

Remortgages:

- Free valuation and a choice of £300 cashback or free standard legals (free legals only available on loans of up to £1 million)***
- If loan to value exceeds 75% all lending must be on a repayment basis

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 30 June 2026	4.84%	HVR currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	8.3
2yr fixed rate	Fixed until 30 June 2026	5.24%	HVR currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£25,000 to £2 million	8.3
2yr tracker rate	Until 30 June 2026	5.64% (variable) at 0.39% above the BoE base rate**	HVR currently 8.74%	£995	No ERC	£5,000 to £2 million	8.4
3yr fixed rate	Fixed until 30 June 2027	4.59%	HVR currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £2 million	7.8
5yr fixed rate	Fixed until 30 June 2029	4.39%	HVR currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million	7.0
5yr fixed rate	Fixed until 30 June 2029	4.59%	HVR currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million	7.1

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 30 June 2026	4.94%	HVR currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	8.3
2yr fixed rate	Fixed until 30 June 2026	5.34%	HVR currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	8.3
2yr tracker rate	Until 30 June 2026	5.69% (variable) at 0.44% above the BoE base rate**	HVR currently 8.74%	£995	No ERC	£5,000 to £2 million	8.5
3yr fixed rate	Fixed until 30 June 2027	4.69%	HVR currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £2 million	7.8
5yr fixed rate	Fixed until 30 June 2029	4.54%	HVR currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million	7.1
5yr fixed rate	Fixed until 30 June 2029	4.74%	HVR currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million	7.1

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 30 June 2026	5.34%	HVR currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.4
2yr fixed rate	Fixed until 30 June 2026	5.74%	HVR currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.4
2yr tracker rate	Until 30 June 2026	5.94% (variable) at 0.69% above the BoE base rate**	HVR currently 8.74%	£995	No ERC	£5,000 to £1 million	8.5
3yr fixed rate	Fixed until 30 June 2027	4.99%	HVR currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £1 million	7.9
5yr fixed rate	Fixed until 30 June 2029	4.89%	HVR currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.3
5yr fixed rate	Fixed until 30 June 2029	5.09%	HVR currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.3

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.

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 30 June 2026	5.54%	HVR currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.4
2yr fixed rate	Fixed until 30 June 2026	5.94%	HVR currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.4
2yr tracker rate	Until 30 June 2026	5.94% (variable) at 0.69% above the BoE base rate**	HVR currently 8.74%	£995	No ERC	£5,000 to £1 million	8.5
3yr fixed rate	Fixed until 30 June 2027	5.09%	HVR currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £1 million	8.0
5yr fixed rate	Fixed until 30 June 2029	5.04%	HVR currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.3
5yr fixed rate	Fixed until 30 June 2029	5.24%	HVR currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.4

85-90% 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 30 June 2026	5.94%	HVR currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £500,000	8.4
5yr fixed rate	Fixed until 30 June 2029	5.29%	HVR currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £500,000	7.4

*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%

***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 or shared ownership 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.

Representative example:

For a repayment mortgage of £180,000 over a 24 year term, you will make

24 monthly repayments of £1,099.48 at 5.24% fixed until 30 June 2026. This will be followed by a further:

264 monthly repayments of £1,469.74 a month at the Homeowner Variable Rate, currently 8.74% for the remainder of the term.

The total amount payable would be £414,398.88, made up of the loan amount plus interest (£234,398.88).

The overall cost for comparison is 8.3% 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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