

Santander Residential Product Transfer Range effective from 09/04/2026

Product Description	Min and Max Loan to Value	Initial Rate	Differential to Base Rate (plus)	Product Code	Product End Date	Product Fee	Max Early Repayment Charge*	Completion Deadline
c 1 Yr Fixed til 02 Jul 2027 then SVR	<=60%	5.09%	N/A	G173P	02/07/2027	£499	1%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	<=60%	4.91%	N/A	G174P	02/07/2028	£999	2%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	<=60%	5.21%	N/A	G175P	02/07/2028	£0	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	<=60%	4.87%	N/A	G176P	02/07/2029	£999	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	<=60%	5.17%	N/A	G177P	02/07/2029	£0	2%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	<=60%	4.82%	N/A	G178P	02/07/2031	£999	5%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	<=60%	4.96%	N/A	G179P	02/07/2031	£0	5%	05/08/2026
c 7 Yr Fixed til 02 Jul 2033 then SVR	<=60%	4.92%	N/A	G180P	02/07/2033	£0	5%	05/08/2026
2 Yr Tracker BBR plus 0.55% then SVR	<=60%	4.30%	0.55%	B415T	2nd Anniversary	£999	No ERC	05/08/2026
Lifetime Tracker BBR plus 0.86%	<=75%	4.61%	0.86%	TR245	None	£999	No ERC	05/08/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/08/2026
c 1 Yr Fixed til 02 Jul 2027 then SVR	60.01 <=75% and £500k+	5.09%	N/A	G173P	02/07/2027	£499	1%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	60.01 <=75% and £500k+	4.91%	N/A	G174P	02/07/2028	£999	2%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	60.01 <=75% and £500k+	5.21%	N/A	G175P	02/07/2028	£0	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	60.01 <=75% and £500k+	4.87%	N/A	G176P	02/07/2029	£999	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	60.01 <=75% and £500k+	5.17%	N/A	G177P	02/07/2029	£0	2%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	60.01 <=75% and £500k+	4.82%	N/A	G178P	02/07/2031	£999	5%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	60.01 <=75% and £500k+	4.96%	N/A	G179P	02/07/2031	£0	5%	05/08/2026
c 7 Yr Fixed til 02 Jul 2033 then SVR	60.01 <=75% and £500k+	4.92%	N/A	G180P	02/07/2033	£0	5%	05/08/2026
2 Yr Tracker BBR plus 0.55% then SVR	60.01 <=75% and £500k+	4.30%	0.55%	B415T	2nd Anniversary	£999	No ERC	05/08/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/08/2026
c 1 Yr Fixed til 02 Jul 2027 then SVR	60.01 <=75% and < £500k	5.27%	N/A	G181P	02/07/2027	£499	1%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	60.01 <=75% and < £500k	4.98%	N/A	G182P	02/07/2028	£999	2%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	60.01 <=75% and < £500k	5.31%	N/A	G183P	02/07/2028	£0	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	60.01 <=75% and < £500k	4.97%	N/A	G184P	02/07/2029	£999	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	60.01 <=75% and < £500k	5.22%	N/A	G185P	02/07/2029	£0	2%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	60.01 <=75% and < £500k	4.87%	N/A	G186P	02/07/2031	£999	5%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	60.01 <=75% and < £500k	5.02%	N/A	G187P	02/07/2031	£0	5%	05/08/2026
c 7 Yr Fixed til 02 Jul 2033 then SVR	60.01 <=75% and < £500k	5.02%	N/A	G188P	02/07/2033	£0	5%	05/08/2026
2 Yr Tracker BBR plus 0.67% then SVR	60.01 <=75% and < £500k	4.42%	0.67%	B416T	2nd Anniversary	£999	No ERC	05/08/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/08/2026
c 1 Yr Fixed til 02 Jul 2027 then SVR	75.01 <=80%	5.53%	N/A	G189P	02/07/2027	£499	1%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	75.01 <=80%	5.15%	N/A	G190P	02/07/2028	£999	2%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	75.01 <=80%	5.53%	N/A	G191P	02/07/2028	£0	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	75.01 <=80%	5.34%	N/A	G192P	02/07/2029	£0	2%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	75.01 <=80%	5.00%	N/A	G193P	02/07/2031	£999	5%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	75.01 <=80%	5.23%	N/A	G194P	02/07/2031	£0	5%	05/08/2026
2 Yr Tracker BBR plus 1.01% then SVR	75.01 <=80%	4.76%	1.01%	B417T	2nd Anniversary	£999	No ERC	05/08/2026
Lifetime Tracker BBR plus 1.23%	75.01 <=85%	4.98%	1.23%	TR247	None	£999	No ERC	05/08/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/08/2026
c 1 Yr Fixed til 02 Jul 2027 then SVR	80.01 <=85%	5.53%	N/A	G195P	02/07/2027	£499	1%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	80.01 <=85%	5.20%	N/A	G196P	02/07/2028	£999	2%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	80.01 <=85%	5.58%	N/A	G197P	02/07/2028	£0	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	80.01 <=85%	5.41%	N/A	G198P	02/07/2029	£0	2%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	80.01 <=85%	5.03%	N/A	G199P	02/07/2031	£999	5%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	80.01 <=85%	5.21%	N/A	G200P	02/07/2031	£0	5%	05/08/2026
2 Yr Tracker BBR plus 1.06% then SVR	80.01 <=85%	4.81%	1.06%	B418T	2nd Anniversary	£999	No ERC	05/08/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/08/2026

c 1 Yr Fixed til 02 Jul 2027 then SVR	85.01 <=90%	5.59%	N/A	G201P	02/07/2027	£499	1%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	85.01 <=90%	5.30%	N/A	G202P	02/07/2028	£999	2%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	85.01 <=90%	5.68%	N/A	G203P	02/07/2028	£0	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	85.01 <=90%	5.52%	N/A	G204P	02/07/2029	£0	2%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	85.01 <=90%	5.17%	N/A	G205P	02/07/2031	£999	5%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	85.01 <=90%	5.35%	N/A	G206P	02/07/2031	£0	5%	05/08/2026
2 Yr Tracker BBR plus 1.39% then SVR	85.01 <=90%	5.14%	1.39%	B419T	2nd Anniversary	£999	No ERC	05/08/2026
Lifetime Tracker BBR plus 1.48%	85.01 <=90%	5.23%	1.48%	TR248	None	£999	No ERC	05/08/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/08/2026

c 1 Yr Fixed til 02 Jul 2027 then SVR	90.01 <=95%	5.99%	N/A	G207P	02/07/2027	£0	1%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	90.01 <=95%	5.73%	N/A	G208P	02/07/2028	£0	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	90.01 <=95%	5.57%	N/A	G209P	02/07/2029	£0	2%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	90.01 <=95%	5.46%	N/A	G210P	02/07/2031	£0	5%	05/08/2026
2 Yr Tracker BBR plus 1.64% then SVR	90.01 <=95%	5.39%	1.64%	B420T	2nd Anniversary	£999	No ERC	05/08/2026
Lifetime Tracker BBR plus 1.73%	90.01 <=95%	5.48%	1.73%	TR246	None	£999	No ERC	05/08/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/08/2026

c 1 Yr Fixed til 02 Jul 2027 then SVR	95.01 <=200%	5.99%	N/A	G211P	02/07/2027	£0	1%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	95.01 <=200%	5.78%	N/A	G212P	02/07/2028	£0	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	95.01 <=200%	5.62%	N/A	G213P	02/07/2029	£0	2%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	95.01 <=200%	5.51%	N/A	G214P	02/07/2031	£0	5%	05/08/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/08/2026

Santander's Standard Variable Rate (SVR) is a variable rate that we can change. This means the rate and your monthly payment could go up or down. It doesn't track the Bank of England base rate, but it may change if the base rate changes. Our mortgage terms and conditions explain what other factors can also influence when we change this rate. Minimum balance to be transferred is £1,000. Products are subject to eligibility and mortgage account status.

Santander Buy to Let/Consent to Let Product Transfer Range effective from 09/04/2026

Product Description	Min and Max Loan to Value	Initial Rate	Differential to Base Rate (plus)	Product Code	Product End Date	Product Fee	Max Early Repayment Charge*	Completion Deadline
BTL c 2 Yr Fixed til 02 Jul 2028 then SVR	<=60%	4.91%	N/A	BB110	02/07/2028	£1,749	2%	05/08/2026
BTL c 2 Yr Fixed til 02 Jul 2028 then SVR	<=60%	5.45%	N/A	BB111	02/07/2028	£0	2%	05/08/2026
BTL c 5 Yr Fixed til 02 Jul 2031 then SVR	<=60%	4.82%	N/A	BB112	02/07/2031	£1,749	5%	05/08/2026
BTL c 5 Yr Fixed til 02 Jul 2031 then SVR	<=60%	5.09%	N/A	BB113	02/07/2031	£0	5%	05/08/2026
BTL c 2 Yr Fixed til 02 Jul 2028 then SVR	60.01 <=75%	4.98%	N/A	BB114	02/07/2028	£1,749	2%	05/08/2026
BTL c 2 Yr Fixed til 02 Jul 2028 then SVR	60.01 <=75%	5.52%	N/A	BB115	02/07/2028	£0	2%	05/08/2026
BTL c 5 Yr Fixed til 02 Jul 2031 then SVR	60.01 <=75%	4.87%	N/A	BB116	02/07/2031	£1,749	5%	05/08/2026
BTL c 5 Yr Fixed til 02 Jul 2031 then SVR	60.01 <=75%	5.14%	N/A	BB117	02/07/2031	£0	5%	05/08/2026
BTL c 2 Yr Fixed til 02 Jul 2028 then SVR	75.01 <= 200%	5.55%	N/A	BB118	02/07/2028	£1,749	2%	05/08/2026
BTL c 2 Yr Fixed til 02 Jul 2028 then SVR	75.01 <= 200%	6.09%	N/A	BB119	02/07/2028	£0	2%	05/08/2026
BTL c 5 Yr Fixed til 02 Jul 2031 then SVR	75.01 <=200%	5.29%	N/A	BB120	02/07/2031	£1,749	5%	05/08/2026
BTL c 5 Yr Fixed til 02 Jul 2031 then SVR	75.01 <=200%	5.56%	N/A	BB121	02/07/2031	£0	5%	05/08/2026
Lifetime Tracker BBR plus 1.83%	<200%	5.58%	1.83%	BB122	None	£1,749	No ERC	05/08/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/08/2026

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*Fixed Rate Stepped Early Repayment Charges:

Step	1 year fixed	2 year fixed	2.5 year fixed	3 year fixed	5 year fixed	7 year fixed
1	1%	2%	2%	2%	5%	5%
2		1%	1%	2%	5%	5%
3				1%	3%	5%
4					3%	3%
5					1%	3%
6						3%
7						1%

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