

Home Movers

- If cashback is applicable this will be paid via your solicitor, on completion
- If loan to value exceeds 75% all lending must be on a repayment basis
- Free Basic Valuation on all residential 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*	Additional features
2yr fixed rate	Fixed until 30 June 2027	3.99%	HVR, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £2 million	7.6	
2yr fixed rate	Fixed until 30 June 2027	4.29%	HVR, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £2 million	7.6	
2yr tracker rate	Until 30 June 2027	4.89% (variable) at 0.39% above the BoE base rate**	HVR, currently 7.99%	£995	No ERC	£5,000 to £2 million	7.7	
3yr fixed rate	Fixed until 30 June 2028	4.05%	HVR, currently 7.99%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £2 million	7.3	
3yr fixed rate	Fixed until 30 June 2028	4.29%	HVR, currently 7.99%	£495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £2 million	7.3	
5yr fixed rate	Fixed until 30 June 2030	4.04%	HVR, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £2 million	6.7	
5yr fixed rate	Fixed until 30 June 2030	4.24%	HVR, currently 7.99%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £2 million	6.7	

60-75% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	4.04%	HVR, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £2 million	7.6	
2yr fixed rate	Fixed until 30 June 2027	4.34%	HVR, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £2 million	7.6	
2yr tracker rate	Until 30 June 2027	4.94% (variable) at 0.44% above the BoE base rate**	HVR, currently 7.99%	£995	No ERC	£5,000 to £2 million	7.7	
3yr fixed rate	Fixed until 30 June 2028	4.12%	HVR, currently 7.99%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £2 million	7.3	
3yr fixed rate	Fixed until 30 June 2028	4.35%	HVR, currently 7.99%	£495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £2 million	7.3	
5yr fixed rate	Fixed until 30 June 2030	4.19%	HVR, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £2 million	6.7	
5yr fixed rate	Fixed until 30 June 2030	4.39%	HVR, currently 7.99%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £2 million	6.8	

Lending is subject to status and lending criteria, UK resident and 18+

75-80% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	4.34%	HVR, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.6	
2yr fixed rate	Fixed until 30 June 2027	4.64%	HVR, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.6	
2yr tracker rate	Until 30 June 2027	5.29% (variable) at 0.79% above the BoE base rate**	HVR, currently 7.99%	£995	No ERC	£5,000 to £1 million	8.1	
3yr fixed rate	Fixed until 30 June 2028	4.43%	HVR, currently 7.99%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £1 million	7.4	
3yr fixed rate	Fixed until 30 June 2028	4.64%	HVR, currently 7.99%	£495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £1 million	7.4	
5yr fixed rate	Fixed until 30 June 2030	4.44%	HVR, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.8	
5yr fixed rate	Fixed until 30 June 2030	4.54%	HVR, currently 7.99%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.8	

80-85% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	4.34%	HVR, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.6	
2yr fixed rate	Fixed until 30 June 2027	4.64%	HVR, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.6	
2yr tracker rate	Until 30 June 2027	5.29% (variable) at 0.79% above the BoE base rate**	HVR, currently 7.99%	£995	No ERC	£5,000 to £1 million	8.1	
3yr fixed rate	Fixed until 30 June 2028	4.45%	HVR, currently 7.99%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £1 million	7.4	
3yr fixed rate	Fixed until 30 June 2028	4.64%	HVR, currently 7.99%	£495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £1 million	7.4	
5yr fixed rate	Fixed until 30 June 2030	4.44%	HVR, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.8	
5yr fixed rate	Fixed until 30 June 2030	4.54%	HVR, currently 7.99%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.8	

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.

85-90% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	4.79%	HVR, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £750,000	7.7	£500 cashback
2yr fixed rate	Fixed until 30 June 2027	4.94%	HVR, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £750,000	7.7	£500 cashback
3yr fixed rate	Fixed until 30 June 2028	4.89%	HVR, currently 7.99%	£495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £750,000	7.4	£500 cashback
5yr fixed rate	Fixed until 30 June 2030	4.69%	HVR, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £750,000	6.9	£500 cashback
5yr fixed rate	Fixed until 30 June 2030	4.79%	HVR, currently 7.99%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £750,000	6.9	£500 cashback

90-95% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	5.29%	HVR, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £570,000	7.7	£500 cashback
5yr fixed rate	Fixed until 30 June 2030	5.04%	HVR, currently 7.99%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £570,000	7.0	£500 cashback

*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 4.50%

Representative example:

For a repayment mortgage of £170,000 over a 30 year term, you will make
 24 monthly repayments of £840.28 at 4.29% fixed until 30 June 2027. This will be followed by a further:
 336 monthly repayments of £1,224.93 a month at the Homeowner Variable Rate, currently 7.99% for the remainder of the term.
 The total amount payable would be £431,743.20, made up of the loan amount plus interest (£261,743.20).

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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