

# Product Transfers: Residential

- 1, 2, 3 & 5 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
<b>1yr Fixed Rate</b>	Fixed until 30 April 2027	5.15%	HVR, currently 7.49%	£0	1% until 30/04/2027	£0 to £7.5 million	7.5	61RQ
<b>2yr fixed rate</b>	Fixed until 30 April 2028	3.64%	HVR, currently 7.49%	£1,495	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£0 to £7.5 million	7.0	61ZV
<b>2yr fixed rate</b>	Fixed until 30 April 2028	3.69%	HVR, currently 7.49%	£995	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£0 to £7.5 million	7.0	61ZW
<b>2yr fixed rate</b>	Fixed until 30 April 2028	3.99%	HVR, currently 7.49%	£0	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£0 to £7.5 million	6.9	61ZX
<b>2yr tracker rate</b>	Until 30 April 2028	4.39% (variable) at 0.39% above the BoE base rate**	HVR, currently 7.49%	£995	No ERC	£0 to £7.5 million	7.1	61SE
<b>3yr fixed rate</b>	Fixed until 30 April 2029	3.74%	HVR, currently 7.49%	£1,495	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	£0 to £7.5 million	6.6	61SJ
<b>3yr fixed rate</b>	Fixed until 30 April 2029	3.79%	HVR, currently 7.49%	£995	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	£0 to £7.5 million	6.6	61SK
<b>3yr fixed rate</b>	Fixed until 30 April 2029	4.09%	HVR, currently 7.49%	£0	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	£0 to £7.5 million	6.6	61SL
<b>5yr fixed rate</b>	Fixed until 30 April 2031	3.79%	HVR, currently 7.49%	£1,495	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£0 to £7.5 million	6.0	61ST
<b>5yr fixed rate</b>	Fixed until 30 April 2031	3.89%	HVR, currently 7.49%	£995	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£0 to £7.5 million	6.0	61SU
<b>5yr fixed rate</b>	Fixed until 30 April 2031	3.99%	HVR, currently 7.49%	£0	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£0 to £7.5 million	6.0	61SV

## 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
<b>1yr Fixed Rate</b>	Fixed until 30 April 2027	5.15%	HVR, currently 7.49%	£0	1% until 30/04/2027	£0 to £7.5 million	7.5	61RQ
<b>2yr fixed rate</b>	Fixed until 30 April 2028	3.74%	HVR, currently 7.49%	£1,495	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£0 to £7.5 million	7.0	61RU
<b>2yr fixed rate</b>	Fixed until 30 April 2028	3.79%	HVR, currently 7.49%	£995	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£0 to £7.5 million	7.0	61ZY
<b>2yr fixed rate</b>	Fixed until 30 April 2028	4.09%	HVR, currently 7.49%	£0	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£0 to £7.5 million	6.9	61ZZ
<b>2yr tracker rate</b>	Until 30 April 2028	4.44% (variable) at 0.44% above the BoE base rate**	HVR, currently 7.49%	£995	No ERC	£0 to £7.5 million	7.1	61SF
<b>3yr fixed rate</b>	Fixed until 30 April 2029	3.89%	HVR, currently 7.49%	£1,495	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	£0 to £7.5 million	6.7	61SM
<b>3yr fixed rate</b>	Fixed until 30 April 2029	3.94%	HVR, currently 7.49%	£995	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	£0 to £7.5 million	6.7	61SN
<b>3yr fixed rate</b>	Fixed until 30 April 2029	4.19%	HVR, currently 7.49%	£0	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	£0 to £7.5 million	6.6	61SO
<b>5yr fixed rate</b>	Fixed until 30 April 2031	3.89%	HVR, currently 7.49%	£1,495	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£0 to £7.5 million	6.1	61SW
<b>5yr fixed rate</b>	Fixed until 30 April 2031	3.94%	HVR, currently 7.49%	£995	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£0 to £7.5 million	6.0	61SX
<b>5yr fixed rate</b>	Fixed until 30 April 2031	4.09%	HVR, currently 7.49%	£0	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£0 to £7.5 million	6.0	61SY

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 30 April 2028	4.09%	HVR, currently 7.49%	£995	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£0 to £7.5 million	7.0	61RX
2yr fixed rate	Fixed until 30 April 2028	4.34%	HVR, currently 7.49%	£0	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£0 to £7.5 million	7.0	61RY
2yr tracker rate	Until 30 April 2028	4.69% (variable) at 0.69% above the BoE base rate**	HVR, currently 7.49%	£995	No ERC	£0 to £7.5 million	7.2	61SG
3yr fixed rate	Fixed until 30 April 2029	4.09%	HVR, currently 7.49%	£995	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	£0 to £7.5 million	6.7	62AB
3yr fixed rate	Fixed until 30 April 2029	4.29%	HVR, currently 7.49%	£0	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	£0 to £7.5 million	6.7	62AC
5yr fixed rate	Fixed until 30 April 2031	4.04%	HVR, currently 7.49%	£995	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£0 to £7.5 million	6.1	62AF
5yr fixed rate	Fixed until 30 April 2031	4.24%	HVR, currently 7.49%	£0	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£0 to £7.5 million	6.1	62AG

### 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 30 April 2028	4.09%	HVR, currently 7.49%	£995	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£0 to £7.5 million	7.0	61ZA
2yr fixed rate	Fixed until 30 April 2028	4.34%	HVR, currently 7.49%	£0	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£0 to £7.5 million	7.0	62AA
2yr tracker rate	Until 30 April 2028	4.69% (variable) at 0.69% above the BoE base rate**	HVR, currently 7.49%	£995	No ERC	£0 to £7.5 million	7.2	61SH
3yr fixed rate	Fixed until 30 April 2029	4.09%	HVR, currently 7.49%	£995	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	£0 to £7.5 million	6.7	62AD
3yr fixed rate	Fixed until 30 April 2029	4.29%	HVR, currently 7.49%	£0	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	£0 to £7.5 million	6.7	62AE
5yr fixed rate	Fixed until 30 April 2031	4.04%	HVR, currently 7.49%	£995	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£0 to £7.5 million	6.1	62AH
5yr fixed rate	Fixed until 30 April 2031	4.24%	HVR, currently 7.49%	£0	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£0 to £7.5 million	6.1	62AI

### 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 30 April 2028	4.29%	HVR, currently 7.49%	£995	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£0 to £7.5 million	7.1	61SB
2yr fixed rate	Fixed until 30 April 2028	4.49%	HVR, currently 7.49%	£0	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£0 to £7.5 million	7.0	61ZB
2yr tracker rate	Until 30 April 2028	4.94% (variable) at 0.94% above the BoE base rate**	HVR, currently 7.49%	£995	No ERC	£0 to £7.5 million	7.2	61SI
5yr fixed rate	Fixed until 30 April 2031	4.24%	HVR, currently 7.49%	£995	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£0 to £7.5 million	6.2	62AJ
5yr fixed rate	Fixed until 30 April 2031	4.39%	HVR, currently 7.49%	£0	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£0 to £7.5 million	6.2	62AK

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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
<b>2yr fixed rate</b>	Fixed until 30 April 2028	5.04%	HVR, currently 7.49%	£0	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£0 to £7.5 million	7.2	61SD
<b>5yr fixed rate</b>	Fixed until 30 April 2031	5.04%	HVR, currently 7.49%	£0	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£0 to £7.5 million	6.5	61TF

\*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%

**Representative example:**

For a repayment mortgage of £114,449 over a 21 year term, you will make

24 monthly repayments of £671.41 at 3.99% fixed until 30 April 2028. This will be followed by a further:

228 monthly repayments of £882.72 a month at the Homeowner Variable Rate, currently 7.49% for the remainder of the term.

The total amount payable would be £217,374.00, made up of the loan amount plus interest (£102,925.00).

**The overall cost for comparison is 6.9% 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
- Max loan size includes existing loan amount

### 0-60% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*
<b>2yr fixed rate</b>	Fixed until 30 April 2028	3.99%	HVR, currently 7.49%	£0	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£10,000 to £2 million	6.9
<b>2yr tracker rate</b>	Until 30 April 2028	4.79% (variable) at 0.79% above the BoE base rate**	HVR, currently 7.49%	£0	No ERC	£10,000 to £2 million	7.1
<b>3yr fixed rate</b>	Fixed until 30 April 2029	4.09%	HVR, currently 7.49%	£0	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	£10,000 to £2 million	6.5
<b>5yr fixed rate</b>	Fixed until 30 April 2031	3.99%	HVR, currently 7.49%	£0	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£10,000 to £2 million	5.9

### 60-75% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*
<b>2yr fixed rate</b>	Fixed until 30 April 2028	4.09%	HVR, currently 7.49%	£0	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£10,000 to £2 million	6.9
<b>2yr tracker rate</b>	Until 30 April 2028	4.84% (variable) at 0.84% above the BoE base rate**	HVR, currently 7.49%	£0	No ERC	£10,000 to £2 million	7.1
<b>3yr fixed rate</b>	Fixed until 30 April 2029	4.19%	HVR, currently 7.49%	£0	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	£10,000 to £2 million	6.6
<b>5yr fixed rate</b>	Fixed until 30 April 2031	4.09%	HVR, currently 7.49%	£0	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£10,000 to £2 million	5.9

### 75-80% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*
<b>2yr fixed rate</b>	Fixed until 30 April 2028	4.34%	HVR, currently 7.49%	£0	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£10,000 to £1 million	6.9
<b>3yr fixed rate</b>	Fixed until 30 April 2029	4.29%	HVR, currently 7.49%	£0	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	£10,000 to £1 million	6.6
<b>5yr fixed rate</b>	Fixed until 30 April 2031	4.24%	HVR, currently 7.49%	£0	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£10,000 to £1 million	6.0

### 75-85% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*
<b>2yr tracker rate</b>	Until 30 April 2028	5.09% (variable) at 1.09% above the BoE base rate**	HVR, currently 7.49%	£0	No ERC	£10,000 to £1 million	7.1

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**80-85% Loan to value**

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*
<b>2yr fixed rate</b>	Fixed until 30 April 2028	4.34%	HVR, currently 7.49%	£0	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£10,000 to £1 million	6.9
<b>3yr fixed rate</b>	Fixed until 30 April 2029	4.29%	HVR, currently 7.49%	£0	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	£10,000 to £1 million	6.6
<b>5yr fixed rate</b>	Fixed until 30 April 2031	4.24%	HVR, currently 7.49%	£0	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£10,000 to £1 million	6.0

\*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%

**Representative example:**

For a repayment mortgage of £30,000 over a 19 year term, you will make 24 monthly repayments of £187.90 at 3.99% fixed until 30 April 2028. This will be followed by a further: 204 monthly repayments of £241.35 a month at the Homeowner Variable Rate, currently 7.49% for the remainder of the term. The total amount payable would be £53,745.00, made up of the loan amount plus interest (£23,745.00).

**The overall cost for comparison is 6.9% APRC Representative.**

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