

## Mortgage Rates effective 13/02/2019

### Why Choose Tesco Bank?

- Free valuation<sup>†</sup> and a free standard legal service<sup>^</sup> on selected remortgage applications
- Free valuation<sup>†</sup> on house purchase applications
- Cashback on selected remortgage and house purchase products

### Notable Changes

- Selected house purchase and remortgage rates decreased by up to 0.17%
- New £300 and £750 cashback options available on selected remortgage products
- Product end dates moved out to 30 April of the relevant year for standard products
- Additional Borrowing and Product Transfer rates updated in line with acquisition changes

### Product Features

- 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 available. Direct Underwriter access when you need it.

<sup>†</sup> One free valuation per application

<sup>^</sup> Any additional work (e.g. Transfer of Equity, Land Registration Fees etc.) will not be covered by this service

### Product News - New 2 Year Plus and 5 Year Plus Products

We have launched a series of new house purchase products for customers looking for extensions to product end dates.

Our product extension gives them time to iron out those unexpected hitches.

Getting a purchase completed on time can be stressful, especially when a new-build property is involved. Tesco Bank's new range of products is designed to take some of the heat off customers, by offering up to 3 months' extension to completion.

The 2 and 5 year products were created in response to broker suggestions on behalf of customers whose purchases take a little longer than usual to complete. They are available with fee and fee-free options.

Further products can be found on the following pages

Cashback is paid on completion via the customers' solicitor. Cashback products are available only to customers borrowing at least £100,000.

Refer to the following pages for full product details

<b>2 Year Product End Date</b> 30 April 2021	<b>3 Year Product End Date</b> 30 April 2022	<b>5 Year Product End Date</b> 30 April 2024
<b>2 Year Plus Product End Date</b> 30 June 2021		<b>5 Year Plus Product End Date</b> 30 June 2024
<b>2 Year Fixed Product ERCs</b> 3% until 30/04/2020 2% until 30/04/2021	<b>3 Year Fixed Product ERCs</b> 3% until 30/04/2021 2% until 30/04/2022	<b>5 Year Fixed Product ERCs</b> 5% until 30/04/2020 4% until 30/04/2021 3% until 30/04/2023 2% until 30/04/2024
<b>2 Year Plus Fixed Product ERCs</b> 3% until 30/06/2020 2% until 30/06/2021	<b>Bank of England Base Rate</b> 0.75%	<b>5 Year Plus Fixed Product ERCs</b> 5% until 30/06/2020 4% until 30/06/2021 3% until 30/06/2023 2% until 30/06/2024
	<b>Current Tesco Bank SVR</b> 4.04%	

### How to Contact Us

w: [intermediaries.tescobank.com](http://intermediaries.tescobank.com)

t: 0345 051 8461

Lines open: Monday to Friday 8am-6pm

This telephone number may be included as part of any inclusive call minutes provided by your phone operator.

**For mortgage intermediary use only**

## House Purchase Products Only (Rates as at 13/02/2019)

## Standard Product Range - Minimum Loan £40,000

Product code	Product name	Initial Rate	Reverting To SVR, currently	Overall Cost for Comparison (APR)	Product Fee (up front or add to loan)	Cashback	Early Repayment Charge
<b>LTV 0% - 75%</b>							
15932	2 Year Fixed Rate - until 30/04/2021	2.11%	4.04%	3.8%	£0	£0	Yes (Until 30/04/2021)
15872	2 Year Plus Fixed Rate - until 30/06/2021	2.20%	4.04%	3.8%	£995	£0	Yes (Until 30/06/2021)
15875	2 Year Plus Fixed Rate - until 30/06/2021	2.44%	4.04%	3.8%	£0	£0	Yes (Until 30/06/2021)
15956	3 Year Fixed Rate - until 30/04/2022	2.14%	4.04%	3.7%	£995	£0	Yes (Until 30/04/2022)
15961	3 Year Fixed Rate - until 30/04/2022	2.24%	4.04%	3.6%	£0	£0	Yes (Until 30/04/2022)
15980	5 Year Fixed Rate - until 30/04/2024	2.32%	4.04%	3.4%	£0	£0	Yes (Until 30/04/2024)
15878	5 Year Plus Fixed Rate - until 30/06/2024	2.57%	4.04%	3.5%	£995	£0	Yes (Until 30/06/2024)
15881	5 Year Plus Fixed Rate - until 30/06/2024	2.82%	4.04%	3.6%	£0	£0	Yes (Until 30/06/2024)
<b>75.1% - 80%</b>							
15934	2 Year Fixed Rate - until 30/04/2021	2.11%	4.04%	3.8%	£0	£0	Yes (Until 30/04/2021)
15873	2 Year Plus Fixed Rate - until 30/06/2021	2.20%	4.04%	3.8%	£995	£0	Yes (Until 30/06/2021)
15876	2 Year Plus Fixed Rate - until 30/06/2021	2.44%	4.04%	3.8%	£0	£0	Yes (Until 30/06/2021)
15957	3 Year Fixed Rate - until 30/04/2022	2.14%	4.04%	3.7%	£995	£0	Yes (Until 30/04/2022)
15962	3 Year Fixed Rate - until 30/04/2022	2.29%	4.04%	3.7%	£0	£0	Yes (Until 30/04/2022)
15982	5 Year Fixed Rate - until 30/04/2024	2.32%	4.04%	3.4%	£0	£0	Yes (Until 30/04/2024)
15879	5 Year Plus Fixed Rate - until 30/06/2024	2.57%	4.04%	3.5%	£995	£0	Yes (Until 30/06/2024)
15882	5 Year Plus Fixed Rate - until 30/06/2024	2.82%	4.04%	3.6%	£0	£0	Yes (Until 30/06/2024)
<b>80.1% - 85%</b>							
15936	2 Year Fixed Rate - until 30/04/2021	2.11%	4.04%	3.8%	£0	£0	Yes (Until 30/04/2021)
15874	2 Year Plus Fixed Rate - until 30/06/2021	2.20%	4.04%	3.8%	£995	£0	Yes (Until 30/06/2021)
15877	2 Year Plus Fixed Rate - until 30/06/2021	2.44%	4.04%	3.8%	£0	£0	Yes (Until 30/06/2021)
15958	3 Year Fixed Rate - until 30/04/2022	2.19%	4.04%	3.7%	£995	£0	Yes (Until 30/04/2022)
15963	3 Year Fixed Rate - until 30/04/2022	2.35%	4.04%	3.7%	£0	£0	Yes (Until 30/04/2022)
15984	5 Year Fixed Rate - until 30/04/2024	2.32%	4.04%	3.4%	£0	£0	Yes (Until 30/04/2024)
15880	5 Year Plus Fixed Rate - until 30/06/2024	2.57%	4.04%	3.5%	£995	£0	Yes (Until 30/06/2024)
15883	5 Year Plus Fixed Rate - until 30/06/2024	2.82%	4.04%	3.6%	£0	£0	Yes (Until 30/06/2024)
<b>85.1% - 90%</b>							
15938	2 Year Fixed Rate - until 30/04/2021	2.11%	4.04%	3.8%	£0	£0	Yes (Until 30/04/2021)
15959	3 Year Fixed Rate - until 30/04/2022	2.24%	4.04%	3.7%	£995	£0	Yes (Until 30/04/2022)
15964	3 Year Fixed Rate - until 30/04/2022	2.35%	4.04%	3.7%	£0	£0	Yes (Until 30/04/2022)
15986	5 Year Fixed Rate - until 30/04/2024	2.54%	4.04%	3.5%	£0	£0	Yes (Until 30/04/2024)
<b>90.1% - 95%</b>							
15940	2 Year Fixed Rate - until 30/04/2021	2.99%	4.04%	3.9%	£0	£0	Yes (Until 30/04/2021)
15960	3 Year Fixed Rate - until 30/04/2022	3.15%	4.04%	3.9%	£995	£0	Yes (Until 30/04/2022)
15965	3 Year Fixed Rate - until 30/04/2022	3.21%	4.04%	3.9%	£0	£0	Yes (Until 30/04/2022)
15988	5 Year Fixed Rate - until 30/04/2024	3.39%	4.04%	3.8%	£0	£0	Yes (Until 30/04/2024)

## Cashback Product Range - Minimum Loan £100,000

Product code	Product name	Initial Rate	Reverting To SVR, currently	Overall Cost for Comparison (APR)	Product Fee (up front or add to loan)	Cashback	Early Repayment Charge
<b>LTV 0% - 75%</b>							
15927	2 Year Fixed Rate - until 30/04/2021	1.99%	4.04%	3.8%	£995	£500	Yes (Until 30/04/2021)
15933	2 Year Fixed Rate - until 30/04/2021	2.27%	4.04%	3.8%	£0	£500	Yes (Until 30/04/2021)
15975	5 Year Fixed Rate - until 30/04/2024	2.34%	4.04%	3.5%	£995	£1,000	Yes (Until 30/04/2024)
15981	5 Year Fixed Rate - until 30/04/2024	2.54%	4.04%	3.5%	£0	£1,000	Yes (Until 30/04/2024)
<b>75.01% - 80%</b>							
15928	2 Year Fixed Rate - until 30/04/2021	1.99%	4.04%	3.8%	£995	£500	Yes (Until 30/04/2021)
15935	2 Year Fixed Rate - until 30/04/2021	2.27%	4.04%	3.8%	£0	£500	Yes (Until 30/04/2021)
15976	5 Year Fixed Rate - until 30/04/2024	2.34%	4.04%	3.5%	£995	£1,000	Yes (Until 30/04/2024)
15983	5 Year Fixed Rate - until 30/04/2024	2.54%	4.04%	3.5%	£0	£1,000	Yes (Until 30/04/2024)
<b>80.01% - 85%</b>							
15929	2 Year Fixed Rate - until 30/04/2021	2.00%	4.04%	3.8%	£995	£500	Yes (Until 30/04/2021)
15937	2 Year Fixed Rate - until 30/04/2021	2.27%	4.04%	3.8%	£0	£500	Yes (Until 30/04/2021)
15977	5 Year Fixed Rate - until 30/04/2024	2.37%	4.04%	3.5%	£995	£1,000	Yes (Until 30/04/2024)
15985	5 Year Fixed Rate - until 30/04/2024	2.55%	4.04%	3.5%	£0	£1,000	Yes (Until 30/04/2024)
<b>85.01% - 90%</b>							
15930	2 Year Fixed Rate - until 30/04/2021	2.04%	4.04%	3.8%	£995	£500	Yes (Until 30/04/2021)
15939	2 Year Fixed Rate - until 30/04/2021	2.27%	4.04%	3.8%	£0	£500	Yes (Until 30/04/2021)
15978	5 Year Fixed Rate - until 30/04/2024	2.44%	4.04%	3.5%	£995	£1,000	Yes (Until 30/04/2024)
15987	5 Year Fixed Rate - until 30/04/2024	2.70%	4.04%	3.6%	£0	£1,000	Yes (Until 30/04/2024)
<b>90.01% - 95%</b>							
15931	2 Year Fixed Rate - until 30/04/2021	2.82%	4.04%	3.9%	£995	£500	Yes (Until 30/04/2021)
15941	2 Year Fixed Rate - until 30/04/2021	3.18%	4.04%	4.0%	£0	£500	Yes (Until 30/04/2021)
15979	5 Year Fixed Rate - until 30/04/2024	3.38%	4.04%	3.9%	£995	£1,000	Yes (Until 30/04/2024)
15989	5 Year Fixed Rate - until 30/04/2024	3.60%	4.04%	3.9%	£0	£1,000	Yes (Until 30/04/2024)

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Remortgage Products Only (Rates as at 13/02/2019)

Standard Product Range - Minimum Loan £40,000

Product code	Product name	Initial Rate	Reverting To SVR, currently	Overall Cost for Comparison (APR)	Product Fee (up front or add to loan)	Cashback	Free Standard Legal Service^	Early Repayment Charge
<b>LTV 0% - 75%</b>								
15942	2 Year Fixed Rate - until 30/04/2021	2.01%	4.04%	3.8%	£995	£0	Yes	Yes (Until 30/04/2021)
15946	2 Year Fixed Rate - until 30/04/2021	2.13%	4.04%	3.8%	£0	£0	Yes	Yes (Until 30/04/2021)
15966	3 Year Fixed Rate - until 30/04/2022	2.05%	4.04%	3.6%	£995	£0	Yes	Yes (Until 30/04/2022)
15970	3 Year Fixed Rate - until 30/04/2022	2.17%	4.04%	3.6%	£0	£0	Yes	Yes (Until 30/04/2022)
15990	5 Year Fixed Rate - until 30/04/2024	2.10%	4.04%	3.4%	£995	£0	Yes	Yes (Until 30/04/2024)
15994	5 Year Fixed Rate - until 30/04/2024	2.22%	4.04%	3.4%	£0	£0	Yes	Yes (Until 30/04/2024)
<b>75.1% - 80%</b>								
15943	2 Year Fixed Rate - until 30/04/2021	2.01%	4.04%	3.8%	£995	£0	Yes	Yes (Until 30/04/2021)
15948	2 Year Fixed Rate - until 30/04/2021	2.14%	4.04%	3.8%	£0	£0	Yes	Yes (Until 30/04/2021)
15967	3 Year Fixed Rate - until 30/04/2022	2.05%	4.04%	3.6%	£995	£0	Yes	Yes (Until 30/04/2022)
15971	3 Year Fixed Rate - until 30/04/2022	2.18%	4.04%	3.6%	£0	£0	Yes	Yes (Until 30/04/2022)
15991	5 Year Fixed Rate - until 30/04/2024	2.10%	4.04%	3.4%	£995	£0	Yes	Yes (Until 30/04/2024)
15997	5 Year Fixed Rate - until 30/04/2024	2.23%	4.04%	3.4%	£0	£0	Yes	Yes (Until 30/04/2024)
<b>80.1% - 85%</b>								
15944	2 Year Fixed Rate - until 30/04/2021	2.01%	4.04%	3.8%	£995	£0	Yes	Yes (Until 30/04/2021)
15950	2 Year Fixed Rate - until 30/04/2021	2.17%	4.04%	3.8%	£0	£0	Yes	Yes (Until 30/04/2021)
15968	3 Year Fixed Rate - until 30/04/2022	2.05%	4.04%	3.6%	£995	£0	Yes	Yes (Until 30/04/2022)
15972	3 Year Fixed Rate - until 30/04/2022	2.20%	4.04%	3.6%	£0	£0	Yes	Yes (Until 30/04/2022)
15992	5 Year Fixed Rate - until 30/04/2024	2.22%	4.04%	3.4%	£995	£0	Yes	Yes (Until 30/04/2024)
16000	5 Year Fixed Rate - until 30/04/2024	2.28%	4.04%	3.4%	£0	£0	Yes	Yes (Until 30/04/2024)
<b>85.1% - 90%</b>								
15945	2 Year Fixed Rate - until 30/04/2021	2.01%	4.04%	3.8%	£995	£0	Yes	Yes (Until 30/04/2021)
15952	2 Year Fixed Rate - until 30/04/2021	2.26%	4.04%	3.8%	£0	£0	Yes	Yes (Until 30/04/2021)
15969	3 Year Fixed Rate - until 30/04/2022	2.27%	4.04%	3.7%	£995	£0	Yes	Yes (Until 30/04/2022)
15973	3 Year Fixed Rate - until 30/04/2022	2.49%	4.04%	3.7%	£0	£0	Yes	Yes (Until 30/04/2022)
15993	5 Year Fixed Rate - until 30/04/2024	2.32%	4.04%	3.4%	£995	£0	Yes	Yes (Until 30/04/2024)
16003	5 Year Fixed Rate - until 30/04/2024	2.55%	4.04%	3.5%	£0	£0	Yes	Yes (Until 30/04/2024)
<b>90.1% - 95%</b>								
15954	2 Year Fixed Rate - until 30/04/2021	3.35%	4.04%	4.0%	£0	£0	Yes	Yes (Until 30/04/2021)
15974	3 Year Fixed Rate - until 30/04/2022	4.09%	4.04%	4.1%	£0	£0	Yes	Yes (Until 30/04/2022)
16006	5 Year Fixed Rate - until 30/04/2024	4.14%	4.04%	4.2%	£0	£0	Yes	Yes (Until 30/04/2024)

Cashback Product Range - Minimum Loan £100,000

Product code	Product name	Initial Rate	Reverting To SVR, currently	Overall Cost for Comparison (APR)	Product Fee (up front or add to loan)	Cashback	Free Standard Legal Service^	Early Repayment Charge
<b>LTV 0% - 75%</b>								
15947	2 Year Fixed Rate - until 30/04/2021	2.13%	4.04%	3.8%	£0	£300	No	Yes (Until 30/04/2021)
15995	5 Year Fixed Rate - until 30/04/2024	2.22%	4.04%	3.4%	£0	£300	No	Yes (Until 30/04/2024)
15996	5 Year Fixed Rate - until 30/04/2024	2.31%	4.04%	3.4%	£0	£750	No	Yes (Until 30/04/2024)
<b>75.01% - 80%</b>								
15949	2 Year Fixed Rate - until 30/04/2021	2.14%	4.04%	3.8%	£0	£300	No	Yes (Until 30/04/2021)
15998	5 Year Fixed Rate - until 30/04/2024	2.23%	4.04%	3.4%	£0	£300	No	Yes (Until 30/04/2024)
15999	5 Year Fixed Rate - until 30/04/2024	2.32%	4.04%	3.4%	£0	£750	No	Yes (Until 30/04/2024)
<b>80.01% - 85%</b>								
15951	2 Year Fixed Rate - until 30/04/2021	2.17%	4.04%	3.8%	£0	£300	No	Yes (Until 30/04/2021)
16001	5 Year Fixed Rate - until 30/04/2024	2.28%	4.04%	3.4%	£0	£300	No	Yes (Until 30/04/2024)
16002	5 Year Fixed Rate - until 30/04/2024	2.37%	4.04%	3.4%	£0	£750	No	Yes (Until 30/04/2024)
<b>85.01% - 90%</b>								
15953	2 Year Fixed Rate - until 30/04/2021	2.26%	4.04%	3.8%	£0	£300	No	Yes (Until 30/04/2021)
16004	5 Year Fixed Rate - until 30/04/2024	2.55%	4.04%	3.5%	£0	£300	No	Yes (Until 30/04/2024)
16005	5 Year Fixed Rate - until 30/04/2024	2.64%	4.04%	3.5%	£0	£750	No	Yes (Until 30/04/2024)
<b>90.01% - 95%</b>								
15955	2 Year Fixed Rate - until 30/04/2021	3.35%	4.04%	4.0%	£0	£300	No	Yes (Until 30/04/2021)
16007	5 Year Fixed Rate - until 30/04/2024	4.14%	4.04%	4.2%	£0	£300	No	Yes (Until 30/04/2024)
16008	5 Year Fixed Rate - until 30/04/2024	4.23%	4.04%	4.2%	£0	£750	No	Yes (Until 30/04/2024)

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^ Any additional work (e.g. Transfer of Equity, Land Registration Fees etc.) will not be covered by this service

## Existing Customers - Porting and Additional Borrowing Products Only (Rates as at 13/02/2019)

Product code	Product name	Initial Rate	Reverting To SVR, currently	Overall Cost for Comparison (APR)	Product Fee (up front or add to loan)	Early Repayment Charge
<b>LTV 0% - 60%</b>						
16036	Additional Borrowing 2 Year Fixed Rate - until 30/04/2021	2.76%	4.04%	3.9%	£0	Yes (Until 30/04/2021)
16046	Additional Borrowing 5 Year Fixed Rate - until 30/04/2024	2.81%	4.04%	3.6%	£0	Yes (Until 30/04/2024)
16041	Additional Borrowing for Porting - 2 Year Fixed Rate - until 30/04/2021	2.11%	4.04%	3.8%	£0	Yes (Until 30/04/2021)
16051	Additional Borrowing for Porting - 5 Year Fixed Rate - until 30/04/2024	2.32%	4.04%	3.4%	£0	Yes (Until 30/04/2024)
12573	Tesco Bank Standard Variable Rate	4.04%	n/a	4.0%	£0	None
<b>60.1% - 75%</b>						
16036	Additional Borrowing 2 Year Fixed Rate - until 30/04/2021	2.76%	4.04%	3.9%	£0	Yes (Until 30/04/2021)
16046	Additional Borrowing 5 Year Fixed Rate - until 30/04/2024	2.81%	4.04%	3.6%	£0	Yes (Until 30/04/2024)
16041	Additional Borrowing for Porting - 2 Year Fixed Rate - until 30/04/2021	2.11%	4.04%	3.8%	£0	Yes (Until 30/04/2021)
16051	Additional Borrowing for Porting - 5 Year Fixed Rate - until 30/04/2024	2.32%	4.04%	3.4%	£0	Yes (Until 30/04/2024)
12573	Tesco Bank Standard Variable Rate	4.04%	n/a	4.0%	£0	None
<b>75.1% - 80%</b>						
16037	Additional Borrowing 2 Year Fixed Rate - until 30/04/2021	2.76%	4.04%	3.9%	£0	Yes (Until 30/04/2021)
16047	Additional Borrowing 5 Year Fixed Rate - until 30/04/2024	2.81%	4.04%	3.6%	£0	Yes (Until 30/04/2024)
16042	Additional Borrowing for Porting - 2 Year Fixed Rate - until 30/04/2021	2.11%	4.04%	3.8%	£0	Yes (Until 30/04/2021)
16052	Additional Borrowing for Porting - 5 Year Fixed Rate - until 30/04/2024	2.32%	4.04%	3.4%	£0	Yes (Until 30/04/2024)
12572	Tesco Bank Standard Variable Rate	4.04%	n/a	4.0%	£0	None
<b>80.1% - 85%</b>						
16038	Additional Borrowing 2 Year Fixed Rate - until 30/04/2021	2.76%	4.04%	3.9%	£0	Yes (Until 30/04/2021)
16048	Additional Borrowing 5 Year Fixed Rate - until 30/04/2024	2.81%	4.04%	3.6%	£0	Yes (Until 30/04/2024)
16043	Additional Borrowing for Porting - 2 Year Fixed Rate - until 30/04/2021	2.11%	4.04%	3.8%	£0	Yes (Until 30/04/2021)
16053	Additional Borrowing for Porting - 5 Year Fixed Rate - until 30/04/2024	2.32%	4.04%	3.4%	£0	Yes (Until 30/04/2024)
12571	Tesco Bank Standard Variable Rate	4.04%	n/a	4.0%	£0	None
<b>85.1% - 90%</b>						
16039	Additional Borrowing 2 Year Fixed Rate - until 30/04/2021	2.76%	4.04%	3.9%	£0	Yes (Until 30/04/2021)
16049	Additional Borrowing 5 Year Fixed Rate - until 30/04/2024	2.92%	4.04%	3.7%	£0	Yes (Until 30/04/2024)
16044	Additional Borrowing for Porting - 2 Year Fixed Rate - until 30/04/2021	2.11%	4.04%	3.8%	£0	Yes (Until 30/04/2021)
16054	Additional Borrowing for Porting - 5 Year Fixed Rate - until 30/04/2024	2.54%	4.04%	3.5%	£0	Yes (Until 30/04/2024)
12571	Tesco Bank Standard Variable Rate	4.04%	n/a	4.0%	£0	None
<b>90.1% - 95%</b>						
14101	Tesco Bank Standard Variable Rate	4.04%	n/a	4.0%	£0	None

### Product Information

Additional Borrowing is available on 2 and 5 year fixed rate products, up to 90% LTV.  
Tesco Bank Standard Variable rate is also available for customers looking to borrow up to 95% LTV.

Customers looking to port their existing Tesco Bank mortgage and apply for further borrowing can benefit from our Additional Borrowing with Porting product rates.

All other further borrowing types (including transfer of equity) will be available on our range of Additional Borrowing products, subject to customers' circumstances.

All additional borrowing and porting with additional borrowing applications currently benefit from one free valuation, if required. Minimum term for an additional borrowing loan is 3 years.

### How to Apply

Customer eligibility information can also be found on our existing customer page of the Tesco Bank website.

If you have a Tesco Bank mortgage customer who would like to apply for additional borrowing please give our team a call on 0345 051 8461\* to go through the application by phone.

Any customer looking to apply for a transfer of equity will need to call us directly.

\*This telephone number may be included as part of any inclusive call minutes provided by your phone operator.

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

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## Mortgage Rates effective 13/02/2019

### Why Choose Tesco Bank?

- Overpay up to 20% of the outstanding balance each year, during the initial fixed or tracker period, with no Early Repayment Charge
- Submit your product transfer application on our new system on behalf of your customer(s)

### Product Transfers

We've developed a simple to use system to process existing Tesco Bank mortgage customers on to a new Tesco Bank deal with ease.

If you have the customers' permission you can access their Tesco Bank mortgage account details, select which of our existing customer products you have recommended and arrange the transfer by setting the date to switch.

Our range of fixed rate products are available with no new application or legal fees to pay. We also pay a procuration fee of 0.30% on product transfers.

**Products can be withdrawn at any time and are secured once an application has been fully submitted.**

2 Year Product End Date  
30 April 2021

5 Year Product End Date  
30 April 2024

Current Tesco Bank SVR  
4.04%

3 Year Product End Date  
30 April 2022

Bank of England Base Rate  
0.75%

2 Year Fixed Product ERCs  
3% until 30/04/2020  
2% until 30/04/2021

5 Year Fixed Product ERCs  
5% until 30/04/2020  
4% until 30/04/2021  
3% until 30/04/2023  
2% until 30/04/2024

3 Year Fixed Product ERCs  
3% until 30/04/2021  
2% until 30/04/2022

### How to Contact Us

w: [intermediaries.tescobank.com](http://intermediaries.tescobank.com)

t: 0345 051 8461

Lines open: Monday to Friday 8am-6pm

This telephone number may be included as part of any inclusive call minutes provided by your phone operator.

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## Existing Customers - Product Transfers Only (Rates as at 13/02/2019)

Product name	Initial Rate	Reverting To SVR, currently	Overall Cost for Comparison (APR)	Product Fee (up front or add to loan)	Early Repayment Charge
<b>LTV 0% - 75%</b>					
2 Year Fixed Rate - until 30/04/2021	2.01%	4.04%	3.8%	£995	Yes (Until 30/04/2021)
2 Year Fixed Rate - until 30/04/2021	2.13%	4.04%	3.8%	£0	Yes (Until 30/04/2021)
3 Year Fixed Rate - until 30/04/2022	2.05%	4.04%	3.6%	£995	Yes (Until 30/04/2022)
3 Year Fixed Rate - until 30/04/2022	2.17%	4.04%	3.6%	£0	Yes (Until 30/04/2022)
5 Year Fixed Rate - until 30/04/2024	2.10%	4.04%	3.4%	£995	Yes (Until 30/04/2024)
5 Year Fixed Rate - until 30/04/2024	2.22%	4.04%	3.4%	£0	Yes (Until 30/04/2024)
<b>75.1% - 80%</b>					
2 Year Fixed Rate - until 30/04/2021	2.01%	4.04%	3.8%	£995	Yes (Until 30/04/2021)
2 Year Fixed Rate - until 30/04/2021	2.14%	4.04%	3.8%	£0	Yes (Until 30/04/2021)
3 Year Fixed Rate - until 30/04/2022	2.05%	4.04%	3.6%	£995	Yes (Until 30/04/2022)
3 Year Fixed Rate - until 30/04/2022	2.18%	4.04%	3.6%	£0	Yes (Until 30/04/2022)
5 Year Fixed Rate - until 30/04/2024	2.10%	4.04%	3.4%	£995	Yes (Until 30/04/2024)
5 Year Fixed Rate - until 30/04/2024	2.23%	4.04%	3.4%	£0	Yes (Until 30/04/2024)
<b>80.1% - 85%</b>					
2 Year Fixed Rate - until 30/04/2021	2.01%	4.04%	3.8%	£995	Yes (Until 30/04/2021)
2 Year Fixed Rate - until 30/04/2021	2.17%	4.04%	3.8%	£0	Yes (Until 30/04/2021)
3 Year Fixed Rate - until 30/04/2022	2.05%	4.04%	3.6%	£995	Yes (Until 30/04/2022)
3 Year Fixed Rate - until 30/04/2022	2.18%	4.04%	3.6%	£0	Yes (Until 30/04/2022)
5 Year Fixed Rate - until 30/04/2024	2.22%	4.04%	3.4%	£995	Yes (Until 30/04/2024)
5 Year Fixed Rate - until 30/04/2024	2.28%	4.04%	3.4%	£0	Yes (Until 30/04/2024)
<b>85.1% - 90%</b>					
2 Year Fixed Rate - until 30/04/2021	2.01%	4.04%	3.8%	£995	Yes (Until 30/04/2021)
2 Year Fixed Rate - until 30/04/2021	2.26%	4.04%	3.8%	£0	Yes (Until 30/04/2021)
3 Year Fixed Rate - until 30/04/2022	2.27%	4.04%	3.7%	£995	Yes (Until 30/04/2022)
3 Year Fixed Rate - until 30/04/2022	2.49%	4.04%	3.7%	£0	Yes (Until 30/04/2022)
5 Year Fixed Rate - until 30/04/2024	2.32%	4.04%	3.4%	£995	Yes (Until 30/04/2024)
5 Year Fixed Rate - until 30/04/2024	2.55%	4.04%	3.5%	£0	Yes (Until 30/04/2024)
<b>90.1% - 95%</b>					
2 Year Fixed Rate - until 30/04/2021	3.35%	4.04%	4.0%	£0	Yes (Until 30/04/2021)
3 Year Fixed Rate - until 30/04/2022	4.09%	4.04%	4.1%	£0	Yes (Until 30/04/2022)
5 Year Fixed Rate - until 30/04/2024	4.14%	4.04%	4.2%	£0	Yes (Until 30/04/2024)

### Product Transfers for Existing Tesco Bank Customers

Before proceeding to start the product transfer application, the customer(s) will need to meet the following requirements:

- The Mortgaged property must be the main residence
- There must be no consent to let in place
- The customer must not be progressing an additional borrowing application or other contract variation
- There must be no payment holiday application in flight (product switch cannot take effect if a payment holiday is in place on the mortgage)
- The mortgage must not be in arrears.

Products can be withdrawn at any time and are secured once an application has been fully submitted.

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Tesco Bank is a trading name of Tesco Personal Finance plc, a company incorporated in Scotland (registered number SC173199) and having its registered office at 2 South Gyle Crescent, Edinburgh EH12 9FQ.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.