

Product Transfers: Residential

- 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
2yr fixed rate	Fixed until 31 October 2026	4.69%	HVR, currently 8.74%	£995	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.2	50RO
2yr fixed rate	Fixed until 31 October 2026	4.99%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.1	50RP
2yr tracker rate	Until 31 October 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	49NF
3yr fixed rate	Fixed until 31 October 2027	4.64%	HVR, currently 8.74%	£995	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£0 to £7.5 million	7.7	50RU
3yr fixed rate	Fixed until 31 October 2027	4.89%	HVR, currently 8.74%	£0	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£0 to £7.5 million	7.7	50RV
5yr fixed rate	Fixed until 31 October 2029	4.34%	HVR, currently 8.74%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	6.8	50RY
5yr fixed rate	Fixed until 31 October 2029	4.49%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	6.8	50RZ

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 October 2026	4.79%	HVR, currently 8.74%	£995	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.2	50RQ
2yr fixed rate	Fixed until 31 October 2026	5.09%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.2	50RR
2yr tracker rate	Until 31 October 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	49NG
3yr fixed rate	Fixed until 31 October 2027	4.74%	HVR, currently 8.74%	£995	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£0 to £7.5 million	7.8	50RW
3yr fixed rate	Fixed until 31 October 2027	4.99%	HVR, currently 8.74%	£0	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£0 to £7.5 million	7.7	50RX
5yr fixed rate	Fixed until 31 October 2029	4.44%	HVR, currently 8.74%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	6.9	50SA
5yr fixed rate	Fixed until 31 October 2029	4.59%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	6.9	50SB

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 October 2026	5.34%	HVR, currently 8.74%	£995	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.3	50RS
2yr fixed rate	Fixed until 31 October 2026	5.64%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.3	50RT
2yr tracker rate	Until 31 October 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	49NH
3yr fixed rate	Fixed until 31 October 2027	5.39%	HVR, currently 8.74%	£995	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£0 to £7.5 million	8.0	50JX
3yr fixed rate	Fixed until 31 October 2027	5.64%	HVR, currently 8.74%	£0	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£0 to £7.5 million	8.0	50JY
5yr fixed rate	Fixed until 31 October 2029	4.89%	HVR, currently 8.74%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.1	50SC
5yr fixed rate	Fixed until 31 October 2029	5.04%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.1	50SD

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 October 2026	5.64%	HVR, currently 8.74%	£995	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.4	50OT
2yr fixed rate	Fixed until 31 October 2026	5.94%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.4	50OU
2yr tracker rate	Until 31 October 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	49NI
3yr fixed rate	Fixed until 31 October 2027	5.44%	HVR, currently 8.74%	£995	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£0 to £7.5 million	8.0	50JZ
3yr fixed rate	Fixed until 31 October 2027	5.69%	HVR, currently 8.74%	£0	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£0 to £7.5 million	8.0	50KA
5yr fixed rate	Fixed until 31 October 2029	5.04%	HVR, currently 8.74%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.2	50SE
5yr fixed rate	Fixed until 31 October 2029	5.19%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.2	50SF

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 October 2026	5.84%	HVR, currently 8.74%	£995	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.5	50OV
2yr fixed rate	Fixed until 31 October 2026	6.14%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.4	50OW
2yr tracker rate	Until 31 October 2026	6.19% (variable) at 0.94% above the BoE base rate**	HVR, currently 8.74%	£995	No ERC	£0 to £7.5 million	8.5	49NJ
5yr fixed rate	Fixed until 31 October 2029	5.24%	HVR, currently 8.74%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.3	50SG
5yr fixed rate	Fixed until 31 October 2029	5.39%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.3	50SH

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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 October 2026	6.24%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.4	49NE
5yr fixed rate	Fixed until 31 October 2029	5.74%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.5	50SI

*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 £118,805 over a 20 year term, you will make
24 monthly repayments of £783.40 at 4.99% fixed until 31 October 2026. This will be followed by a further:
216 monthly repayments of £1,026.26 a month at the Homeowner Variable Rate, currently 8.74% for the remainder of the term.
The total amount payable would be £240,473.76, made up of the loan amount plus interest (£121,668.76).

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 October 2026	4.99%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£10,000 to £2 million	8.1
2yr tracker rate	Until 31 October 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 October 2027	4.89%	HVR, currently 8.74%	£0	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£10,000 to £2 million	7.7
5yr fixed rate	Fixed until 31 October 2029	4.49%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£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 October 2026	5.09%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£10,000 to £2 million	8.2
2yr tracker rate	Until 31 October 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 October 2027	4.99%	HVR, currently 8.74%	£0	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£10,000 to £2 million	7.7
5yr fixed rate	Fixed until 31 October 2029	4.59%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£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 October 2026	5.64%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£10,000 to £2 million	8.3
3yr fixed rate	Fixed until 31 October 2027	5.64%	HVR, currently 8.74%	£0	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£10,000 to £2 million	8.0
5yr fixed rate	Fixed until 31 October 2029	5.04%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£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 October 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 October 2026	5.94%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£10,000 to £2 million	8.4
3yr fixed rate	Fixed until 31 October 2027	5.69%	HVR, currently 8.74%	£0	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£10,000 to £2 million	8.0
5yr fixed rate	Fixed until 31 October 2029	5.19%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£10,000 to £2 million	7.2

*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 £197.82 at 4.99% fixed until 31 October 2026. This will be followed by a further:

216 monthly repayments of £259.15 a month at the Homeowner Variable Rate, currently 8.74% for the remainder of the term.

The total amount payable would be £60,724.08, made up of the loan amount plus interest (£30,724.08).

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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