

Interest rates for personal mortgage and business lending customers.

The current Bank of England base rate is 3.75%.

Variable interest rates for personal mortgage customers

Rates effective for new business from 5 January 2026 and for existing customers from 17 January 2026		
Homeowner Variable Rate (New business and existing customers)	Buy-to-Let Variable Rate (New business and existing customers)	Standard Variable Mortgage Rate (Existing customers only. Formerly known as the Mortgage Rate, Home Loan Rate, Base Rate 1 or Base Rate 2)
7.24%	8.09%	5.75%

Interest rates for Business Loans customers

Business Loans	
Fixed Rate Loans – APR Representative 9.9% p.a.	Individual customer rates available from the Business Banking Centre New and existing customers: 0345 835 3858
Base Rate Linked Loans	
<p>Business loans 9.9% APR representative (fixed). Based on an assumed loan of £13,000 over 60 months at the AIR of 9.06% p.a. (fixed). Arrangement fee £250. Monthly repayment £273.12. Total amount payable £16,387.38. *Annual Percentage Rate Representative (APR Representative) 9.94% APR representative ** Annual Interest Rate (AIR) 9.06% p.a. (fixed) *** Simple interest rate 8.70% p.a.</p> <p>Definitions: *Annual Percentage Rate (APR) is the total cost of the credit expressed as an annual percentage. It represents the actual yearly cost of credit over the loan term and includes the rate of interest and a £250 arrangement fee for a £13,000 loan. The APR will vary depending on the loan amount and term. Annual Percentage Rate Representative (APR Representative) is the advertised rate (or a lower rate) we reasonably expect at least 51% of people who are accepted for and enter into the loan agreement as a result of the advertising or marketing will pay. **Annual Interest Rate (AIR) is the rate of interest on a loan with the rate compounded on a monthly basis. ***Simple Interest Rate is the rate at which daily interest accrues on the loan (not compounded). Please note: borrowing is subject to status and lending criteria. The loan amount and rate we offer may differ as it will depend on our assessment of your circumstances. Unsecured loans available from £1,000 to £25,000 over 1 to 10 years (fixed rate loans).</p>	

Interest rates for Business Overdraft customers

Business Overdrafts	
Business Overdrafts	New and existing customers: 0345 835 3858
<p>Business Overdraft of £8,000 over 12 months – 12.75% EAR representative. Annual Interest Rate 12.06%*. An arrangement fee, depending on the amount of the overdraft, in this example £175, is taken when the overdraft is agreed. Please note: borrowing is subject to status and lending criteria. The overdraft amount and rate we offer may differ as it will depend on our assessment of your circumstances. *Inclusive of Bank of England Base Rate %. EAR is the equivalent annual rate. This is the actual annual interest rate of an overdraft. Excludes account fees and charges.</p>	

Other Business lending rates not linked to the Bank of England Bank base rate

	Rates effective from	% per annum
Business Unarranged Overdraft	23 April 2018	19.90%

Information correct as of 2 January 2026.

For more information about your personal mortgage rates you can ask in branch or call **0800 056 1088** between 8.30am – 6pm Monday to Friday. If you have a query about your Business interest rates please call us on **0345 835 3858** between 8am–6pm Monday to Friday and 9am–2pm Saturdays (excluding bank holidays).

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **03459 758 758** (personal customers) **0345 835 3858** (business customers), or visit us in branch. This information is available in large print, Braille and audio. Ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can call us using the Relay UK service. Type '18001' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit www.relayuk.bt.com to read how they manage your data.

If you need to call us from abroad, or prefer not to use our **0345** numbers, you can also call us on **+44 203 284 1576** (Business customers), **+44 203 284 1581** (mortgage customers). Calls may be monitored or recorded. TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh, EH2 4LH. Registered in Scotland, No. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 191240.

