

# 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 2026	5.95%	HVR, currently 8.24%	£0	1% until 30/04/2026	£0 to £7.5 million	8.3	53UG
<b>2yr fixed rate</b>	Fixed until 30 April 2027	4.29%	HVR, currently 8.24%	£1,495	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	7.8	54IU
<b>2yr fixed rate</b>	Fixed until 30 April 2027	4.39%	HVR, currently 8.24%	£995	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	7.7	54IV
<b>2yr fixed rate</b>	Fixed until 30 April 2027	4.69%	HVR, currently 8.24%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	7.7	54IW
<b>2yr tracker rate</b>	Until 30 April 2027	5.14% (variable) at 0.39% above the BoE base rate**	HVR, currently 8.24%	£995	No ERC	£0 to £7.5 million	7.9	53UU
<b>3yr fixed rate</b>	Fixed until 30 April 2028	4.34%	HVR, currently 8.24%	£995	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£0 to £7.5 million	7.4	53UZ
<b>3yr fixed rate</b>	Fixed until 30 April 2028	4.59%	HVR, currently 8.24%	£0	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£0 to £7.5 million	7.3	53VA
<b>5yr fixed rate</b>	Fixed until 30 April 2030	4.29%	HVR, currently 8.24%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£0 to £7.5 million	6.7	54LS
<b>5yr fixed rate</b>	Fixed until 30 April 2030	4.44%	HVR, currently 8.24%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£0 to £7.5 million	6.6	54LT

## 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 2026	5.95%	HVR, currently 8.24%	£0	1% until 30/04/2026	£0 to £7.5 million	8.3	53UG
<b>2yr fixed rate</b>	Fixed until 30 April 2027	4.44%	HVR, currently 8.24%	£1,495	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	7.8	54IX
<b>2yr fixed rate</b>	Fixed until 30 April 2027	4.54%	HVR, currently 8.24%	£995	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	7.8	54IY
<b>2yr fixed rate</b>	Fixed until 30 April 2027	4.84%	HVR, currently 8.24%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	7.7	54IZ
<b>2yr tracker rate</b>	Until 30 April 2027	5.19% (variable) at 0.44% above the BoE base rate**	HVR, currently 8.24%	£995	No ERC	£0 to £7.5 million	7.9	53UV
<b>3yr fixed rate</b>	Fixed until 30 April 2028	4.49%	HVR, currently 8.24%	£995	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£0 to £7.5 million	7.4	53VB
<b>3yr fixed rate</b>	Fixed until 30 April 2028	4.74%	HVR, currently 8.24%	£0	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£0 to £7.5 million	7.4	53VC
<b>5yr fixed rate</b>	Fixed until 30 April 2030	4.39%	HVR, currently 8.24%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£0 to £7.5 million	6.7	54LU
<b>5yr fixed rate</b>	Fixed until 30 April 2030	4.54%	HVR, currently 8.24%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£0 to £7.5 million	6.7	54LV

### 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 2027	4.89%	HVR, currently 8.24%	£995	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	7.9	54JA
2yr fixed rate	Fixed until 30 April 2027	5.19%	HVR, currently 8.24%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	7.8	54JB
2yr tracker rate	Until 30 April 2027	5.44% (variable) at 0.69% above the BoE base rate**	HVR, currently 8.24%	£995	No ERC	£0 to £7.5 million	8.0	53UW
3yr fixed rate	Fixed until 30 April 2028	4.89%	HVR, currently 8.24%	£995	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£0 to £7.5 million	7.5	53VD
3yr fixed rate	Fixed until 30 April 2028	5.14%	HVR, currently 8.24%	£0	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£0 to £7.5 million	7.5	53VE
5yr fixed rate	Fixed until 30 April 2030	4.59%	HVR, currently 8.24%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£0 to £7.5 million	6.8	53VL
5yr fixed rate	Fixed until 30 April 2030	4.74%	HVR, currently 8.24%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£0 to £7.5 million	6.8	53VM

### 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 2027	4.99%	HVR, currently 8.24%	£995	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	7.9	54JC
2yr fixed rate	Fixed until 30 April 2027	5.29%	HVR, currently 8.24%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	7.8	54JD
2yr tracker rate	Until 30 April 2027	5.44% (variable) at 0.69% above the BoE base rate**	HVR, currently 8.24%	£995	No ERC	£0 to £7.5 million	8.0	53UX
3yr fixed rate	Fixed until 30 April 2028	4.99%	HVR, currently 8.24%	£995	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£0 to £7.5 million	7.6	54CI
3yr fixed rate	Fixed until 30 April 2028	5.24%	HVR, currently 8.24%	£0	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£0 to £7.5 million	7.5	54CJ
5yr fixed rate	Fixed until 30 April 2030	4.64%	HVR, currently 8.24%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£0 to £7.5 million	6.8	54CO
5yr fixed rate	Fixed until 30 April 2030	4.79%	HVR, currently 8.24%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£0 to £7.5 million	6.8	54CP

### 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 2027	5.29%	HVR, currently 8.24%	£995	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	8.0	54CG
2yr fixed rate	Fixed until 30 April 2027	5.59%	HVR, currently 8.24%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	7.9	54CH
2yr tracker rate	Until 30 April 2027	5.69% (variable) at 0.94% above the BoE base rate**	HVR, currently 8.24%	£995	No ERC	£0 to £7.5 million	8.1	53UY
5yr fixed rate	Fixed until 30 April 2030	4.89%	HVR, currently 8.24%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£0 to £7.5 million	7.0	54CQ
5yr fixed rate	Fixed until 30 April 2030	5.04%	HVR, currently 8.24%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£0 to £7.5 million	6.9	54CR

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.

### 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 2027	5.99%	HVR, currently 8.24%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	8.0	53UT
<b>5yr fixed rate</b>	Fixed until 30 April 2030	5.59%	HVR, currently 8.24%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£0 to £7.5 million	7.2	53VR

\*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 4.75%

#### Representative example:

For a repayment mortgage of £111,745 over a 22 year term, you will make

24 monthly repayments of £679.30 at 4.69% fixed until 30 April 2027. This will be followed by a further:

240 monthly repayments of £899.58 a month at the Homeowner Variable Rate, currently 8.24% for the remainder of the term.

The total amount payable would be £232,202.40, made up of the loan amount plus interest (£120,457.40).

**The overall cost for comparison is 7.7% 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*
<b>2yr fixed rate</b>	Fixed until 30 April 2027	4.69%	HVR, currently 8.24%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £2 million	7.6
<b>2yr tracker rate</b>	Until 30 April 2027	5.54% (variable) at 0.79% above the BoE base rate**	HVR, currently 8.24%	£0	No ERC	£10,000 to £2 million	7.8
<b>3yr fixed rate</b>	Fixed until 30 April 2028	4.59%	HVR, currently 8.24%	£0	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£10,000 to £2 million	7.2
<b>5yr fixed rate</b>	Fixed until 30 April 2030	4.44%	HVR, currently 8.24%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£10,000 to £2 million	6.5

## 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 2027	4.84%	HVR, currently 8.24%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £2 million	7.7
<b>2yr tracker rate</b>	Until 30 April 2027	5.59% (variable) at 0.84% above the BoE base rate**	HVR, currently 8.24%	£0	No ERC	£10,000 to £2 million	7.9
<b>3yr fixed rate</b>	Fixed until 30 April 2028	4.74%	HVR, currently 8.24%	£0	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£10,000 to £2 million	7.3
<b>5yr fixed rate</b>	Fixed until 30 April 2030	4.54%	HVR, currently 8.24%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£10,000 to £2 million	6.5

## 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 2027	5.19%	HVR, currently 8.24%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £2 million	7.8
<b>3yr fixed rate</b>	Fixed until 30 April 2028	5.14%	HVR, currently 8.24%	£0	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£10,000 to £2 million	7.4
<b>5yr fixed rate</b>	Fixed until 30 April 2030	4.74%	HVR, currently 8.24%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£10,000 to £2 million	6.6

## 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 2027	5.84% (variable) at 1.09% above the BoE base rate**	HVR, currently 8.24%	£0	No ERC	£10,000 to £2 million	7.9

## 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 2027	5.29%	HVR, currently 8.24%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £2 million	7.8
<b>3yr fixed rate</b>	Fixed until 30 April 2028	5.24%	HVR, currently 8.24%	£0	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£10,000 to £2 million	7.4
<b>5yr fixed rate</b>	Fixed until 30 April 2030	4.79%	HVR, currently 8.24%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£10,000 to £2 million	6.6

\*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 4.75%

### Representative example:

For a repayment mortgage of £30,000 over a 19 year term, you will make 24 monthly repayments of £199.04 at 4.69% fixed until 30 April 2027. This will be followed by a further: 204 monthly repayments of £255.04 a month at the Homeowner Variable Rate, currently 8.24% for the remainder of the term. The total amount payable would be £56,805.12, made up of the loan amount plus interest (£26,805.12).

**The overall cost for comparison is 7.6% 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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