

Buy- to-let: House Purchase

• Free Basic Valuation on all Buy to Let House Purchase products

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 January 2028	3.89%	BVR, currently 8.34%	£1,995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £1 million	7.9
2yr fixed rate	Fixed until 31 January 2028	4.19%	BVR, currently 8.34%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £1 million	7.9
2yr fixed rate	Fixed until 31 January 2028	4.39%	BVR, currently 8.34%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £1 million	7.9
2yr tracker rate	Until 31 January 2028	4.69% (variable) at 0.69% above the BoE base rate**	BVR, currently 8.34%	£995	No ERC	£25,005 to £1 million	8.0
5yr fixed rate	Fixed until 31 January 2031	4.09%	BVR, currently 8.34%	£1,995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £1 million	7.0
5yr fixed rate	Fixed until 31 January 2031	4.19%	BVR, currently 8.34%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £1 million	7.0
5yr fixed rate	Fixed until 31 January 2031	4.29%	BVR, currently 8.34%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £1 million	6.9

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 January 2028	4.24%	BVR, currently 8.34%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £1 million	7.9
2yr fixed rate	Fixed until 31 January 2028	4.44%	BVR, currently 8.34%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £1 million	7.9
2yr tracker rate	Until 31 January 2028	4.84% (variable) at 0.84% above the BoE base rate**	BVR, currently 8.34%	£995	No ERC	£25,005 to £1 million	8.0
5yr fixed rate	Fixed until 31 January 2031	4.24%	BVR, currently 8.34%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £1 million	7.0
5yr fixed rate	Fixed until 31 January 2031	4.34%	BVR, currently 8.34%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £1 million	7.0

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 January 2028	5.09%	BVR, currently 8.34%	£1,995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £500,000	8.1
2yr fixed rate	Fixed until 31 January 2028	5.39%	BVR, currently 8.34%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £500,000	8.1
2yr fixed rate	Fixed until 31 January 2028	5.79%	BVR, currently 8.34%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £500,000	8.1
5yr fixed rate	Fixed until 31 January 2031	5.04%	BVR, currently 8.34%	£1,995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £500,000	7.4
5yr fixed rate	Fixed until 31 January 2031	5.14%	BVR, currently 8.34%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £500,000	7.3
5yr fixed rate	Fixed until 31 January 2031	5.34%	BVR, currently 8.34%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £500,000	7.4

Buy- to-let: Remortgages

Free valuation & choice of £300 cashback or free standard legals***

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 January 2028	3.94%	BVR, currently 8.34%	£1,995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £1 million	7.8
2yr fixed rate	Fixed until 31 January 2028	4.24%	BVR, currently 8.34%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £1 million	7.8
2yr fixed rate	Fixed until 31 January 2028	4.44%	BVR, currently 8.34%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £1 million	7.8
2yr tracker rate	Until 31 January 2028	4.69% (variable) at 0.69% above the BoE base rate**	BVR, currently 8.34%	£995	No ERC	£25,005 to £1 million	7.9
5yr fixed rate	Fixed until 31 January 2031	4.14%	BVR, currently 8.34%	£1,995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £1 million	6.8
5yr fixed rate	Fixed until 31 January 2031	4.24%	BVR, currently 8.34%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £1 million	6.8
5yr fixed rate	Fixed until 31 January 2031	4.34%	BVR, currently 8.34%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £1 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 January 2028	4.34%	BVR, currently 8.34%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £1 million	7.8
2yr fixed rate	Fixed until 31 January 2028	4.54%	BVR, currently 8.34%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £1 million	7.8
2yr tracker rate	Until 31 January 2028	4.84% (variable) at 0.84% above the BoE base rate**	BVR, currently 8.34%	£995	No ERC	£25,005 to £1 million	7.9
5yr fixed rate	Fixed until 31 January 2031	4.29%	BVR, currently 8.34%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £1 million	6.8
5yr fixed rate	Fixed until 31 January 2031	4.39%	BVR, currently 8.34%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £1 million	6.8

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 January 2028	5.14%	BVR, currently 8.34%	£1,995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £500,000	8.1
2yr fixed rate	Fixed until 31 January 2028	5.44%	BVR, currently 8.34%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £500,000	8.1
2yr fixed rate	Fixed until 31 January 2028	5.84%	BVR, currently 8.34%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £500,000	8.1
5yr fixed rate	Fixed until 31 January 2031	5.09%	BVR, currently 8.34%	£1,995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £500,000	7.2
5yr fixed rate	Fixed until 31 January 2031	5.19%	BVR, currently 8.34%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £500,000	7.2
5yr fixed rate	Fixed until 31 January 2031	5.39%	BVR, currently 8.34%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £500,000	7.3

*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 4.00%

***Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. 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 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.

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