

Product Transfers: Buy-to-Let

- 2 & 5 year rates
- Available up to 120% loan to value
- Max loan size £7.5 million
- Available for existing BTL mortgage customers 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 | 5.24% | BVR currently 9.59% | £995 | 2% until 30/04/2025, then 1% until 30/04/2026 | £0 to £7.5 million | 9.0 | 46DB |
| 2yr fixed rate | Fixed until 30 April 2026 | 5.64% | BVR currently 9.59% | £0 | 2% until 30/04/2025, then 1% until 30/04/2026 | £0 to £7.5 million | 9.0 | 46DC |
| 2yr tracker rate | Until 30 April 2026 | 5.74% (variable) at 0.49% above the BoE base rate** | BVR currently 9.59% | £995 | No ERC | £0 to £7.5 million | 9.1 | 46DI |
| 5yr fixed rate | Fixed until 30 April 2029 | 4.84% | BVR currently 9.59% | £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 | 7.5 | 46DK |
| 5yr fixed rate | Fixed until 30 April 2029 | 5.04% | BVR currently 9.59% | £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 | 46DL |

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 | 5.34% | BVR currently 9.59% | £995 | 2% until 30/04/2025, then 1% until 30/04/2026 | £0 to £7.5 million | 9.0 | 46DD |
| 2yr fixed rate | Fixed until 30 April 2026 | 5.74% | BVR currently 9.59% | £0 | 2% until 30/04/2025, then 1% until 30/04/2026 | £0 to £7.5 million | 9.0 | 46DE |
| 2yr tracker rate | Until 30 April 2026 | 5.89% (variable) at 0.64% above the BoE base rate** | BVR currently 9.59% | £995 | No ERC | £0 to £7.5 million | 9.2 | 46DJ |
| 5yr fixed rate | Fixed until 30 April 2029 | 4.99% | BVR currently 9.59% | £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 | 7.6 | 46DM |
| 5yr fixed rate | Fixed until 30 April 2029 | 5.19% | BVR currently 9.59% | £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 | 7.6 | 46DN |

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 | 5.84% | BVR currently 9.59% | £995 | 2% until 30/04/2025, then 1% until 30/04/2026 | £0 to £7.5 million | 9.1 | 46DF |
| 2yr fixed rate | Fixed until 30 April 2026 | 6.29% | BVR currently 9.59% | £0 | 2% until 30/04/2025, then 1% until 30/04/2026 | £0 to £7.5 million | 9.1 | 46DG |
| 5yr fixed rate | Fixed until 30 April 2029 | 5.39% | BVR currently 9.59% | £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 | 7.8 | 46DO |
| 5yr fixed rate | Fixed until 30 April 2029 | 5.59% | BVR currently 9.59% | £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 | 7.8 | 46DP |

80-120% 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 | 6.29% | BVR currently 9.59% | £0 | 2% until 30/04/2025, then 1% until 30/04/2026 | £0 to £7.5 million | 9.1 | 46DH |
| 5yr fixed rate | Fixed until 30 April 2029 | 5.64% | BVR currently 9.59% | £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 | 7.8 | 46DQ |

*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%

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Additional Borrowing: Buy-to-let

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

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 | 5.64% | BVR currently 9.59% | £0 | 2% until 30/04/2025, then 1% until 30/04/2026 | £10,000 to £1 million | 9.0 |
| 2yr tracker rate | Until 30 April 2026 | 6.14% (variable) at 0.89% above the BoE base rate** | BVR currently 9.59% | £0 | No ERC | £10,000 to £1 million | 9.1 |
| 5yr fixed rate | Fixed until 30 April 2029 | 5.04% | BVR currently 9.59% | £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 £1 million | 7.5 |

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 | 5.74% | BVR currently 9.59% | £0 | 2% until 30/04/2025, then 1% until 30/04/2026 | £10,000 to £1 million | 9.0 |
| 2yr tracker rate | Until 30 April 2026 | 6.29% (variable) at 1.04% above the BoE base rate** | BVR currently 9.59% | £0 | No ERC | £10,000 to £1 million | 9.1 |
| 5yr fixed rate | Fixed until 30 April 2029 | 5.19% | BVR currently 9.59% | £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 £1 million | 7.6 |

*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%

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