

Product Transfers: Residential

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

0-60% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC	Product Code
2yr fixed rate	Fixed until 31 July 2026	4.64%	HVR currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	£0 to £7.5 million	8.2	47XU
2yr fixed rate	Fixed until 31 July 2026	4.94%	HVR currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£0 to £7.5 million	8.1	47PH
2yr tracker rate	Until 31 July 2026	5.64% (variable) at 0.39% above the BoE base rate**	HVR currently 8.74%	£995	No ERC	£0 to £7.5 million	8.4	47PR
3yr fixed rate	Fixed until 31 July 2027	4.54%	HVR currently 8.74%	£995	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£0 to £7.5 million	7.7	47XW
3yr fixed rate	Fixed until 31 July 2027	4.79%	HVR currently 8.74%	£0	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£0 to £7.5 million	7.7	47PX
5yr fixed rate	Fixed until 31 July 2029	4.34%	HVR currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£0 to £7.5 million	6.8	47XY
5yr fixed rate	Fixed until 31 July 2029	4.49%	HVR currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£0 to £7.5 million	6.8	47QF

60-75% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC	Product Code
2yr fixed rate	Fixed until 31 July 2026	4.74%	HVR currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	£0 to £7.5 million	8.2	47XV
2yr fixed rate	Fixed until 31 July 2026	5.04%	HVR currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£0 to £7.5 million	8.1	47PJ
2yr tracker rate	Until 31 July 2026	5.69% (variable) at 0.44% above the BoE base rate**	HVR currently 8.74%	£995	No ERC	£0 to £7.5 million	8.4	47PS
3yr fixed rate	Fixed until 31 July 2027	4.64%	HVR currently 8.74%	£995	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£0 to £7.5 million	7.7	47XX
3yr fixed rate	Fixed until 31 July 2027	4.89%	HVR currently 8.74%	£0	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£0 to £7.5 million	7.7	47PZ
5yr fixed rate	Fixed until 31 July 2029	4.49%	HVR currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£0 to £7.5 million	6.9	47XZ
5yr fixed rate	Fixed until 31 July 2029	4.64%	HVR currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£0 to £7.5 million	6.9	47QH

Lending is subject to status and lending criteria, UK resident and 18+

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

75-80% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Product Code
2yr fixed rate	Fixed until 31 July 2026	5.34%	HVR currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	£0 to £7.5 million	8.3	48BX
2yr fixed rate	Fixed until 31 July 2026	5.64%	HVR currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£0 to £7.5 million	8.3	48BY
2yr tracker rate	Until 31 July 2026	5.94% (variable) at 0.69% above the BoE base rate**	HVR currently 8.74%	£995	No ERC	£0 to £7.5 million	8.5	47PT
3yr fixed rate	Fixed until 31 July 2027	4.99%	HVR currently 8.74%	£995	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£0 to £7.5 million	7.9	48CC
3yr fixed rate	Fixed until 31 July 2027	5.24%	HVR currently 8.74%	£0	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£0 to £7.5 million	7.8	48CD
5yr fixed rate	Fixed until 31 July 2029	4.89%	HVR currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£0 to £7.5 million	7.1	48CG
5yr fixed rate	Fixed until 31 July 2029	5.04%	HVR currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£0 to £7.5 million	7.1	48CH

80-85% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Product Code
2yr fixed rate	Fixed until 31 July 2026	5.44%	HVR currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	£0 to £7.5 million	8.4	48BZ
2yr fixed rate	Fixed until 31 July 2026	5.74%	HVR currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£0 to £7.5 million	8.3	48CA
2yr tracker rate	Until 31 July 2026	5.94% (variable) at 0.69% above the BoE base rate**	HVR currently 8.74%	£995	No ERC	£0 to £7.5 million	8.5	47PU
3yr fixed rate	Fixed until 31 July 2027	5.09%	HVR currently 8.74%	£995	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£0 to £7.5 million	7.9	48CE
3yr fixed rate	Fixed until 31 July 2027	5.34%	HVR currently 8.74%	£0	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£0 to £7.5 million	7.9	48CF
5yr fixed rate	Fixed until 31 July 2029	4.94%	HVR currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£0 to £7.5 million	7.2	48CI
5yr fixed rate	Fixed until 31 July 2029	5.09%	HVR currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£0 to £7.5 million	7.1	48CJ

85-90% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Product Code
2yr fixed rate	Fixed until 31 July 2026	5.54%	HVR currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	£0 to £7.5 million	8.4	48CB
2yr fixed rate	Fixed until 31 July 2026	5.84%	HVR currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£0 to £7.5 million	8.3	47PP
2yr tracker rate	Until 31 July 2026	6.19% (variable) at 0.94% above the BoE base rate**	HVR currently 8.74%	£995	No ERC	£0 to £7.5 million	8.6	47PV
5yr fixed rate	Fixed until 31 July 2029	4.99%	HVR currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£0 to £7.5 million	7.2	48CK
5yr fixed rate	Fixed until 31 July 2029	5.14%	HVR currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£0 to £7.5 million	7.1	48CL

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90-120% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC	Product Code
2yr fixed rate	Fixed until 31 July 2026	6.09%	HVR currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£0 to £7.5 million	8.4	47PQ
5yr fixed rate	Fixed until 31 July 2029	5.59%	HVR currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£0 to £7.5 million	7.4	47QO

*An APRC (Annual percentage rate of charge) takes into account all of the costs of a loan and allows you to compare different mortgage offers, including those from other lenders

**Bank of England Base Rate, currently 5.25%

Representative example:

For a repayment mortgage of £108,088 over a 20 year term, you will make

24 monthly repayments of £708.33 at 4.94% fixed until 31 July 2026. This will be followed by a further:

216 monthly repayments of £931.49 a month at the Homeowner Variable Rate, currently currently 8.74% for the remainder of the term.

The total amount payable would be £218,201.76, made up of the loan amount plus interest (£110,113.76).

The overall cost for comparison is 8.1% APRC Representative.

Your first monthly payment will be higher as it includes interest from the date the funds are released as well as the monthly repayment.

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Additional Borrowing: Residential

You can apply:

- If it's been at least six months since you took out your mortgage
- If your existing mortgage and further borrowing amount added together totals no more than 85% of the value of your home
- For borrowing on an interest-only basis if your existing mortgage and further borrowing totals no more than 75% of your home's value
- If the amount you'd like to borrow is at least £10,000

0-60% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*
2yr fixed rate	Fixed until 31 July 2026	4.94%	HVR currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £2 million	8.1
2yr tracker rate	Until 31 July 2026	6.04% (variable) at 0.79% above the BoE base rate***	HVR currently 8.74%	£0	No ERC	£10,000 to £2 million	8.4
3yr fixed rate	Fixed until 31 July 2027	4.79%	HVR currently 8.74%	£0	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£10,000 to £2 million	7.7
5yr fixed rate	Fixed until 31 July 2029	4.49%	HVR currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£10,000 to £2 million	6.8

60-75% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*
2yr fixed rate	Fixed until 31 July 2026	5.04%	HVR currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £2 million	8.1
2yr tracker rate	Until 31 July 2026	6.09% (variable) at 0.84% above the BoE base rate***	HVR currently 8.74%	£0	No ERC	£10,000 to £2 million	8.4
3yr fixed rate	Fixed until 31 July 2027	4.89%	HVR currently 8.74%	£0	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£10,000 to £2 million	7.7
5yr fixed rate	Fixed until 31 July 2029	4.64%	HVR currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£10,000 to £2 million	6.9

75-80% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*
2yr fixed rate	Fixed until 31 July 2026	5.64%	HVR currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £2 million	8.3
3yr fixed rate	Fixed until 31 July 2027	5.24%	HVR currently 8.74%	£0	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£10,000 to £2 million	7.8
5yr fixed rate	Fixed until 31 July 2029	5.04%	HVR currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£10,000 to £2 million	7.1

75-85% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*
2yr tracker rate	Until 31 July 2026	6.34% (variable) at 1.09% above the BoE base rate***	HVR currently 8.74%	£0	No ERC	£10,000 to £2 million	8.5

80-85% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*
2yr fixed rate	Fixed until 31 July 2026	5.74%	HVR currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £2 million	8.3
3yr fixed rate	Fixed until 31 July 2027	5.34%	HVR currently 8.74%	£0	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£10,000 to £2 million	7.9
5yr fixed rate	Fixed until 31 July 2029	5.09%	HVR currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£10,000 to £2 million	7.1

*An APRC (Annual percentage rate of charge) takes into account all of the costs of a loan and allows you to compare different mortgage offers, including those from other lenders

**Bank of England Base Rate, currently 5.25%

Representative example:

For a repayment mortgage of £30,000 over a 20 year term, you will make 24 monthly repayments of £196.99 at 4.94% fixed until 31 July 2026. This will be followed by a further: 216 monthly repayments of £259.06 a month at the Homeowner Variable Rate, currently 8.74% for the remainder of the term. The total amount payable would be £60,684.72, made up of the loan amount plus interest (£30,684.72).

The overall cost for comparison is 8.1% APRC Representative.

Your first monthly payment will be higher as it includes interest from the date the funds are released as well as the monthly repayment.

[Early Repayment charges apply](#)

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