

## Mortgage Rates effective 05/07/2017

**Why Choose Tesco Bank?**

- Free valuation<sup>+</sup> and no legal costs for remortgage applications
- Free valuation offer<sup>+</sup> on all 2yr Fixed House Purchase Products <85% LTV
- 90% and 95% LTV fixed rate products re-introduced
- 90% LTV tracker rate product re-introduced
- Overpay up to 20% of the outstanding balance each year, during the initial fixed or tracker period, with no Early Repayment Charge
- Validity period of formal mortgage offers 180 days for new customers
- Online case tracking and Web Chat available. Direct Underwriter access when you need it.

<sup>+</sup> One free valuation per application. Does not apply to customers of unencumbered properties looking to remortgage. These types of applications will incur full valuation costs.

A re-inspection fee of £50 may apply for new build properties prior to completion.

**Highlighted Product Changes**

New Product	New Product Details	Product Code	Withdrawn Product
<b>2 Year Fixed Products</b>			
13875	Now 1.63% £0 Fee until 30/09/2019 60% LTV	13775	Remortgage 2 Year Fixed Rate 1.53% £0 Fee until 30/09/2019
13870	Now 1.33% £995 Fee until 30/09/2019 75% LTV	13764	Purchase 2 Year Fixed Rate 1.24% £995 Fee until 30/09/2019

**All 90% and 95% products re-introduced, including:**

13871	Purchase 2 Year Fixed Rate 2.25% £995 Fee until 30/09/2019, up to 90% LTV
13872	Purchase 2 Year Fixed Rate 2.59% £0 Fee until 30/09/2019, up to 90% LTV
13873	Purchase 2 Year Fixed Rate 4.04% £0 Fee until 30/09/2019, up to 95% LTV

Refer to the following pages for full product details

**2 Year Product End Date**

30 September 2019

**3 Year Product End Date**

30 September 2020

**5 Year Product End Date**

30 September 2022

**2 Year Fixed Product ERCs**

3% until 30/09/2018  
2% until 30/09/2019

**3 Year Fixed Product ERCs**

3% until 30/09/2019  
2% until 30/09/2020

**5 Year Fixed Product ERCs**

5% until 30/09/2018  
4% until 30/09/2019  
3% until 30/09/2021  
2% until 30/09/2022

**2 Year Tracker Product ERC**

2% until 30/09/2019

**How to contact us**

w: intermediaries.tescobank.com

t: 0345 051 8461\*

**Current Tesco Bank SVR**

3.89%

**Bank of England Base Rate**

0.25%

\*Lines open: Monday to Friday 8am-6pm

**For mortgage intermediary use only**

## House Purchase Products Only (Rates as at 05/07/2017)

Product code	Product name	Initial Rate	Reverting To SVR, currently	Overall Cost for Comparison (APR)	Booking Fee (up front)	Product Fee (up front or add to loan)	Early Repayment Charge
<b>LTV 60%</b>							
13763	2 Year Fixed Rate - until 30/09/2019	1.21%	3.89%	3.5%	£0	£995	Yes (Until 30/09/2019)
13767	2 Year Fixed Rate - until 30/09/2019	1.58%	3.89%	3.6%	£0	£0	Yes (Until 30/09/2019)
13779	2 Year Tracker - Bank of England base rate plus 0.73% until 30/09/2019	0.98%	3.89%	3.5%	£0	£1,495	Yes (Until 30/09/2019)
13783	2 Year Tracker - Bank of England base rate plus 1.73% until 30/09/2019	1.98%	3.89%	3.6%	£0	£0	Yes (Until 30/09/2019)
13795	3 Year Fixed Rate - until 30/09/2020	1.74%	3.89%	3.5%	£0	£995	Yes (Until 30/09/2020)
13799	3 Year Fixed Rate - until 30/09/2020	2.04%	3.89%	3.5%	£0	£0	Yes (Until 30/09/2020)
13811	5 Year Fixed Rate - until 30/09/2022	1.78%	3.89%	3.2%	£0	£995	Yes (Until 30/09/2022)
13815	5 Year Fixed Rate - until 30/09/2022	2.07%	3.89%	3.2%	£0	£0	Yes (Until 30/09/2022)
<b>60.1% - 70%</b>							
13870	2 Year Fixed Rate - until 30/09/2019	1.33%	3.89%	3.6%	£0	£995	Yes (Until 30/09/2019)
13768	2 Year Fixed Rate - until 30/09/2019	1.64%	3.89%	3.6%	£0	£0	Yes (Until 30/09/2019)
13780	2 Year Tracker - Bank of England base rate plus 1.25% until 30/09/2019	1.50%	3.89%	3.6%	£0	£995	Yes (Until 30/09/2019)
13784	2 Year Tracker - Bank of England base rate plus 1.78% until 30/09/2019	2.03%	3.89%	3.6%	£0	£0	Yes (Until 30/09/2019)
13796	3 Year Fixed Rate - until 30/09/2020	1.89%	3.89%	3.5%	£0	£995	Yes (Until 30/09/2020)
13800	3 Year Fixed Rate - until 30/09/2020	2.14%	3.89%	3.5%	£0	£0	Yes (Until 30/09/2020)
13812	5 Year Fixed Rate - until 30/09/2022	1.94%	3.89%	3.2%	£0	£995	Yes (Until 30/09/2022)
13816	5 Year Fixed Rate - until 30/09/2022	2.19%	3.89%	3.3%	£0	£0	Yes (Until 30/09/2022)
<b>70.1% - 75%</b>							
13870	2 Year Fixed Rate - until 30/09/2019	1.33%	3.89%	3.6%	£0	£995	Yes (Until 30/09/2019)
13768	2 Year Fixed Rate - until 30/09/2019	1.64%	3.89%	3.6%	£0	£0	Yes (Until 30/09/2019)
13780	2 Year Tracker - Bank of England base rate plus 1.25% until 30/09/2019	1.50%	3.89%	3.6%	£0	£995	Yes (Until 30/09/2019)
13784	2 Year Tracker - Bank of England base rate plus 1.78% until 30/09/2019	2.03%	3.89%	3.6%	£0	£0	Yes (Until 30/09/2019)
13796	3 Year Fixed Rate - until 30/09/2020	1.89%	3.89%	3.5%	£0	£995	Yes (Until 30/09/2020)
13800	3 Year Fixed Rate - until 30/09/2020	2.14%	3.89%	3.5%	£0	£0	Yes (Until 30/09/2020)
13812	5 Year Fixed Rate - until 30/09/2022	1.94%	3.89%	3.2%	£0	£995	Yes (Until 30/09/2022)
13816	5 Year Fixed Rate - until 30/09/2022	2.19%	3.89%	3.3%	£0	£0	Yes (Until 30/09/2022)
<b>75.1% - 80%</b>							
13765	2 Year Fixed Rate - until 30/09/2019	1.33%	3.89%	3.6%	£0	£995	Yes (Until 30/09/2019)
13769	2 Year Fixed Rate - until 30/09/2019	1.78%	3.89%	3.6%	£0	£0	Yes (Until 30/09/2019)
13781	2 Year Tracker - Bank of England base rate plus 1.35% until 30/09/2019	1.60%	3.89%	3.6%	£0	£995	Yes (Until 30/09/2019)
13785	2 Year Tracker - Bank of England base rate plus 1.88% until 30/09/2019	2.13%	3.89%	3.7%	£0	£0	Yes (Until 30/09/2019)
13797	3 Year Fixed Rate - until 30/09/2020	1.99%	3.89%	3.5%	£0	£995	Yes (Until 30/09/2020)
13801	3 Year Fixed Rate - until 30/09/2020	2.34%	3.89%	3.6%	£0	£0	Yes (Until 30/09/2020)
13813	5 Year Fixed Rate - until 30/09/2022	2.11%	3.89%	3.3%	£0	£995	Yes (Until 30/09/2022)
13817	5 Year Fixed Rate - until 30/09/2022	2.45%	3.89%	3.4%	£0	£0	Yes (Until 30/09/2022)
<b>80.1% - 85%</b>							
13766	2 Year Fixed Rate - until 30/09/2019	1.54%	3.89%	3.6%	£0	£995	Yes (Until 30/09/2019)
13770	2 Year Fixed Rate - until 30/09/2019	1.88%	3.89%	3.6%	£0	£0	Yes (Until 30/09/2019)
13782	2 Year Tracker - Bank of England base rate plus 1.65% until 30/09/2019	1.90%	3.89%	3.7%	£0	£995	Yes (Until 30/09/2019)
13786	2 Year Tracker - Bank of England base rate plus 1.98% until 30/09/2019	2.23%	3.89%	3.7%	£0	£0	Yes (Until 30/09/2019)
13798	3 Year Fixed Rate - until 30/09/2020	2.14%	3.89%	3.6%	£0	£995	Yes (Until 30/09/2020)
13802	3 Year Fixed Rate - until 30/09/2020	2.49%	3.89%	3.6%	£0	£0	Yes (Until 30/09/2020)
13814	5 Year Fixed Rate - until 30/09/2022	2.39%	3.89%	3.4%	£0	£995	Yes (Until 30/09/2022)
13818	5 Year Fixed Rate - until 30/09/2022	2.63%	3.89%	3.5%	£0	£0	Yes (Until 30/09/2022)
<b>85.1% - 90%</b>							
13871	2 Year Fixed Rate - until 30/09/2019	2.25%	3.89%	3.7%	£0	£995	Yes (Until 30/09/2019)
13872	2 Year Fixed Rate - until 30/09/2019	2.59%	3.89%	3.7%	£0	£0	Yes (Until 30/09/2019)
13878	2 Year Tracker - Bank of England base rate plus 2.30% until 30/09/2019	2.55%	3.89%	3.8%	£0	£995	Yes (Until 30/09/2019)
13879	2 Year Tracker - Bank of England base rate plus 2.63% until 30/09/2019	2.88%	3.89%	3.8%	£0	£0	Yes (Until 30/09/2019)
13882	3 Year Fixed Rate - until 30/09/2020	2.84%	3.89%	3.7%	£0	£995	Yes (Until 30/09/2020)
13883	3 Year Fixed Rate - until 30/09/2020	3.03%	3.89%	3.8%	£0	£0	Yes (Until 30/09/2020)
13888	5 Year Fixed Rate - until 30/09/2022	3.09%	3.89%	3.7%	£0	£995	Yes (Until 30/09/2022)
13889	5 Year Fixed Rate - until 30/09/2022	3.36%	3.89%	3.8%	£0	£0	Yes (Until 30/09/2022)
<b>90.1% - 95%</b>							
13873	2 Year Fixed Rate - until 30/09/2019	4.04%	3.89%	4.0%	£0	£0	Yes (Until 30/09/2019)
13884	3 Year Fixed Rate - until 30/09/2020	4.19%	3.89%	4.1%	£0	£0	Yes (Until 30/09/2020)
13890	5 Year Fixed Rate - until 30/09/2022	4.34%	3.89%	4.2%	£0	£0	Yes (Until 30/09/2022)

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## Remortgage Products Only (Rates as at 05/07/2017)

Product code	Product name	Initial Rate	Reverting To SVR, currently	Overall Cost for Comparison (APR)	Booking Fee (up front)	Product Fee (up front or add to loan)	Early Repayment Charge
<b>LTV 60%</b>							
13771	2 Year Fixed Rate - until 30/09/2019	1.30%	3.89%	3.5%	£0	£995	Yes (Until 30/09/2019)
13875	2 Year Fixed Rate - until 30/09/2019	1.63%	3.89%	3.6%	£0	£0	Yes (Until 30/09/2019)
13787	2 Year Tracker - Bank of England base rate plus 1.40% until 30/09/2019	1.65%	3.89%	3.6%	£0	£995	Yes (Until 30/09/2019)
13791	2 Year Tracker - Bank of England base rate plus 1.73% until 30/09/2019	1.98%	3.89%	3.6%	£0	£0	Yes (Until 30/09/2019)
13803	3 Year Fixed Rate - until 30/09/2020	1.70%	3.89%	3.4%	£0	£995	Yes (Until 30/09/2020)
13807	3 Year Fixed Rate - until 30/09/2020	1.90%	3.89%	3.4%	£0	£0	Yes (Until 30/09/2020)
13819	5 Year Fixed Rate - until 30/09/2022	1.68%	3.89%	3.1%	£0	£995	Yes (Until 30/09/2022)
13823	5 Year Fixed Rate - until 30/09/2022	1.92%	3.89%	3.2%	£0	£0	Yes (Until 30/09/2022)
<b>60.1% - 70%</b>							
13772	2 Year Fixed Rate - until 30/09/2019	1.34%	3.89%	3.5%	£0	£995	Yes (Until 30/09/2019)
13776	2 Year Fixed Rate - until 30/09/2019	1.79%	3.89%	3.6%	£0	£0	Yes (Until 30/09/2019)
13788	2 Year Tracker - Bank of England base rate plus 1.45% until 30/09/2019	1.70%	3.89%	3.6%	£0	£995	Yes (Until 30/09/2019)
13792	2 Year Tracker - Bank of England base rate plus 1.78% until 30/09/2019	2.03%	3.89%	3.6%	£0	£0	Yes (Until 30/09/2019)
13804	3 Year Fixed Rate - until 30/09/2020	1.89%	3.89%	3.5%	£0	£995	Yes (Until 30/09/2020)
13808	3 Year Fixed Rate - until 30/09/2020	2.09%	3.89%	3.5%	£0	£0	Yes (Until 30/09/2020)
13820	5 Year Fixed Rate - until 30/09/2022	1.99%	3.89%	3.2%	£0	£995	Yes (Until 30/09/2022)
13824	5 Year Fixed Rate - until 30/09/2022	2.12%	3.89%	3.2%	£0	£0	Yes (Until 30/09/2022)
<b>70.1% - 75%</b>							
13772	2 Year Fixed Rate - until 30/09/2019	1.34%	3.89%	3.5%	£0	£995	Yes (Until 30/09/2019)
13776	2 Year Fixed Rate - until 30/09/2019	1.79%	3.89%	3.6%	£0	£0	Yes (Until 30/09/2019)
13788	2 Year Tracker - Bank of England base rate plus 1.45% until 30/09/2019	1.70%	3.89%	3.6%	£0	£995	Yes (Until 30/09/2019)
13792	2 Year Tracker - Bank of England base rate plus 1.78% until 30/09/2019	2.03%	3.89%	3.6%	£0	£0	Yes (Until 30/09/2019)
13804	3 Year Fixed Rate - until 30/09/2020	1.89%	3.89%	3.5%	£0	£995	Yes (Until 30/09/2020)
13808	3 Year Fixed Rate - until 30/09/2020	2.09%	3.89%	3.5%	£0	£0	Yes (Until 30/09/2020)
13820	5 Year Fixed Rate - until 30/09/2022	1.99%	3.89%	3.2%	£0	£995	Yes (Until 30/09/2022)
13824	5 Year Fixed Rate - until 30/09/2022	2.12%	3.89%	3.2%	£0	£0	Yes (Until 30/09/2022)
<b>75.1% - 80%</b>							
13773	2 Year Fixed Rate - until 30/09/2019	1.48%	3.89%	3.6%	£0	£995	Yes (Until 30/09/2019)
13777	2 Year Fixed Rate - until 30/09/2019	1.79%	3.89%	3.6%	£0	£0	Yes (Until 30/09/2019)
13789	2 Year Tracker - Bank of England base rate plus 1.55% until 30/09/2019	1.80%	3.89%	3.6%	£0	£995	Yes (Until 30/09/2019)
13793	2 Year Tracker - Bank of England base rate plus 1.88% until 30/09/2019	2.13%	3.89%	3.6%	£0	£0	Yes (Until 30/09/2019)
13805	3 Year Fixed Rate - until 30/09/2020	1.99%	3.89%	3.5%	£0	£995	Yes (Until 30/09/2020)
13809	3 Year Fixed Rate - until 30/09/2020	2.24%	3.89%	3.5%	£0	£0	Yes (Until 30/09/2020)
13821	5 Year Fixed Rate - until 30/09/2022	2.14%	3.89%	3.3%	£0	£995	Yes (Until 30/09/2022)
13825	5 Year Fixed Rate - until 30/09/2022	2.24%	3.89%	3.3%	£0	£0	Yes (Until 30/09/2022)
<b>80.1% - 85%</b>							
13774	2 Year Fixed Rate - until 30/09/2019	1.69%	3.89%	3.6%	£0	£995	Yes (Until 30/09/2019)
13778	2 Year Fixed Rate - until 30/09/2019	2.17%	3.89%	3.7%	£0	£0	Yes (Until 30/09/2019)
13790	2 Year Tracker - Bank of England base rate plus 1.65% until 30/09/2019	1.90%	3.89%	3.6%	£0	£995	Yes (Until 30/09/2019)
13794	2 Year Tracker - Bank of England base rate plus 1.98% until 30/09/2019	2.23%	3.89%	3.7%	£0	£0	Yes (Until 30/09/2019)
13806	3 Year Fixed Rate - until 30/09/2020	2.14%	3.89%	3.5%	£0	£995	Yes (Until 30/09/2020)
13810	3 Year Fixed Rate - until 30/09/2020	2.49%	3.89%	3.6%	£0	£0	Yes (Until 30/09/2020)
13822	5 Year Fixed Rate - until 30/09/2022	2.39%	3.89%	3.4%	£0	£995	Yes (Until 30/09/2022)
13826	5 Year Fixed Rate - until 30/09/2022	2.63%	3.89%	3.4%	£0	£0	Yes (Until 30/09/2022)
<b>85.1% - 90%</b>							
13874	2 Year Fixed Rate - until 30/09/2019	2.25%	3.89%	3.7%	£0	£995	Yes (Until 30/09/2019)
13876	2 Year Fixed Rate - until 30/09/2019	2.59%	3.89%	3.7%	£0	£0	Yes (Until 30/09/2019)
13880	2 Year Tracker - Bank of England base rate plus 2.30% until 30/09/2019	2.55%	3.89%	3.8%	£0	£995	Yes (Until 30/09/2019)
13881	2 Year Tracker - Bank of England base rate plus 2.63% until 30/09/2019	2.88%	3.89%	3.8%	£0	£0	Yes (Until 30/09/2019)
13885	3 Year Fixed Rate - until 30/09/2020	2.84%	3.89%	3.7%	£0	£995	Yes (Until 30/09/2020)
13886	3 Year Fixed Rate - until 30/09/2020	3.03%	3.89%	3.7%	£0	£0	Yes (Until 30/09/2020)
13891	5 Year Fixed Rate - until 30/09/2022	3.09%	3.89%	3.7%	£0	£995	Yes (Until 30/09/2022)
13892	5 Year Fixed Rate - until 30/09/2022	3.36%	3.89%	3.7%	£0	£0	Yes (Until 30/09/2022)
<b>90.1% - 95%</b>							
13877	2 Year Fixed Rate - until 30/09/2019	4.24%	3.89%	4.0%	£0	£0	Yes (Until 30/09/2019)
13887	3 Year Fixed Rate - until 30/09/2020	4.29%	3.89%	4.1%	£0	£0	Yes (Until 30/09/2020)
13893	5 Year Fixed Rate - until 30/09/2022	4.34%	3.89%	4.2%	£0	£0	Yes (Until 30/09/2022)

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