

Interest rates for personal mortgage and Business lending customers.

The current Bank of England base rate is 0.1%.

Variable interest rates for personal mortgage customers

Rates effective for new business from 16 March 2020 and for existing customers from 1 April 2020				
Homeowner Variable Rate (New business and existing customers)	Buy-to-Let Variable Rate (New business and existing customers)	Standard Variable Mortgage Rate (Existing customers only. Formerly known as the Mortgage Rate, Home Loan Rate, Base Rate 1 or Base Rate 2)	Base Rate 3 (Existing customers only)	Base Rate 4 (Existing customers only)
3.74%	4.59%	2.25%	2.00%	1.75%

Interest rates for Business lending customers

Business Loans	
Fixed Rate Loans	Rates available from the Business Banking Centre New customers: 0345 835 3865 Existing customers: 0345 835 3858
Base Rate Linked Loans	

Interest rates for Business lending products no longer on sale

Business Banking Tracker Overdrafts	Rates effective from	Previous % per annum	New % per annum
Band A	1 April 2020	10.81%	10.16%
Band B	1 April 2020	9.61%	8.96%
Band C	1 April 2020	8.53%	7.88%
Band D	1 April 2020	7.81%	7.16%

Business Overdraft of £7,000 over 12 months 10.65% EAR representative. Annual interest rate 10.16%*. An arrangement fee, depending on the amount of the overdraft, in this example £175, is taken when the overdraft is agreed.

Please note: Borrowing is subject to status and lending criteria. The overdraft amount and rate we offer may differ as it will depend on our assessment of your circumstances. *Inclusive of Bank of England Base Rate %

Other Business lending rates not linked to the Bank of England Bank base rate

	Rates effective from	Current rate			
		Purchases		Cash Withdrawals	
		Monthly Rate	% APR (variable)	Monthly Rate	Annual Rate
Business Credit Card	13 May 2013	1.358%	22.40%	1.358%	16.30%

	Rates effective from	% per annum
Business Unauthorised Borrowing	23 April 2018	19.90%

Information correct as at 1 April 2020.

For more information about your personal mortgage rates you can ask in branch or call **0800 056 1088** between 8am–8pm Monday to Friday and 9am–2pm Saturdays.

If you have a query about your Business interest rates please call us on **0345 835 3858** between 7am–8pm Monday–Friday and 9am–2pm Saturdays (excluding bank holidays).

TSB adheres to The Standards of Lending Practice which are monitored and enforced by the Lending Standards Board: www.lendingstandardsboard.org.uk To read more about our lending commitments to personal customers go to tsb.co.uk/lending-practice. To read more about our lending commitments to businesses go to tsb.co.uk/business-lending-practice

Calls may be monitored or recorded. If you need to call us from abroad, or prefer not to use our **0345** numbers, you can also call us on **0203 284 1576** (Business customers).

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