Remortgages:

• Free basic valuation and a choice of either £300 cashback or free standard legals***
• Own Conveyancer (£300 cashback) products available to Shared Ownership for properties in England & Wales up to 85% LTV
• Own Conveyancer (£300 cashback) products available to Shared Equity for properties in England, Wales & Scotland up to 85% LTV
• Interest-only available up to 75% LTV with a further 10% available on repayment (excluding Shared Ownership & Shared Equity)
• If cashback is applicable this will be paid to the customer via their solicitor, on completion

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 November 2028	4.74%	HVR, currently 7.24%	£1,495	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £2 million (£1 million for Shared Equity/Ownership)***	7.1
2yr fixed rate	Fixed until 30 November 2028	4.79%	HVR, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £2 million (£1 million for Shared Equity/Ownership)***	7.0
2yr fixed rate	Fixed until 30 November 2028	5.04%	HVR, currently 7.24%	£0	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£25,000 to £2 million (£1 million for Shared Equity/Ownership)***	7.0
2yr tracker rate	Until 30 November 2028	4.44% (variable) at 0.69% above the BoE base rate**	HVR, currently 7.24%	£995	No ERC	£5,000 to £2 million (£1 million for Shared Equity/Ownership)***	7.0
3yr fixed rate	Fixed until 30 November 2029	4.84%	HVR, currently 7.24%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £2 million (£1 million for Shared Equity/Ownership)***	6.8
3yr fixed rate	Fixed until 30 November 2029	5.09%	HVR, currently 7.24%	£0	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£25,000 to £2 million (£1 million for Shared Equity/Ownership)***	6.9
5yr fixed rate	Fixed until 30 November 2031	4.84%	HVR, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £2 million (£1 million for Shared Equity/Ownership)***	6.5
5yr fixed rate	Fixed until 30 November 2031	4.99%	HVR, currently 7.24%	£0	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£25,000 to £2 million (£1 million for Shared Equity/Ownership)***	6.5

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 November 2028	4.84%	HVR, currently 7.24%	£1,495	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £2 million (£1 million for Shared Equity/Ownership)***	7.1
2yr fixed rate	Fixed until 30 November 2028	4.89%	HVR, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £2 million (£1 million for Shared Equity/Ownership)***	7.1
2yr fixed rate	Fixed until 30 November 2028	5.14%	HVR, currently 7.24%	£0	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £2 million (£1 million for Shared Equity/Ownership)***	7.1
2yr tracker rate	Until 30 November 2028	4.49% (variable) at 0.74% above the BoE base rate**	HVR, currently 7.24%	£995	No ERC	£5,000 to £2 million (£1 million for Shared Equity/Ownership)***	7.0
3yr fixed rate	Fixed until 30 November 2029	4.94%	HVR, currently 7.24%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £2 million (£1 million for Shared Equity/Ownership)***	6.9
3yr fixed rate	Fixed until 30 November 2029	5.19%	HVR, currently 7.24%	£0	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £2 million (£1 million for Shared Equity/Ownership)***	6.9
5yr fixed rate	Fixed until 30 November 2031	4.94%	HVR, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £2 million (£1 million for Shared Equity/Ownership)***	6.5
5yr fixed rate	Fixed until 30 November 2031	5.09%	HVR, currently 7.24%	£0	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £2 million (£1 million for Shared Equity/Ownership)***	6.5

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*
2yr fixed rate	Fixed until 30 November 2028	5.04%	HVR, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1
2yr fixed rate	Fixed until 30 November 2028	5.29%	HVR, currently 7.24%	£0	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1
2yr tracker rate	Until 30 November 2028	4.84% (variable) at 1.09% above the BoE base rate**	HVR, currently 7.24%	£995	No ERC	£5,000 to £1 million	7.1
3yr fixed rate	Fixed until 30 November 2029	5.09%	HVR, currently 7.24%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £1 million	6.9
3yr fixed rate	Fixed until 30 November 2029	5.34%	HVR, currently 7.24%	£0	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £1 million	6.9
5yr fixed rate	Fixed until 30 November 2031	5.09%	HVR, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.6
5yr fixed rate	Fixed until 30 November 2031	5.24%	HVR, currently 7.24%	£0	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.6

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 November 2028	5.04%	HVR, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1
2yr fixed rate	Fixed until 30 November 2028	5.29%	HVR, currently 7.24%	£0	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1
2yr tracker rate	Until 30 November 2028	4.84% (variable) at 1.09% above the BoE base rate**	HVR, currently 7.24%	£995	No ERC	£5,000 to £1 million	7.1
3yr fixed rate	Fixed until 30 November 2029	5.09%	HVR, currently 7.24%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £1 million	6.9
3yr fixed rate	Fixed until 30 November 2029	5.34%	HVR, currently 7.24%	£0	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £1 million	6.9
5yr fixed rate	Fixed until 30 November 2031	5.09%	HVR, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.6
5yr fixed rate	Fixed until 30 November 2031	5.24%	HVR, currently 7.24%	£0	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.6

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 November 2028	5.44%	HVR, currently 7.24%	£0	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £500,000	7.1
5yr fixed rate	Fixed until 30 November 2031	5.29%	HVR, currently 7.24%	£0	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £500,000	6.6

*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, incuding those from other lend

**Bank of England Base Rate, currently 3.75%

***Fee assisted legals are provided through TSB's nominated firms of conveyancer 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 arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

Representative example:

For a repayment mortgage of £216,606 over a 28 year term, you will make

24 monthly repayments of £1,204.28 at 5.04% fixed until 30 November 2028. This will be followed by a further:

312 monthly repayments of £1,490.22 a month at the Homeowner Variable Rate, currently 7.24% for the remainder of the term.

The total amount payable would be £493,851.36, made up of the loan amount plus interest (£277,245.36).

The overall cost for comparison is 7.0% 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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