

# Product Transfers: Residential

- 2, 5 & 10 year rates
- Available up to 120% loan to value
- Max loan size £7.5 million
- Available for existing mortgage customer (including Shared Equity & Shared Ownership) who wish to switch to a fixed or tracker rate

## 0-60% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Product Code
2yr fixed rate	Fixed until 30 April 2026	4.24%	HVR currently 8.74%	£995	2% until 30/04/2025, then 1% until 30/04/2026	£0 to £7.5 million	8.1	46OO
2yr fixed rate	Fixed until 30 April 2026	4.64%	HVR currently 8.74%	£0	2% until 30/04/2025, then 1% until 30/04/2026	£0 to £7.5 million	8.0	46OP
2yr tracker rate	Until 30 April 2026	5.64% (variable) at 0.39% above the BoE base rate**	HVR currently 8.74%	£995	No ERC	£0 to £7.5 million	8.4	46EC
3yr fixed rate	Fixed until 30 April 2027	4.79%	HVR currently 8.74%	£995	3% until 30/04/2025, then 2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	7.8	46EH
3yr fixed rate	Fixed until 30 April 2027	5.09%	HVR currently 8.74%	£0	3% until 30/04/2025, then 2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	7.8	46EI
5yr fixed rate	Fixed until 30 April 2029	4.64%	HVR currently 8.74%	£995	5% until 30/04/2025, then 4% until 30/04/2026, then 3% until 30/04/2027, then 2% until 30/04/2028, then 1% until 30/04/2029	£0 to £7.5 million	7.0	46EP
5yr fixed rate	Fixed until 30 April 2029	4.84%	HVR currently 8.74%	£0	5% until 30/04/2025, then 4% until 30/04/2026, then 3% until 30/04/2027, then 2% until 30/04/2028, then 1% until 30/04/2029	£0 to £7.5 million	7.0	46EQ
10yr fixed rate	Fixed until 31 January 2034	4.79%	HVR currently 8.74%	£0	6% until 31/01/2029, then 5% until 31/01/2030, then 4% until 31/01/2031, then 3% until 31/01/2032, then 2% until 31/01/2033, then 1% until 31/01/2034	£0 to £7.5 million	5.8	46FA

## 60-75% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Product Code
2yr fixed rate	Fixed until 30 April 2026	4.34%	HVR currently 8.74%	£995	2% until 30/04/2025, then 1% until 30/04/2026	£0 to £7.5 million	8.1	46OQ
2yr fixed rate	Fixed until 30 April 2026	4.74%	HVR currently 8.74%	£0	2% until 30/04/2025, then 1% until 30/04/2026	£0 to £7.5 million	8.1	46OR
2yr tracker rate	Until 30 April 2026	5.69% (variable) at 0.44% above the BoE base rate**	HVR currently 8.74%	£995	No ERC	£0 to £7.5 million	8.4	46ED
3yr fixed rate	Fixed until 30 April 2027	4.84%	HVR currently 8.74%	£995	3% until 30/04/2025, then 2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	7.8	46EJ
3yr fixed rate	Fixed until 30 April 2027	5.14%	HVR currently 8.74%	£0	3% until 30/04/2025, then 2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	7.8	46EK
5yr fixed rate	Fixed until 30 April 2029	4.69%	HVR currently 8.74%	£995	5% until 30/04/2025, then 4% until 30/04/2026, then 3% until 30/04/2027, then 2% until 30/04/2028, then 1% until 30/04/2029	£0 to £7.5 million	7.0	46ER
5yr fixed rate	Fixed until 30 April 2029	4.89%	HVR currently 8.74%	£0	5% until 30/04/2025, then 4% until 30/04/2026, then 3% until 30/04/2027, then 2% until 30/04/2028, then 1% until 30/04/2029	£0 to £7.5 million	7.0	46ES
10yr fixed rate	Fixed until 31 January 2034	4.84%	HVR currently 8.74%	£0	6% until 31/01/2029, then 5% until 31/01/2030, then 4% until 31/01/2031, then 3% until 31/01/2032, then 2% until 31/01/2033, then 1% until 31/01/2034	£0 to £7.5 million	5.8	46FB

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.

### 75-80% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC	Product Code
2yr fixed rate	Fixed until 30 April 2026	5.14%	HVR currently 8.74%	£995	2% until 30/04/2025, then 1% until 30/04/2026	£0 to £7.5 million	8.3	46OS
2yr fixed rate	Fixed until 30 April 2026	5.54%	HVR currently 8.74%	£0	2% until 30/04/2025, then 1% until 30/04/2026	£0 to £7.5 million	8.3	46OT
2yr tracker rate	Until 30 April 2026	5.94% (variable) at 0.69% above the BoE base rate**	HVR currently 8.74%	£995	No ERC	£0 to £7.5 million	8.5	46EE
3yr fixed rate	Fixed until 30 April 2027	5.34%	HVR currently 8.74%	£995	3% until 30/04/2025, then 2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	8.0	46EL
3yr fixed rate	Fixed until 30 April 2027	5.64%	HVR currently 8.74%	£0	3% until 30/04/2025, then 2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	8.0	46EM
5yr fixed rate	Fixed until 30 April 2029	4.99%	HVR currently 8.74%	£995	5% until 30/04/2025, then 4% until 30/04/2026, then 3% until 30/04/2027, then 2% until 30/04/2028, then 1% until 30/04/2029	£0 to £7.5 million	7.2	46ET
5yr fixed rate	Fixed until 30 April 2029	5.19%	HVR currently 8.74%	£0	5% until 30/04/2025, then 4% until 30/04/2026, then 3% until 30/04/2027, then 2% until 30/04/2028, then 1% until 30/04/2029	£0 to £7.5 million	7.2	46EU

### 80-85% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC	Product Code
2yr fixed rate	Fixed until 30 April 2026	5.24%	HVR currently 8.74%	£995	2% until 30/04/2025, then 1% until 30/04/2026	£0 to £7.5 million	8.3	46OU
2yr fixed rate	Fixed until 30 April 2026	5.64%	HVR currently 8.74%	£0	2% until 30/04/2025, then 1% until 30/04/2026	£0 to £7.5 million	8.3	46OV
2yr tracker rate	Until 30 April 2026	5.94% (variable) at 0.69% above the BoE base rate**	HVR currently 8.74%	£995	No ERC	£0 to £7.5 million	8.5	46EF
3yr fixed rate	Fixed until 30 April 2027	5.44%	HVR currently 8.74%	£995	3% until 30/04/2025, then 2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	8.0	46EN
3yr fixed rate	Fixed until 30 April 2027	5.74%	HVR currently 8.74%	£0	3% until 30/04/2025, then 2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	8.0	46EO
5yr fixed rate	Fixed until 30 April 2029	5.04%	HVR currently 8.74%	£995	5% until 30/04/2025, then 4% until 30/04/2026, then 3% until 30/04/2027, then 2% until 30/04/2028, then 1% until 30/04/2029	£0 to £7.5 million	7.2	46EV
5yr fixed rate	Fixed until 30 April 2029	5.24%	HVR currently 8.74%	£0	5% until 30/04/2025, then 4% until 30/04/2026, then 3% until 30/04/2027, then 2% until 30/04/2028, then 1% until 30/04/2029	£0 to £7.5 million	7.2	46EW

### 85-90% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC	Product Code
2yr fixed rate	Fixed until 30 April 2026	5.44%	HVR currently 8.74%	£995	2% until 30/04/2025, then 1% until 30/04/2026	£0 to £7.5 million	8.4	46OW
2yr fixed rate	Fixed until 30 April 2026	5.84%	HVR currently 8.74%	£0	2% until 30/04/2025, then 1% until 30/04/2026	£0 to £7.5 million	8.3	46OX
2yr tracker rate	Until 30 April 2026	7.24% (variable) at 1.99% above the BoE base rate**	HVR currently 8.74%	£995	No ERC	£0 to £7.5 million	8.8	46EG
5yr fixed rate	Fixed until 30 April 2029	5.09%	HVR currently 8.74%	£995	5% until 30/04/2025, then 4% until 30/04/2026, then 3% until 30/04/2027, then 2% until 30/04/2028, then 1% until 30/04/2029	£0 to £7.5 million	7.2	46EX
5yr fixed rate	Fixed until 30 April 2029	5.29%	HVR currently 8.74%	£0	5% until 30/04/2025, then 4% until 30/04/2026, then 3% until 30/04/2027, then 2% until 30/04/2028, then 1% until 30/04/2029	£0 to £7.5 million	7.2	46EY

Lending is subject to status and lending criteria, UK resident and 18+

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## 90-120% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Product Code
2yr fixed rate	Fixed until 30 April 2026	6.09%	HVR currently 8.74%	£0	2% until 30/04/2025, then 1% until 30/04/2026	£0 to £7.5 million	8.4	46OY
5yr fixed rate	Fixed until 30 April 2029	5.79%	HVR currently 8.74%	£0	5% until 30/04/2025, then 4% until 30/04/2026, then 3% until 30/04/2027, then 2% until 30/04/2028, then 1% until 30/04/2029	£0 to £7.5 million	7.5	46EZ

\*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%

### Representative example:

For a repayment mortgage of £108,088 over a 20 year term, you will make

24 monthly repayments of £692.01 at 4.64% fixed until 30 April 2026. This will be followed by a further:

216 monthly repayments of £931.40 a month at the Homeowner Variable Rate, currently 8.74% for the remainder of the term.

The total amount payable would be £217,790.64, made up of the loan amount plus interest (£109,702.64).

### The overall cost for comparison is 8.0% 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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# Additional Borrowing: Residential

## You can apply:

- If it's been at least six months since you took out your mortgage
- If your existing mortgage and further borrowing amount added together totals no more than 85% of the value of your home
- For borrowing on an interest-only basis if your existing mortgage and further borrowing totals no more than 75% of your home's value
- If the amount you'd like to borrow is at least £10,000

## 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 April 2026	4.64%	HVR currently 8.74%	£0	2% until 30/04/2025, then 1% until 30/04/2026	£10,000 to £2 million	8.0
2yr tracker rate	Until 30 April 2026	6.04% (variable) at 0.79% above the BoE base rate***	HVR currently 8.74%	£0	No ERC	£10,000 to £2 million	8.4
3yr fixed rate	Fixed until 30 April 2027	5.09%	HVR currently 8.74%	£0	3% until 30/04/2025, then 2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £2 million	7.8
5yr fixed rate	Fixed until 30 April 2029	4.84%	HVR currently 8.74%	£0	5% until 30/04/2025, then 4% until 30/04/2026, then 3% until 30/04/2027, then 2% until 30/04/2028, then 1% until 30/04/2029	£10,000 to £2 million	7.0
10yr fixed rate	Fixed until 31 January 2034	4.79%	HVR currently 8.74%	£0	6% until 31/01/2029, then 5% until 31/01/2030, then 4% until 31/01/2031, then 3% until 31/01/2032, then 2% until 31/01/2033, then 1% until 31/01/2034	£10,000 to £2 million	5.8

## 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 April 2026	4.74%	HVR currently 8.74%	£0	2% until 30/04/2025, then 1% until 30/04/2026	£10,000 to £2 million	8.1
2yr tracker rate	Until 30 April 2026	6.09% (variable) at 0.84% above the BoE base rate***	HVR currently 8.74%	£0	No ERC	£10,000 to £2 million	8.4
3yr fixed rate	Fixed until 30 April 2027	5.14%	HVR currently 8.74%	£0	3% until 30/04/2025, then 2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £2 million	7.8
5yr fixed rate	Fixed until 30 April 2029	4.89%	HVR currently 8.74%	£0	5% until 30/04/2025, then 4% until 30/04/2026, then 3% until 30/04/2027, then 2% until 30/04/2028, then 1% until 30/04/2029	£10,000 to £2 million	7.0
10yr fixed rate	Fixed until 31 January 2034	4.84%	HVR currently 8.74%	£0	6% until 31/01/2029, then 5% until 31/01/2030, then 4% until 31/01/2031, then 3% until 31/01/2032, then 2% until 31/01/2033, then 1% until 31/01/2034	£10,000 to £2 million	5.8

## 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 April 2026	5.54%	HVR currently 8.74%	£0	2% until 30/04/2025, then 1% until 30/04/2026	£10,000 to £2 million	8.3
3yr fixed rate	Fixed until 30 April 2027	5.64%	HVR currently 8.74%	£0	3% until 30/04/2025, then 2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £2 million	8.0
5yr fixed rate	Fixed until 30 April 2029	5.19%	HVR currently 8.74%	£0	5% until 30/04/2025, then 4% until 30/04/2026, then 3% until 30/04/2027, then 2% until 30/04/2028, then 1% until 30/04/2029	£10,000 to £2 million	7.2

## 75-85% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*
2yr tracker rate	Until 30 April 2026	6.34% (variable) at 1.09% above the BoE base rate***	HVR currently 8.74%	£0	No ERC	£10,000 to £2 million	8.5

## 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 April 2026	5.64%	HVR currently 8.74%	£0	2% until 30/04/2025, then 1% until 30/04/2026	£10,000 to £2 million	8.3
3yr fixed rate	Fixed until 30 April 2027	5.74%	HVR currently 8.74%	£0	3% until 30/04/2025, then 2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £2 million	8.0
5yr fixed rate	Fixed until 30 April 2029	5.24%	HVR currently 8.74%	£0	5% until 30/04/2025, then 4% until 30/04/2026, then 3% until 30/04/2027, then 2% until 30/04/2028, then 1% until 30/04/2029	£10,000 to £2 million	7.2

\*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%

### Representative example:

For a repayment mortgage of £30,000 over a 20 year term, you will make 24 monthly repayments of £192.07 at 4.64% fixed until 30 April 2026. This will be followed by a further:

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

216 monthly repayments of £258.51 a month at the Homeowner Variable Rate, currently currently 8.74% for the remainder of the term.  
The total amount payable would be £60,447.84, made up of the loan amount plus interest (£30,447.84).

**The overall cost for comparison is 8.0% 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.

[Early Repayment charges apply](#)

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