | £995 | 5% until 30/06/2023, then 4% until 30/06/2024, then 3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027 | £25,005 to £500,000 | 4.5 | 36RV | N/A |
| | 3.34% | | £0 | | | 4.5 | 35WQ | N/A |

2 year tracker rate (until 30 June 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|---|-----------------------|-------------|------------------------|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.34% (variable) at 1.59% above the BoE base rate** | BVR*, currently 5.09% | £995 | No ERC | £25,005 to £1 million | 4.8 | 35WT | N/A |
| 60% to 70% | 2.54% (variable) at 1.79% above the BoE base rate** | BVR*, currently 5.09% | £995 | No ERC | £25,005 to £1 million | 4.8 | 35WU | N/A |

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

**Bank of England Base Rate, currently 0.75%

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Buy-to-Let.

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

Remortgage

2 year fixed rate (fixed until 30 June 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | Free Legals | | Own Conveyancer | |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|-----------------------|---------------------|
| | | | | | | | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 2.24% | BVR*, currently 5.09% | £995 | 2% until 30/06/2023, then 1% until 30/06/2024 | £25,005 to £1 million | 4.7 | 36RW | N/A | 36SK | £300 cashback |
| | 2.64% | | £0 | | | 4.7 | 36RX | N/A | 36SL | £300 cashback |
| 60% to 70% | 2.24% | BVR*, currently 5.09% | £995 | 2% until 30/06/2023, then 1% until 30/06/2024 | £25,005 to £1 million | 4.7 | 36RY | N/A | 36SM | £300 cashback |
| | 2.64% | | £0 | | | 4.7 | 36RZ | N/A | 36SN | £300 cashback |
| 70% to 75% | 2.54% | BVR*, currently 5.09% | £995 | 2% until 30/06/2023, then 1% until 30/06/2024 | £25,005 to £1 million | 4.7 | 36SA | N/A | 36SO | £300 cashback |
| | 2.74% | | £0 | | | 4.7 | 36SB | N/A | 36SP | £300 cashback |
| 75% to 80% | 2.84% | BVR*, currently 5.09% | £995 | 2% until 30/06/2023, then 1% until 30/06/2024 | £25,005 to £500,000 | 4.8 | 36SC | N/A | 36SQ | £300 cashback |
| | 3.24% | | £0 | | | 4.8 | 35XC | N/A | 35XW | £300 cashback |

5 year fixed rate (fixed until 30 June 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | Free Legals | | Own Conveyancer | |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|-----------------------|---------------------|
| | | | | | | | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 2.49% | BVR*, currently 5.09% | £995 | 5% until 30/06/2023, then 4% until 30/06/2024, then 3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027 | £25,005 to £1 million | 4.1 | 36SD | N/A | 36SR | £300 cashback |
| | 2.69% | | £0 | | | 4.1 | 36SE | N/A | 36SS | £300 cashback |
| 60% to 70% | 2.49% | BVR*, currently 5.09% | £995 | 5% until 30/06/2023, then 4% until 30/06/2024, then 3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027 | £25,005 to £1 million | 4.1 | 36SF | N/A | 36ST | £300 cashback |
| | 2.69% | | £0 | | | 4.1 | 36SG | N/A | 36SU | £300 cashback |
| 70% to 75% | 2.64% | BVR*, currently 5.09% | £995 | 5% until 30/06/2023, then 4% until 30/06/2024, then 3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027 | £25,005 to £1 million | 4.2 | 36SH | N/A | 36SV | £300 cashback |
| | 2.74% | | £0 | | | 4.2 | 36SI | N/A | 36SW | £300 cashback |
| 75% to 80% | 3.14% | BVR*, currently 5.09% | £995 | 5% until 30/06/2023, then 4% until 30/06/2024, then 3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027 | £25,005 to £500,000 | 4.4 | 36SJ | N/A | 36SX | £300 cashback |
| | 3.34% | | £0 | | | 4.4 | 35XK | N/A | 35YE | £300 cashback |

2 year tracker rate (until 30 June 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | Free Legals | | Own Conveyancer | |
|------------|---|-----------------------|-------------|------------------------|--------------------------|--------|-----------------------|---------------------|-----------------------|---------------------|
| | | | | | | | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 2.19% (variable) at 1.44% above the BoE base rate** | BVR*, currently 5.09% | £995 | No ERC | £25,005 to £1 million | 4.7 | 35XN | N/A | 35YH | £300 cashback |
| 60% to 70% | 2.54% (variable) at 1.79% above the BoE base rate** | BVR*, currently 5.09% | £995 | No ERC | £25,005 to £1 million | 4.7 | 35XO | N/A | 35YI | £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 or tracker rate

2 year fixed rate (fixed until 31 May 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|-------------|--------------|------------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.24% | BVR**, currently 5.09% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | Up to £7.5 million | 4.7 | 36SY | |
| | 2.64% | | £0 | | | 4.6 | 36SZ | |
| 60% to 75% | 2.24% | BVR**, currently 5.09% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | Up to £7.5 million | 4.7 | 36TA | |
| | 2.64% | | £0 | | | 4.6 | 36TB | |
| 75% to 80% | 2.84% | BVR**, currently 5.09% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | Up to £7.5 million | 4.9 | 36CO | |
| | 3.24% | | £0 | | | 4.8 | 36CP | |
| 80% to 120% | 4.14% | BVR**, currently 5.09% | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | Up to £7.5 million | 5.0 | 36CQ | |

2 year tracker rate (until 31 May 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--|------------------------|-------------|------------------------|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.19% (variable) at 1.44% above the BoE base rate*** | BVR**, currently 5.09% | £995 | No ERC | Up to £7.5 million | 4.7 | 36UJ | |
| 60% to 75% | 2.54% (variable) at 1.79% above the BoE base rate*** | BVR**, currently 5.09% | £995 | No ERC | Up to £7.5 million | 4.8 | 36UK | |

5 year fixed rate (fixed until 31 May 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|-------------|--------------|------------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.49% | BVR**, currently 5.09% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | Up to £7.5 million | 4.1 | 36TC | |
| | 2.69% | | £0 | | | 4.0 | 36TD | |
| 60% to 75% | 2.49% | BVR**, currently 5.09% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | Up to £7.5 million | 4.1 | 36TE | |
| | 2.69% | | £0 | | | 4.0 | 36TF | |
| 75% to 80% | 3.14% | BVR**, currently 5.09% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | Up to £7.5 million | 4.4 | 36CV | |
| | 3.34% | | £0 | | | 4.3 | 36CW | |
| 80% to 120% | 4.39% | BVR**, currently 5.09% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | Up to £7.5 million | 4.8 | 36CX | |

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

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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 May 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|-------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.19% | HVR*, currently 4.24% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | Up to £7.5 million | 4.0 | 36TG | |
| | 2.44% | | £0 | | | 3.9 | 36TH | |
| 60% to 75% | 2.29% | HVR*, currently 4.24% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | Up to £7.5 million | 4.1 | 36TI | |
| | 2.54% | | £0 | | | 3.9 | 36TJ | |
| 75% to 80% | 2.39% | HVR*, currently 4.24% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | Up to £7.5 million | 4.1 | 36TK | |
| | 2.64% | | £0 | | | 4.0 | 36TL | |
| 80% to 85% | 2.49% | HVR*, currently 4.24% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | Up to £7.5 million | 4.1 | 36TM | |
| | 2.84% | | £0 | | | 4.0 | 36TN | |
| 85% to 90% | 2.59% | HVR*, currently 4.24% | £995 | 2% until 31/05/2023, then 1% until 31/05/2024 | Up to £7.5 million | 4.1 | 36TO | |
| | 2.99% | | £0 | | | 4.0 | 36TP | |
| 90% to 120% | 3.14% | HVR*, currently 4.24% | £0 | 2% until 31/05/2023, then 1% until 31/05/2024 | Up to £7.5 million | 4.1 | 36DI | |

2 year tracker rate (until 31 May 2024)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--|-----------------------|-------------|------------------------|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.29% (variable) at 1.54% above the BoE base rate*** | HVR*, currently 4.24% | £995 | No ERC | Up to £7.5 million | 4.1 | 36TQ | |
| 60% to 75% | 2.34% (variable) at 1.59% above the BoE base rate*** | HVR*, currently 4.24% | £995 | No ERC | Up to £7.5 million | 4.1 | 36TR | |
| 75% to 80% | 2.49% (variable) at 1.74% above the BoE base rate*** | HVR*, currently 4.24% | £995 | No ERC | Up to £7.5 million | 4.1 | 36TS | |
| 80% to 85% | 2.64% (variable) at 1.89% above the BoE base rate*** | HVR*, currently 4.24% | £995 | No ERC | Up to £7.5 million | 4.1 | 36TT | |
| 85% to 90% | 3.04% (variable) at 2.29% above the BoE base rate*** | HVR*, currently 4.24% | £995 | No ERC | Up to £7.5 million | 4.2 | 36TU | |

*Homeowner Variable Rate, currently 4.24%

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Product Transfers

Residential

5 year fixed rate (fixed until 31 May 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|-------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.29% | HVR*, currently 4.24% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | Up to £7.5 million | 3.5 | 36TV | |
| | 2.54% | | £0 | | | 3.5 | 36TW | |
| 60% to 75% | 2.34% | HVR*, currently 4.24% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | Up to £7.5 million | 3.5 | 36TX | |
| | 2.59% | | £0 | | | 3.5 | 36TY | |
| 75% to 80% | 2.49% | HVR*, currently 4.24% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | Up to £7.5 million | 3.6 | 36TZ | |
| | 2.69% | | £0 | | | 3.5 | 36UA | |
| 80% to 85% | 2.59% | HVR*, currently 4.24% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | Up to £7.5 million | 3.7 | 36UB | |
| | 2.79% | | £0 | | | 3.6 | 36UC | |
| 85% to 90% | 2.74% | HVR*, currently 4.24% | £995 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | Up to £7.5 million | 3.7 | 36UD | |
| | 2.94% | | £0 | | | 3.7 | 36UE | |
| 90% to 120% | 3.39% | HVR*, currently 4.24% | £0 | 5% until 31/05/2023, then 4% until 31/05/2024, then 3% until 31/05/2025, then 2% until 31/05/2026, then 1% until 31/05/2027 | Up to £7.5 million | 3.9 | 36DT | |

*Homeowner Variable Rate, currently 4.24%

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Product Transfers

Residential

10 year fixed rate (fixed until 31 May 2032)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 2.34% | HVR*, currently 4.24% | £995 | 6% until 31/05/2027, then 5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031, then 1% until 31/05/2032 | Up to £7.5 million | 2.9 | 36UF | |
| | 2.44% | | £0 | | | 2.8 | 36UG | |
| 60% to 75% | 2.74% | HVR*, currently 4.24% | £995 | 6% until 31/05/2027, then 5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031, then 1% until 31/05/2032 | Up to £7.5 million | 3.3 | 36UH | |
| | 2.84% | | £0 | | | 3.2 | 36UI | |

*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) | | |
|-----------------------------|--------------------------------------|---------------------------|----------------------|-----------------|
| | | 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 |
| Call | 0345 307 3355 |
| Click | 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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