



How remortgaging with TSB could save you money.



See how much you could save.

If you have a standard variable rate mortgage, or a mortgage deal that is about to revert onto a standard variable rate, you may be able to make valuable savings by remortgaging with TSB.

To give you an indication of the saving you could make we've used one of our current competitive 2 Year Fixed Rate deals.

Representative example:

For a repayment mortgage of £139,043 over a 22 year term, you will make:

- 24 monthly repayments of £614.81 at 1.44% fixed until 31 August 2022. This will be followed by a further:
- 240 monthly repayments of £749.11 a month at the Homeowner Variable Rate, currently 3.59% for the remainder of the term.

The total amount payable would be £194,541.84, made up of the loan amount (£139,043) plus interest (£55,498.84).

The overall cost for comparison is 3.2% 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.

How much better off could you be?

| Lender | Current Variable Revert Rate | First 2 years | |
|--|------------------------------|---------------|----------------|
| | | Total saving | Monthly saving |
| Santander | 3.35% | £3,127 | £130 |
| HSBC | 3.54% | £3,457 | £144 |
| Lloyds Bank / Halifax / Bank of Scotland | 3.59% | £3,545 | £148 |
| Nationwide | 3.59% | £3,545 | £148 |
| NatWest / RBS | 3.59% | £3,545 | £148 |
| Barclays | 3.59% | £3,545 | £148 |
| Yorkshire BS | 4.49% | £5,161 | £215 |
| The Coventry | 4.49% | £5,161 | £215 |
| Virgin | 4.34% | £4,886 | £204 |

This table 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.

All figures correct as at 18 May 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 Our mortgage products can change or be withdrawn at any time and are subject to underwriting, product and lending criteria.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.

A wide range of mortgages.

Our range includes some mortgages with no fees and also fixed rate deals with a fixed monthly payment so that you know exactly where you stand. We will also pay for your initial valuation plus the standard legal costs when transferring your mortgage to TSB from another lender.



Plus an extra offer for you.

As a TSB current account customer looking to remortgage to us from another lender we'll reward you with £150. You could save it for a rainy day, redecorate or treat yourself to a short break away from home. The choice is yours.

Cashback paid on completion of your mortgage if you've got a TSB current account and have £500 or more a month paid into it. This offer doesn't cover any incurred costs of early repayment charges when redeeming a mortgage from another lender. Buy to let, shared ownership and shared equity mortgages are not included in this offer.



First class customer service.

Unlike some major high street banks, we don't fund investment banking or big business. This leaves us free to focus on our customers, like you.

So whatever mortgage deal is right for you, our expert Mortgage Advisers will do everything they can to make remortgaging a straightforward process for you.

Get in touch...

Call 0800 056 1153 to speak to a Mortgage Adviser
Lines are open 8am–8pm Monday to Friday and 9am–4pm on Saturdays.

Click tsb.co.uk/mortgages

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

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

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**.

Subject to status and criteria. Must be aged 18+ & UK resident only.

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