

mortgages



remortgaging
with us
could save
you money



A wide range of mortgages

Our range gives you lots of great options, including fee-free mortgages and fixed rate deals. These have a fixed monthly repayment, so you'll know exactly where you stand financially. We'll also pay for your initial valuation, plus the standard legal costs (excluding shared ownership and shared equity schemes), when transferring your mortgage to us from another lender.

See how much you could save

We want to help you make the most of your money, so you can spend it on the things that matter to you.

Moving your mortgage to TSB could help you make valuable savings if you're currently on a standard variable rate (SVR) or your about to come out of the fixed term period.

To give you an idea of the savings you could make, here is an example based on one of our competitive 2-Year Fixed Rate deals.

Lender	Current Variable Revert Rate	First 2 years	
		Total saving	Monthly saving
Santander	3.35%	£3,101	£129
HSBC	3.54%	£3,424	£143
Lloyds Bank / Halifax / Bank of Scotland	3.59%	£3,509	£146
Nationwide	3.59%	£3,509	£146
NatWest / RBS	3.59%	£3,509	£146
Barclays	3.59%	£3,509	£146
Virgin	4.34%	£4,816	£201
Yorkshire BS	4.49%	£5,083	£212
The Coventry	4.49%	£5,083	£212

All figures correct as at 26 November 2020. Our mortgage products can change or be withdrawn at any time and are subject to underwriting, product and lending criteria. For our most up to date rates, speak to one of our Mortgage Advisers today.

How we calculated the savings

Representative example

If you took out a repayment mortgage for £138,000 (plus a £995 product fee) over 20 years you would make:

- 24 monthly repayments of £660.53 at 1.34% which is fixed until 28 February 2023. (Your first monthly payment would be higher as it includes the interest from the date the funds are released as well as your monthly repayment.)
- Then you'd make 216 monthly repayments of £797.28 a month on our Homeowner Variable Rate (currently 3.59%) for the rest of the term.
- In total, you'd be paying back £181,065.20 which is made-up of the loan amount (£138,000) and product fee (£995) plus the interest (£49,070.20).

The overall cost for comparison is 3.2% APRC Representative.

This shows your potential savings for the first 2-year period only. Please note the savings quoted are for illustration purposes only. They do not take into account any additional fees or charges that may be payable when redeeming a mortgage from an existing lender.

First-class customer service

Our Mortgage Advisers will be with you every step of the way, from application to completion. They'll review your current deal and see if we could help to reduce your monthly payments. Then you can save money to spend on the things that matter most.

Award-winning mortgages

We're pleased that our mortgages have won the Best Fixed Rate Mortgage Lender award, at the 2020 What Mortgage Awards. Whether it's our 2, 5 or 10-year fixed rate mortgages, or our Fix and Flex mortgages, we'll find the right one for your needs.



Best Fixed Rate
Mortgage Lender

Get in touch

Call

0800 056 1088 to speak to a Mortgage Adviser
Lines are open 8am–8pm Monday to Friday and 9am–2pm on Saturdays.

Click

tsb.co.uk/mortgages

Visit

any TSB branch, or book an appointment on 03459 758 758
Lines are open 8am–8pm Monday to Sunday.



If you'd like this in another format such as large print, Braille or audio please ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 7982** (lines open from 7am to 11pm, 7 days a week).

Not all telephone banking services are available 24 hours, 7 days a week. Speak to a Partner for more information. Calls may be monitored or recorded. If you need to call us from abroad, or prefer not to use our 0345 number, you can also call us on **+44 203 284 1575**.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Lending is subject to status and criteria. Must be aged 18+ & UK resident only.

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