

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 September 2026 | 4.69% | HVR, currently 8.49% | £995 | 2% until 30/09/2025, then 1% until 30/09/2026 | £5,000 to £2 million*** | 8.2 |
| 2yr fixed rate | Fixed until 30 September 2026 | 5.09% | HVR, currently 8.49% | £0 | 2% until 30/09/2025, then 1% until 30/09/2026 | £25,000 to £2 million*** | 8.2 |
| 2yr tracker rate | Until 30 September 2026 | 5.59% (variable) at 0.59% above the BoE base rate** | HVR, currently 8.49% | £995 | No ERC | £5,000 to £2 million*** | 8.5 |
| 3yr fixed rate | Fixed until 30 September 2027 | 4.52% | HVR, currently 8.49% | £1,495 | 3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027 | £5,000 to £2 million*** | 7.8 |
| 3yr fixed rate | Fixed until 30 September 2027 | 4.72% | HVR, currently 8.49% | £495 | 2% until 30/09/2026, then 1% until 30/09/2027 | £5,000 to £2 million*** | 7.8 |
| 5yr fixed rate | Fixed until 30 September 2029 | 4.34% | HVR, currently 8.49% | £995 | 5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029 | £5,000 to £2 million*** | 7.0 |
| 5yr fixed rate | Fixed until 30 September 2029 | 4.49% | HVR, currently 8.49% | £0 | 5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029 | £25,000 to £2 million*** | 7.0 |

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 September 2026 | 4.79% | HVR, currently 8.49% | £995 | 2% until 30/09/2025, then 1% until 30/09/2026 | £5,000 to £2 million*** | 8.2 |
| 2yr fixed rate | Fixed until 30 September 2026 | 5.19% | HVR, currently 8.49% | £0 | 2% until 30/09/2025, then 1% until 30/09/2026 | £5,000 to £2 million*** | 8.3 |
| 2yr tracker rate | Until 30 September 2026 | 5.64% (variable) at 0.64% above the BoE base rate** | HVR, currently 8.49% | £995 | No ERC | £5,000 to £2 million*** | 8.5 |
| 3yr fixed rate | Fixed until 30 September 2027 | 4.65% | HVR, currently 8.49% | £1,495 | 3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027 | £5,000 to £2 million*** | 7.8 |
| 3yr fixed rate | Fixed until 30 September 2027 | 4.85% | HVR, currently 8.49% | £495 | 3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027 | £5,000 to £2 million*** | 7.9 |
| 5yr fixed rate | Fixed until 30 September 2029 | 4.44% | HVR, currently 8.49% | £995 | 5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029 | £5,000 to £2 million*** | 7.1 |
| 5yr fixed rate | Fixed until 30 September 2029 | 4.59% | HVR, currently 8.49% | £0 | 5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029 | £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 September 2026 | 5.49% | HVR, currently 8.49% | £995 | 2% until 30/09/2025, then 1% until 30/09/2026 | £5,000 to £1 million | 8.4 |
| 2yr fixed rate | Fixed until 30 September 2026 | 5.89% | HVR, currently 8.49% | £0 | 2% until 30/09/2025, then 1% until 30/09/2026 | £5,000 to £1 million | 8.4 |
| 2yr tracker rate | Until 30 September 2026 | 5.79% (variable) at 0.79% above the BoE base rate** | HVR, currently 8.49% | £995 | No ERC | £5,000 to £1 million | 8.5 |
| 3yr fixed rate | Fixed until 30 September 2027 | 5.29% | HVR, currently 8.49% | £1,495 | 3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027 | £5,000 to £1 million | 8.0 |
| 3yr fixed rate | Fixed until 30 September 2027 | 5.49% | HVR, currently 8.49% | £495 | 3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027 | £5,000 to £1 million | 8.1 |
| 5yr fixed rate | Fixed until 30 September 2029 | 4.94% | HVR, currently 8.49% | £995 | 5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029 | £5,000 to £1 million | 7.3 |
| 5yr fixed rate | Fixed until 30 September 2029 | 5.09% | HVR, currently 8.49% | £0 | 5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029 | £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 September 2026 | 5.64% | HVR, currently 8.49% | £995 | 2% until 30/09/2025, then 1% until 30/09/2026 | £5,000 to £1 million | 8.4 |
| 2yr fixed rate | Fixed until 30 September 2026 | 5.94% | HVR, currently 8.49% | £0 | 2% until 30/09/2025, then 1% until 30/09/2026 | £5,000 to £1 million | 8.4 |
| 2yr tracker rate | Until 30 September 2026 | 5.79% (variable) at 0.79% above the BoE base rate** | HVR, currently 8.49% | £995 | No ERC | £5,000 to £1 million | 8.5 |
| 3yr fixed rate | Fixed until 30 September 2027 | 5.34% | HVR, currently 8.49% | £1,495 | 3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027 | £5,000 to £1 million | 8.1 |
| 3yr fixed rate | Fixed until 30 September 2027 | 5.54% | HVR, currently 8.49% | £495 | 3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027 | £5,000 to £1 million | 8.1 |
| 5yr fixed rate | Fixed until 30 September 2029 | 5.14% | HVR, currently 8.49% | £995 | 5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029 | £5,000 to £1 million | 7.4 |
| 5yr fixed rate | Fixed until 30 September 2029 | 5.29% | HVR, currently 8.49% | £0 | 5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029 | £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 September 2026 | 6.14% | HVR, currently 8.49% | £0 | 2% until 30/09/2025, then 1% until 30/09/2026 | £5,000 to £500,000 | 8.5 |
| 5yr fixed rate | Fixed until 30 September 2029 | 5.44% | HVR, currently 8.49% | £0 | 5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029 | £5,000 to £500,000 | 7.5 |

*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 5.00%

***Fee assisted legal services are provided through TSB's nominated firms of conveyancers 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 £220,000 over a 24 year term, you will make 24 monthly repayments of £1,324.62 at 5.09% fixed until 30 September 2026. This will be followed by a further: 264 monthly repayments of £1,760.40 a month at the Homeowner Variable Rate, currently 8.49% for the remainder of the term. The total amount payable would be £496,536.48, made up of the loan amount plus interest (£276,536.48).

The overall cost for comparison is 8.2% 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.

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