

Mortgage Rates effective 16/04/2018

Why Choose Tesco Bank?

- Free valuation* and a free standard legal service^ for remortgage applications
- Free valuation* on house purchase applications

Notable Changes

- 5 Year Fixed 60% - 80% LTV £0 fee house purchase product rates increased
- 5 Year Fixed 60% - 80% LTV £0 fee remortgage product rates increased

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.

* One free valuation per application

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

Highlighted Product Changes

Product Code	New Product Details	Product Code	Withdrawn Product
5 Year Fixed Products			
14991	Now 2.14% £0 Fee until 31/07/2023 60% LTV	14954	Purchase 5 Year Fixed Rate 2.11% £0 Fee until 31/07/2023
14992	Now 2.15% £0 Fee until 31/07/2023 75% LTV	14955	Purchase 5 Year Fixed Rate 2.11% £0 Fee until 31/07/2023
14993	Now 2.24% £0 Fee until 31/07/2023 80% LTV	14956	Purchase 5 Year Fixed Rate 2.11% £0 Fee until 31/07/2023
14994	Now 2.11% £0 Fee until 31/07/2023 60% LTV	14965	Remortgage 5 Year Fixed Rate 2.06% £0 Fee until 31/07/2023
14995	Now 2.13% £0 Fee until 31/07/2023 75% LTV	14966	Remortgage 5 Year Fixed Rate 2.06% £0 Fee until 31/07/2023
14996	Now 2.17% £0 Fee until 31/07/2023 80% LTV	14967	Remortgage 5 Year Fixed Rate 2.11% £0 Fee until 31/07/2023

Refer to the following pages for full product details

2 Year Product End Date 31 July 2020	3 Year Product End Date 31 July 2021	5 Year Product End Date 31 July 2023
2 Year Fixed Product 3% until 31/07/2019 2% until 31/07/2020	3 Year Fixed Product 3% until 31/07/2020 2% until 31/07/2021	5 Year Fixed Product 5% until 31/07/2019 4% until 31/07/2020 3% until 31/07/2022 2% until 31/07/2023
2 Year Tracker Product 2% until 31/07/2020		
How to contact us w: intermediaries.tescobank.com t: 0345 051 8461*	Current Tesco Bank SVR 4.04%	Bank of England Base 0.50%

*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 16/04/2018)

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
LTV 60%						
14885	2 Year Fixed Rate - until 31/07/2020	1.72%	4.04%	3.7%	£995	Yes (Until 31/07/2020)
14890	2 Year Fixed Rate - until 31/07/2020	1.79%	4.04%	3.7%	£0	Yes (Until 31/07/2020)
14907	2 Year Tracker - Bank of England base rate plus 1.10% until 31/07/2020	1.60%	4.04%	3.7%	£995	Yes (Until 31/07/2020)
14912	2 Year Tracker - Bank of England base rate plus 1.45% until 31/07/2020	1.95%	4.04%	3.7%	£0	Yes (Until 31/07/2020)
14927	3 Year Fixed Rate - until 31/07/2021	1.77%	4.04%	3.6%	£995	Yes (Until 31/07/2021)
14932	3 Year Fixed Rate - until 31/07/2021	1.83%	4.04%	3.5%	£0	Yes (Until 31/07/2021)
14949	5 Year Fixed Rate - until 31/07/2023	1.93%	4.04%	3.3%	£995	Yes (Until 31/07/2023)
14991	5 Year Fixed Rate - until 31/07/2023	2.14%	4.04%	3.3%	£0	Yes (Until 31/07/2023)
60.1% - 70%						
14886	2 Year Fixed Rate - until 31/07/2020	1.72%	4.04%	3.7%	£995	Yes (Until 31/07/2020)
14891	2 Year Fixed Rate - until 31/07/2020	1.79%	4.04%	3.7%	£0	Yes (Until 31/07/2020)
14908	2 Year Tracker - Bank of England base rate plus 1.15% until 31/07/2020	1.65%	4.04%	3.7%	£995	Yes (Until 31/07/2020)
14913	2 Year Tracker - Bank of England base rate plus 1.50% until 31/07/2020	2.00%	4.04%	3.7%	£0	Yes (Until 31/07/2020)
14928	3 Year Fixed Rate - until 31/07/2021	1.77%	4.04%	3.6%	£995	Yes (Until 31/07/2021)
14933	3 Year Fixed Rate - until 31/07/2021	1.83%	4.04%	3.5%	£0	Yes (Until 31/07/2021)
14950	5 Year Fixed Rate - until 31/07/2023	1.96%	4.04%	3.3%	£995	Yes (Until 31/07/2023)
14992	5 Year Fixed Rate - until 31/07/2023	2.15%	4.04%	3.3%	£0	Yes (Until 31/07/2023)
70.1% - 75%						
14886	2 Year Fixed Rate - until 31/07/2020	1.72%	4.04%	3.7%	£995	Yes (Until 31/07/2020)
14891	2 Year Fixed Rate - until 31/07/2020	1.79%	4.04%	3.7%	£0	Yes (Until 31/07/2020)
14908	2 Year Tracker - Bank of England base rate plus 1.15% until 31/07/2020	1.65%	4.04%	3.7%	£995	Yes (Until 31/07/2020)
14913	2 Year Tracker - Bank of England base rate plus 1.50% until 31/07/2020	2.00%	4.04%	3.7%	£0	Yes (Until 31/07/2020)
14928	3 Year Fixed Rate - until 31/07/2021	1.77%	4.04%	3.6%	£995	Yes (Until 31/07/2021)
14933	3 Year Fixed Rate - until 31/07/2021	1.83%	4.04%	3.5%	£0	Yes (Until 31/07/2021)
14950	5 Year Fixed Rate - until 31/07/2023	1.96%	4.04%	3.3%	£995	Yes (Until 31/07/2023)
14992	5 Year Fixed Rate - until 31/07/2023	2.15%	4.04%	3.3%	£0	Yes (Until 31/07/2023)
75.1% - 80%						
14887	2 Year Fixed Rate - until 31/07/2020	1.74%	4.04%	3.7%	£995	Yes (Until 31/07/2020)
14892	2 Year Fixed Rate - until 31/07/2020	1.89%	4.04%	3.7%	£0	Yes (Until 31/07/2020)
14909	2 Year Tracker - Bank of England base rate plus 1.20% until 31/07/2020	1.70%	4.04%	3.7%	£995	Yes (Until 31/07/2020)
14914	2 Year Tracker - Bank of England base rate plus 1.55% until 31/07/2020	2.05%	4.04%	3.8%	£0	Yes (Until 31/07/2020)
14929	3 Year Fixed Rate - until 31/07/2021	1.79%	4.04%	3.6%	£995	Yes (Until 31/07/2021)
14934	3 Year Fixed Rate - until 31/07/2021	1.93%	4.04%	3.6%	£0	Yes (Until 31/07/2021)
14951	5 Year Fixed Rate - until 31/07/2023	2.02%	4.04%	3.3%	£995	Yes (Until 31/07/2023)
14993	5 Year Fixed Rate - until 31/07/2023	2.24%	4.04%	3.4%	£0	Yes (Until 31/07/2023)
80.1% - 85%						
14888	2 Year Fixed Rate - until 31/07/2020	1.79%	4.04%	3.7%	£995	Yes (Until 31/07/2020)
14893	2 Year Fixed Rate - until 31/07/2020	2.04%	4.04%	3.8%	£0	Yes (Until 31/07/2020)
14910	2 Year Tracker - Bank of England base rate plus 1.40% until 31/07/2020	1.90%	4.04%	3.8%	£995	Yes (Until 31/07/2020)
14915	2 Year Tracker - Bank of England base rate plus 1.64% until 31/07/2020	2.14%	4.04%	3.8%	£0	Yes (Until 31/07/2020)
14930	3 Year Fixed Rate - until 31/07/2021	2.04%	4.04%	3.6%	£995	Yes (Until 31/07/2021)
14935	3 Year Fixed Rate - until 31/07/2021	2.24%	4.04%	3.6%	£0	Yes (Until 31/07/2021)
14952	5 Year Fixed Rate - until 31/07/2023	2.20%	4.04%	3.4%	£995	Yes (Until 31/07/2023)
14957	5 Year Fixed Rate - until 31/07/2023	2.30%	4.04%	3.4%	£0	Yes (Until 31/07/2023)

Remortgage Products Only (Rates as at 16/04/2018)

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
LTV 60%						
14896	2 Year Fixed Rate - until 31/07/2020	1.72%	4.04%	3.7%	£995	Yes (Until 31/07/2020)
14901	2 Year Fixed Rate - until 31/07/2020	1.91%	4.04%	3.7%	£0	Yes (Until 31/07/2020)
14917	2 Year Tracker - Bank of England base rate plus 1.10% until 31/07/2020	1.60%	4.04%	3.7%	£995	Yes (Until 31/07/2020)
14922	2 Year Tracker - Bank of England base rate plus 1.45% until 31/07/2020	1.95%	4.04%	3.7%	£0	Yes (Until 31/07/2020)
14938	3 Year Fixed Rate - until 31/07/2021	1.78%	4.04%	3.6%	£995	Yes (Until 31/07/2021)
14943	3 Year Fixed Rate - until 31/07/2021	1.94%	4.04%	3.6%	£0	Yes (Until 31/07/2021)
14960	5 Year Fixed Rate - until 31/07/2023	1.92%	4.04%	3.3%	£995	Yes (Until 31/07/2023)
14994	5 Year Fixed Rate - until 31/07/2023	2.11%	4.04%	3.3%	£0	Yes (Until 31/07/2023)
60.1% - 70%						
14897	2 Year Fixed Rate - until 31/07/2020	1.76%	4.04%	3.7%	£995	Yes (Until 31/07/2020)
14902	2 Year Fixed Rate - until 31/07/2020	1.96%	4.04%	3.7%	£0	Yes (Until 31/07/2020)
14918	2 Year Tracker - Bank of England base rate plus 1.15% until 31/07/2020	1.65%	4.04%	3.7%	£995	Yes (Until 31/07/2020)
14923	2 Year Tracker - Bank of England base rate plus 1.50% until 31/07/2020	2.00%	4.04%	3.7%	£0	Yes (Until 31/07/2020)
14939	3 Year Fixed Rate - until 31/07/2021	1.83%	4.04%	3.6%	£995	Yes (Until 31/07/2021)
14944	3 Year Fixed Rate - until 31/07/2021	2.02%	4.04%	3.6%	£0	Yes (Until 31/07/2021)
14961	5 Year Fixed Rate - until 31/07/2023	1.96%	4.04%	3.3%	£995	Yes (Until 31/07/2023)
14995	5 Year Fixed Rate - until 31/07/2023	2.13%	4.04%	3.3%	£0	Yes (Until 31/07/2023)
70.1% - 75%						
14897	2 Year Fixed Rate - until 31/07/2020	1.76%	4.04%	3.7%	£995	Yes (Until 31/07/2020)
14902	2 Year Fixed Rate - until 31/07/2020	1.96%	4.04%	3.7%	£0	Yes (Until 31/07/2020)
14918	2 Year Tracker - Bank of England base rate plus 1.15% until 31/07/2020	1.65%	4.04%	3.7%	£995	Yes (Until 31/07/2020)
14923	2 Year Tracker - Bank of England base rate plus 1.50% until 31/07/2020	2.00%	4.04%	3.7%	£0	Yes (Until 31/07/2020)
14939	3 Year Fixed Rate - until 31/07/2021	1.83%	4.04%	3.6%	£995	Yes (Until 31/07/2021)
14944	3 Year Fixed Rate - until 31/07/2021	2.02%	4.04%	3.6%	£0	Yes (Until 31/07/2021)
14961	5 Year Fixed Rate - until 31/07/2023	1.96%	4.04%	3.3%	£995	Yes (Until 31/07/2023)
14995	5 Year Fixed Rate - until 31/07/2023	2.13%	4.04%	3.3%	£0	Yes (Until 31/07/2023)
75.1% - 80%						
14898	2 Year Fixed Rate - until 31/07/2020	1.78%	4.04%	3.7%	£995	Yes (Until 31/07/2020)
14903	2 Year Fixed Rate - until 31/07/2020	1.98%	4.04%	3.7%	£0	Yes (Until 31/07/2020)
14919	2 Year Tracker - Bank of England base rate plus 1.20% until 31/07/2020	1.70%	4.04%	3.7%	£995	Yes (Until 31/07/2020)
14924	2 Year Tracker - Bank of England base rate plus 1.55% until 31/07/2020	2.05%	4.04%	3.8%	£0	Yes (Until 31/07/2020)
14940	3 Year Fixed Rate - until 31/07/2021	1.83%	4.04%	3.6%	£995	Yes (Until 31/07/2021)
14945	3 Year Fixed Rate - until 31/07/2021	2.02%	4.04%	3.6%	£0	Yes (Until 31/07/2021)
14962	5 Year Fixed Rate - until 31/07/2023	2.02%	4.04%	3.3%	£995	Yes (Until 31/07/2023)
14996	5 Year Fixed Rate - until 31/07/2023	2.17%	4.04%	3.4%	£0	Yes (Until 31/07/2023)
80.1% - 85%						
14899	2 Year Fixed Rate - until 31/07/2020	1.82%	4.04%	3.7%	£995	Yes (Until 31/07/2020)
14904	2 Year Fixed Rate - until 31/07/2020	2.04%	4.04%	3.8%	£0	Yes (Until 31/07/2020)
14920	2 Year Tracker - Bank of England base rate plus 1.40% until 31/07/2020	1.90%	4.04%	3.8%	£995	Yes (Until 31/07/2020)
14925	2 Year Tracker - Bank of England base rate plus 1.64% until 31/07/2020	2.14%	4.04%	3.8%	£0	Yes (Until 31/07/2020)
14941	3 Year Fixed Rate - until 31/07/2021	1.94%	4.04%	3.6%	£995	Yes (Until 31/07/2021)
14946	3 Year Fixed Rate - until 31/07/2021	2.14%	4.04%	3.6%	£0	Yes (Until 31/07/2021)
14963	5 Year Fixed Rate - until 31/07/2023	2.20%	4.04%	3.4%	£995	Yes (Until 31/07/2023)
14968	5 Year Fixed Rate - until 31/07/2023	2.39%	4.04%	3.4%	£0	Yes (Until 31/07/2023)

Porting and Additional Borrowing Products Only (Rates as at 16/04/2018)

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
LTV 60%						
14971	Additional Borrowing 2 Year Fixed Rate - until 31/07/2020	2.47%	4.04%	3.8%	£0	Yes (Until 31/07/2020)
14976	Additional Borrowing 5 Year Fixed Rate - until 31/07/2023	2.52%	4.04%	3.5%	£0	Yes (Until 31/07/2023)
14981	Porting Only 2 Year Fixed Rate - until 31/07/2020	1.79%	4.04%	3.7%	£0	Yes (Until 31/07/2020)
14997	Porting Only 5 Year Fixed Rate - until 31/07/2023	2.14%	4.04%	3.3%	£0	Yes (Until 31/07/2023)
12573	Tesco Bank Standard Variable Rate	4.04%	n/a	4.0%	£0	None
60.1% - 75%						
14972	Additional Borrowing 2 Year Fixed Rate - until 31/07/2020	2.51%	4.04%	3.8%	£0	Yes (Until 31/07/2020)
14977	Additional Borrowing 5 Year Fixed Rate - until 31/07/2023	2.56%	4.04%	3.5%	£0	Yes (Until 31/07/2023)
14982	Porting Only 2 Year Fixed Rate - until 31/07/2020	1.79%	4.04%	3.7%	£0	Yes (Until 31/07/2020)
14998	Porting Only 5 Year Fixed Rate - until 31/07/2023	2.15%	4.04%	3.3%	£0	Yes (Until 31/07/2023)
12573	Tesco Bank Standard Variable Rate	4.04%	n/a	4.0%	£0	None
75.1% - 80%						
14973	Additional Borrowing 2 Year Fixed Rate - until 31/07/2020	2.53%	4.04%	3.8%	£0	Yes (Until 31/07/2020)
14978	Additional Borrowing 5 Year Fixed Rate - until 31/07/2023	2.58%	4.04%	3.5%	£0	Yes (Until 31/07/2023)
14983	Porting Only 2 Year Fixed Rate - until 31/07/2020	1.89%	4.04%	3.7%	£0	Yes (Until 31/07/2020)
14999	Porting Only 5 Year Fixed Rate - until 31/07/2023	2.24%	4.04%	3.4%	£0	Yes (Until 31/07/2023)
12572	Tesco Bank Standard Variable Rate	4.04%	n/a	4.0%	£0	None
80.1% - 85%						
14974	Additional Borrowing 2 Year Fixed Rate - until 31/07/2020	2.57%	4.04%	3.9%	£0	Yes (Until 31/07/2020)
14979	Additional Borrowing 5 Year Fixed Rate - until 31/07/2023	2.70%	4.04%	3.6%	£0	Yes (Until 31/07/2023)
14984	Porting Only 2 Year Fixed Rate - until 31/07/2020	2.04%	4.04%	3.8%	£0	Yes (Until 31/07/2020)
14989	Porting Only 5 Year Fixed Rate - until 31/07/2023	2.30%	4.04%	3.4%	£0	Yes (Until 31/07/2023)
12571	Tesco Bank Standard Variable Rate	4.04%	n/a	4.0%	£0	None
85.1% - 90%						
14975	Additional Borrowing 2 Year Fixed Rate - until 31/07/2020	2.58%	4.04%	3.9%	£0	Yes (Until 31/07/2020)
14980	Additional Borrowing 5 Year Fixed Rate - until 31/07/2023	2.94%	4.04%	3.7%	£0	Yes (Until 31/07/2023)
14985	Porting Only 2 Year Fixed Rate - until 31/07/2020	2.27%	4.04%	3.8%	£0	Yes (Until 31/07/2020)
14990	Porting Only 5 Year Fixed Rate - until 31/07/2023	2.64%	4.04%	3.5%	£0	Yes (Until 31/07/2023)
12571	Tesco Bank Standard Variable Rate	4.04%	n/a	4.0%	£0	None
90.1% - 95%						
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 Porting Only 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 applications currently benefit from one free valuation, if required.

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