

With effect from 14 June 2022.

# **Intermediary Product Guide.**

# What's inside...

Introducing our product range effective from 14 June 2022.

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

# 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 August 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%	3.19%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	3.5	37ZG	
60% to 75%	3.24%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	3.5	37ZH	
75% to 80%	3.29%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	3.5	37ZI	
80% to 85%	3.49%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	3.5	37ZJ	
85% to 90%	3.64%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £750,000	3.6	37ZK	£500 cashback
90% to 95%	3.89%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £570,000	3.6	37ZL	£500 cashback

## 2 year tracker rate (until 31 August 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% (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	3.5	36YO	
60% to 75%	2.64% (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	3.5	36YP	
75% to 80%	2.69% (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	3.5	36YQ	
80% to 85%	2.74% (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	3.5	36YR	
85% to 90%	3.09% (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	3.5	36YS	£500 cashback

\*\*\*Bank of England Base Rate, currently 1.00%

# First time buyers.

## 5 year fixed rate with 5 year ERC (fixed until 31 August 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%	2.74%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £1 million	3.3	37VO	
	2.94%		£0			3.3	38BR	
60% to 75%	2.79%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £1 million	3.4	37VP	
	2.99%		£0			3.4	38AR	
75% to 80%	3.19%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £1 million	3.5	37WK	
	3.39%		£0			3.5	38AS	
80% to 85%	3.19%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £1 million	3.5	37WL	
	3.39%		£0			3.5	38AT	
85% to 90%	3.29%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £750,000	3.5	37WM	£500 cashback
	3.49%		£0			3.5	38AU	£500 cashback
90% to 95%	3.29%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £570,000	3.5	37WN	£500 cashback
	3.49%		£0			3.5	38AV	£500 cashback

\*\*\*Bank of England Base Rate, currently 1.00%

# First time buyers.

## 10 year fixed rate with 10 year ERC (fixed until 31 August 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%	3.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	6% until 31/08/2027, then 5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031, then 1% until 31/08/2032	£5,000 to £1 million	3.6	38BH	
60% to 75%	3.59%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	6% until 31/08/2027, then 5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031, then 1% until 31/08/2032	£5,000 to £1 million	3.7	38BI	

\*\*\*Bank of England Base Rate, currently 1.00%

# 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 August 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%	3.19%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.4	37ZM	
60% to 75%	3.24%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.4	37ZN	
75% to 80%	3.29%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.4	37ZO	
80% to 85%	3.49%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.4	37ZP	
85% to 90%	3.64%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £750,000	4.4	37ZQ	£500 cashback
90% to 95%	3.89%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £570,000	4.5	37ZR	£500 cashback

## 2 year tracker rate (until 31 August 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% (variable) at 1.54% above the BoE base rate***	HVR*, currently 4.49%	£995	No ERC	£5,000 to £1 million	4.3	37AB	
60% to 75%	2.64% (variable) at 1.64% above the BoE base rate***	HVR*, currently 4.49%	£995	No ERC	£5,000 to £1 million	4.3	37AC	
75% to 80%	2.69% (variable) at 1.69% above the BoE base rate***	HVR*, currently 4.49%	£995	No ERC	£5,000 to £1 million	4.3	37AD	
80% to 85%	2.74% (variable) at 1.74% above the BoE base rate***	HVR*, currently 4.49%	£995	No ERC	£5,000 to £1 million	4.3	37AE	
85% to 90%	3.09% (variable) at 2.09% above the BoE base rate***	HVR*, currently 4.49%	£995	No ERC	£5,000 to £750,000	4.4	37AF	£500 cashback

\*Homeowner Variable Rate, currently 4.49%

\*\*\*Bank of England Base Rate, currently 1.00%

# Movers.

## 5 year fixed rate with 5 year ERC (fixed until 31 August 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%	2.74%	HVR*, currently 4.49%	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £1 million	3.9	37VQ	
	2.94%		£0			4.0	38AW	
60% to 75%	2.79%	HVR*, currently 4.49%	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £1 million	4.0	37VR	
	2.99%		£0			4.0	38AX	
75% to 80%	3.19%	HVR*, currently 4.49%	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £1 million	4.1	37WQ	
	3.39%		£0			4.1	38AY	
80% to 85%	3.19%	HVR*, currently 4.49%	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £1 million	4.1	37WR	
	3.39%		£0			4.1	38AZ	
85% to 90%	3.29%	HVR*, currently 4.49%	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £750,000	4.2	37WS	£500 cashback
	3.49%		£0			4.2	38BA	£500 cashback
90% to 95%	3.29%	HVR*, currently 4.49%	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £570,000	4.2	37WT	£500 cashback
	3.49%		£0			4.2	38BB	£500 cashback

\*\*\*Bank of England Base Rate, currently 1.00%

# Movers.

## 10 year fixed rate with 10 year ERC (fixed until 31 August 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%	3.44%	HVR*, currently 4.49%	£995	6% until 31/08/2027, then 5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031, then 1% until 31/08/2032	£5,000 to £1 million	3.9	38BJ	
60% to 75%	3.59%	HVR*, currently 4.49%	£995	6% until 31/08/2027, then 5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031, then 1% until 31/08/2032	£5,000 to £1 million	4.0	38BK	

\*Homeowner Variable Rate, currently 4.49%

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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 August 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%	3.19%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£25,000 to £1 million	4.3	37ZS		37ZX	£300 cashback
60% to 75%	3.24%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.3	37ZT		37ZY	£300 cashback
75% to 80%	3.29%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.3	37ZU		37ZZ	£300 cashback
80% to 85%	3.44%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.4	37ZV		38AA	£300 cashback
85% to 90%	3.64%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £500,000	4.4	37ZW		38AB	£300 cashback

## 2 year tracker rate (until 31 August 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%	2.54% (variable) at 1.54% above the BoE base rate***	HVR*, currently 4.49%	£995	No ERC	£5,000 to £1 million	4.2	37BM		37CB	£300 cashback
60% to 75%	2.59% (variable) at 1.59% above the BoE base rate***	HVR*, currently 4.49%	£995	No ERC	£5,000 to £1 million	4.3	37BN		37CC	£300 cashback
75% to 80%	2.74% (variable) at 1.74% above the BoE base rate***	HVR*, currently 4.49%	£995	No ERC	£5,000 to £1 million	4.3	37BO		37CD	£300 cashback
80% to 85%	2.89% (variable) at 1.89% above the BoE base rate***	HVR*, currently 4.49%	£995	No ERC	£5,000 to £1 million	4.3	37BP		37CE	£300 cashback
85% to 90%	3.29% (variable) at 2.29% above the BoE base rate***	HVR*, currently 4.49%	£995	No ERC	£5,000 to £500,000	4.4	37BQ		37CF	£300 cashback

\*Homeowner Variable Rate, currently 4.49%

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

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

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

# Remortgages.

## 5 year fixed rate with 5 year ERC (fixed until 31 August 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%	2.79%	HVR*, currently 4.49%	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £1 million	3.9	37VS		37VW	£300 cashback
60% to 75%	2.84%	HVR*, currently 4.49%	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £1 million	3.9	37VT		37VX	£300 cashback
75% to 80%	2.84%	HVR*, currently 4.49%	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £1 million	3.9	37VU		37VY	£300 cashback
80% to 85%	2.89%	HVR*, currently 4.49%	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £1 million	3.9	37VV		37VZ	£300 cashback
85% to 90%	3.04%	HVR*, currently 4.49%	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £500,000	4.0	37SQ		37SV	£300 cashback

\*Homeowner Variable Rate, currently 4.49%

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

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

# Remortgages.

## 10 year fixed rate with 10 year ERC (fixed until 31 August 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%	3.44%	HVR*, currently 4.49%	£995	6% until 31/08/2027, then 5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031, then 1% until 31/08/2032	£5,000 to £1 million	3.8	38BL		38BN	£300 cashback
60% to 75%	3.59%	HVR*, currently 4.49%	£995	6% until 31/08/2027, then 5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031, then 1% until 31/08/2032	£5,000 to £1 million	4.0	38BM		38BO	£300 cashback

\*Homeowner Variable Rate, currently 4.49%

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

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

# Shared Ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership 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 August 2024)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
<b>Up to 60%</b>	3.09%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	3.5	37EE	£500 cashback
<b>60% to 75%</b>	3.14%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	3.5	37EF	£500 cashback
<b>75% to 80%</b>	3.19%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	3.5	37EG	£500 cashback
<b>80% to 85%</b>	3.24%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	3.5	37EH	£500 cashback
<b>85% to 90%</b>	3.39%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £500,000	3.5	37EI	£500 cashback

\*\*\*Bank of England Base Rate, currently 1.00%

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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 August 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%	3.09%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.3	37EO	£500 cashback
60% to 75%	3.14%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.3	37EP	£500 cashback
75% to 80%	3.19%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.4	37EQ	£500 cashback
80% to 85%	3.24%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.4	37ER	£500 cashback
85% to 90%	3.39%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £500,000	4.4	37ES	£500 cashback

\*Homeowner Variable Rate, currently 4.49%

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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 August 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%	3.09%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.3	37EY	£500 cashback
60% to 75%	3.09%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.3	37EZ	£500 cashback
75% to 80%	3.19%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.3	37FA	£500 cashback
80% to 85%	3.34%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.3	37FB	£500 cashback

### 5 year fixed rate (fixed until 31 August 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 4.49%	£0	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £1 million	3.9	37FC	£500 cashback
60% to 75%	3.09%	HVR*, currently 4.49%	£0	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £1 million	3.9	37FD	£500 cashback
75% to 80%	3.19%	HVR*, currently 4.49%	£0	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £1 million	4.0	37FE	£500 cashback
80% to 85%	3.29%	HVR*, currently 4.49%	£0	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £1 million	4.0	37FF	£500 cashback

\*Homeowner Variable Rate, currently 4.49%

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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 August 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%	2.69%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	3.4	37FG	£500 cashback
60% to 75%	2.69%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	3.4	37FH	£500 cashback
75% to 80%	2.74%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	3.4	37FI	£500 cashback
80% to 85%	2.79%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	3.4	37FJ	£500 cashback

\*\*\*Bank of England Base Rate, currently 1.00%

# Shared Equity.

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

## Homemover rate

**2 year fixed rate** (fixed until 31 August 2024)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
<b>Up to 60%</b>	2.69%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.3	37FO	£500 cashback
<b>60% to 75%</b>	2.69%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.3	37FP	£500 cashback
<b>75% to 80%</b>	2.74%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.3	37FQ	£500 cashback
<b>80% to 85%</b>	2.79%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.3	37FR	£500 cashback

\*Homeowner Variable Rate, currently 4.49%

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# Shared Equity.

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

## Remortgage (own Conveyancer)

### 2 year fixed rate (fixed until 31 August 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%	HVR*, currently 4.49%	£995	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.2	37FW	£500 cashback
	2.59%		£0					4.2
60% to 75%	2.59%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	£5,000 to £1 million	4.2	37FY	£500 cashback

### 5 year fixed rate (fixed until 31 August 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%	2.54%	HVR*, currently 4.49%	£0	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £1 million	3.7	37GA	£500 cashback
60% to 75%	2.59%	HVR*, currently 4.49%	£0	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	£5,000 to £1 million	3.7	37GB	£500 cashback

\*Homeowner Variable Rate, currently 4.49%

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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 September 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%	2.69%	BVR*, currently 5.34%	£995	2% until 30/09/2023, then 1% until 30/09/2024	£25,005 to £1 million	5.0	37TS	N/A
	2.99%		£0			5.0	37TT	N/A
60% to 75%	2.84%	BVR*, currently 5.34%	£995	2% until 30/09/2023, then 1% until 30/09/2024	£25,005 to £1 million	5.1	37TU	N/A
	3.14%		£0			5.1	37TV	N/A
75% to 80%	3.39%	BVR*, currently 5.34%	£995	2% until 30/09/2023, then 1% until 30/09/2024	£25,005 to £500,000	5.2	37TW	N/A
	3.69%		£0			5.2	37TX	N/A

### 2 year tracker rate (until 30 September 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%	2.89% (variable) at 1.89% above the BoE base rate**	BVR*, currently 5.34%	£995	No ERC	£25,005 to £1 million	5.1	37UE	N/A
60% to 70%	3.04% (variable) at 2.04% above the BoE base rate**	BVR*, currently 5.34%	£995	No ERC	£25,005 to £1 million	5.1	37UF	N/A

\*Buy-to-Let Variable Rate, currently 5.34%

\*\*Bank of England Base Rate, currently 1.00%

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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 September 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%	2.69%	BVR*, currently 5.34%	£995	2% until 30/09/2023, then 1% until 30/09/2024	£25,005 to £1 million	5.0	37UG	N/A	37UU	£300 cashback
	2.99%		£0			5.0	37UH	N/A	37UV	£300 cashback
60% to 75%	2.84%	BVR*, currently 5.34%	£995	2% until 30/09/2023, then 1% until 30/09/2024	£25,005 to £1 million	5.0	37UI	N/A	37UW	£300 cashback
	3.14%		£0			5.0	37UJ	N/A	37UX	£300 cashback
75% to 80%	3.39%	BVR*, currently 5.34%	£995	2% until 30/09/2023, then 1% until 30/09/2024	£25,005 to £500,000	5.1	37UK	N/A	37UY	£300 cashback
	3.69%		£0			5.1	37UL	N/A	37UZ	£300 cashback

### 2 year tracker rate (until 30 September 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%	2.89% (variable) at 1.89% above the BoE base rate**	BVR*, currently 5.34%	£995	No ERC	£25,005 to £1 million	5.0	37US	N/A	37VG	£300 cashback
60% to 70%	3.04% (variable) at 2.04% above the BoE base rate**	BVR*, currently 5.34%	£995	No ERC	£25,005 to £1 million	5.0	37UT	N/A	37VH	£300 cashback

\*Buy-to-Let Variable Rate, currently 5.34%

\*\*Bank of England Base Rate, currently 1.00%

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

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

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

# Product transfers.

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

## Buy-to-Let

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

### 2 year fixed rate (fixed until 31 August 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%	2.39%	BVR**, currently 5.34%	£995	2% until 31/08/2023, then 1% until 31/08/2024	Up to £7.5 million	4.9	37WW	
	2.79%		£0			4.9	37WX	
60% to 75%	2.49%	BVR**, currently 5.34%	£995	2% until 31/08/2023, then 1% until 31/08/2024	Up to £7.5 million	5.0	37WY	
	2.89%		£0			4.9	37WZ	
75% to 80%	2.89%	BVR**, currently 5.34%	£995	2% until 31/08/2023, then 1% until 31/08/2024	Up to £7.5 million	5.1	37XA	
	3.29%		£0			5.0	37XB	
80% to 120%	4.14%	BVR**, currently 5.34%	£0	2% until 31/08/2023, then 1% until 31/08/2024	Up to £7.5 million	5.2	37XC	

### 2 year tracker rate (until 31 August 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%	2.59% (variable) at 1.59% above the BoE base rate***	BVR**, currently 5.34%	£995	No ERC	Up to £7.5 million	5.0	37XD	
60% to 75%	2.69% (variable) at 1.69% above the BoE base rate***	BVR**, currently 5.34%	£995	No ERC	Up to £7.5 million	5.0	37XE	

### 5 year fixed rate (fixed until 31 August 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 5.34%	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	Up to £7.5 million	4.2	37XF	
	2.69%		£0			4.2	37XG	
60% to 75%	2.64%	BVR**, currently 5.34%	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	Up to £7.5 million	4.3	37XH	
	2.84%		£0			4.2	37XI	
75% to 80%	3.19%	BVR**, currently 5.34%	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	Up to £7.5 million	4.5	37XJ	
	3.39%		£0			4.5	37XK	
80% to 120%	4.39%	BVR**, currently 5.34%	£0	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	Up to £7.5 million	5.0	37XL	

\*\*\*Buy to Let Variable Rate, currently 5.34%

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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 August 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 4.49%	£995	2% until 31/08/2023, then 1% until 31/08/2024	Up to £7.5 million	4.3	37XM	
	2.94%		£0			4.2	37XN	
60% to 75%	2.59%	HVR*, currently 4.49%	£995	2% until 31/08/2023, then 1% until 31/08/2024	Up to £7.5 million	4.3	37XO	
	2.99%		£0			4.2	37XP	
75% to 80%	2.64%	HVR*, currently 4.49%	£995	2% until 31/08/2023, then 1% until 31/08/2024	Up to £7.5 million	4.3	37XQ	
	3.04%		£0			4.3	37XR	
80% to 85%	2.69%	HVR*, currently 4.49%	£995	2% until 31/08/2023, then 1% until 31/08/2024	Up to £7.5 million	4.3	37XS	
	3.09%		£0			4.3	37XT	
85% to 90%	2.79%	HVR*, currently 4.49%	£995	2% until 31/08/2023, then 1% until 31/08/2024	Up to £7.5 million	4.4	37XU	
	3.19%		£0			4.3	37XV	
90% to 120%	3.34%	HVR*, currently 4.49%	£0	2% until 31/08/2023, then 1% until 31/08/2024	Up to £7.5 million	4.3	37XW	

2 year tracker rate (until 31 August 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%	2.74% (variable) at 1.74% above the BoE base rate***	HVR*, currently 4.49%	£995	No ERC	Up to £7.5 million	4.3	37XX	
60% to 75%	2.79% (variable) at 1.79% above the BoE base rate***	HVR*, currently 4.49%	£995	No ERC	Up to £7.5 million	4.4	37XY	
75% to 80%	2.84% (variable) at 1.84% above the BoE base rate***	HVR*, currently 4.49%	£995	No ERC	Up to £7.5 million	4.4	37XZ	
80% to 85%	2.89% (variable) at 1.89% above the BoE base rate***	HVR*, currently 4.49%	£995	No ERC	Up to £7.5 million	4.4	37YA	
85% to 90%	2.99% (variable) at 1.99% above the BoE base rate***	HVR*, currently 4.49%	£995	No ERC	Up to £7.5 million	4.4	37YB	

\*Homeowner Variable Rate, currently 4.49%

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# Product Transfers

## Residential

5 year fixed rate (fixed until 31 August 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%	2.64%	HVR*, currently 4.49%	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	Up to £7.5 million	3.8	37YC	
	2.84%		£0			3.8	37YD	
60% to 75%	2.69%	HVR*, currently 4.49%	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	Up to £7.5 million	3.8	37YE	
	2.89%		£0			3.8	37YF	
75% to 80%	2.79%	HVR*, currently 4.49%	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	Up to £7.5 million	3.9	37YG	
	2.99%		£0			3.8	37YH	
80% to 85%	2.79%	HVR*, currently 4.49%	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	Up to £7.5 million	3.9	37YI	
	2.99%		£0			3.8	37YJ	
85% to 90%	2.99%	HVR*, currently 4.49%	£995	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	Up to £7.5 million	4.0	37YK	
	3.19%		£0			3.9	37YL	
90% to 120%	3.39%	HVR*, currently 4.49%	£0	5% until 31/08/2023, then 4% until 31/08/2024, then 3% until 31/08/2025, then 2% until 31/08/2026, then 1% until 31/08/2027	Up to £7.5 million	4.0	37YM	

\*Homeowner Variable Rate, currently 4.49%

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# Product Transfers

## Residential

10 year fixed rate (fixed until 31 August 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%	2.54%	HVR*, currently 4.49%	£995	6% until 31/08/2027, then 5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031, then 1% until 31/08/2032	Up to £7.5 million	3.2	37YN	
	2.64%		£0			3.1	37YO	
60% to 75%	3.04%	HVR*, currently 4.49%	£995	6% until 31/08/2027, then 5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031, then 1% until 31/08/2032	Up to £7.5 million	3.6	37YP	
	3.14%		£0			3.5	37YQ	

\*Homeowner Variable Rate, currently 4.49%

# TSB Mortgage Pro Valuation fees.

Mortgage valuations fees for movers and first time buyers.

Property value greater than	Property value less than or equal to	Charge (inclusive of VAT)		
		Basic Valuation	Homebuyers Valuation	Building Survey
£0	£25,000	£0	£256	£466
£25,000	£50,000	£0	£256	£466
£50,000	£100,000	£0	£256	£466
£100,000	£150,000	£0	£278	£504
£150,000	£200,000	£0	£316	£570
£200,000	£250,000	£0	£406	£726
£250,000	£350,000	£0	£447	£798
£350,000	£450,000	£0	£536	£894
£450,000	£550,000	£0	£624	£941
£550,000	£650,000	£0	£714	£1,026
£650,000	£750,000	£0	£798	£1,112
£750,000	£850,000	£0	£896	£1,155
£850,000	£1,000,000	£0	£972	£1,240
£1,000,000	£1,250,000	£0	£1,051	£1,653
£1,250,000	£1,500,000	£0	£1,051	£1,891
£1,500,000	£1,750,000	£0	£1,051	£2,128
£1,750,000	£2,000,000	£0	£1,051	£2,366

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

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

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

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