

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 31 October 2026	5.09%	BVR, currently 9.59%	£995	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.9	49YH
2yr fixed rate	Fixed until 31 October 2026	5.49%	BVR, currently 9.59%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.9	49YI
2yr tracker rate	Until 31 October 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	49OK
5yr fixed rate	Fixed until 31 October 2029	4.84%	BVR, currently 9.59%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.5	49YO
5yr fixed rate	Fixed until 31 October 2029	5.04%	BVR, currently 9.59%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.5	49YP

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 31 October 2026	5.19%	BVR, currently 9.59%	£995	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	9.0	49YJ
2yr fixed rate	Fixed until 31 October 2026	5.59%	BVR, currently 9.59%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	9.0	49YK
2yr tracker rate	Until 31 October 2026	5.89% (variable) at 0.64% above the BoE base rate**	BVR, currently 9.59%	£995	No ERC	£0 to £7.5 million	9.1	49OL
5yr fixed rate	Fixed until 31 October 2029	4.84%	BVR, currently 9.59%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.5	49YQ
5yr fixed rate	Fixed until 31 October 2029	5.04%	BVR, currently 9.59%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.5	49YR

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 31 October 2026	5.89%	BVR, currently 9.59%	£995	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	9.1	49YL
2yr fixed rate	Fixed until 31 October 2026	6.29%	BVR, currently 9.59%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	9.1	49YM
5yr fixed rate	Fixed until 31 October 2029	5.34%	BVR, currently 9.59%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.8	49YS
5yr fixed rate	Fixed until 31 October 2029	5.54%	BVR, currently 9.59%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.8	49YT

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 31 October 2026	6.34%	BVR, currently 9.59%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	9.1	49YN
5yr fixed rate	Fixed until 31 October 2029	5.59%	BVR, currently 9.59%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.8	49OS

*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 31 October 2026	5.49%	BVR, currently 9.59%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£10,000 to £1 million	8.9
2yr tracker rate	Until 31 October 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 31 October 2029	5.04%	BVR, currently 9.59%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£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 31 October 2026	5.59%	BVR, currently 9.59%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£10,000 to £1 million	9.0
2yr tracker rate	Until 31 October 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 31 October 2029	5.04%	BVR, currently 9.59%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£10,000 to £1 million	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 5.25%

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