

Santander Residential Product Transfer Range effective from 11/05/2026

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 Aug 2027 then SVR	<=60%	5.09%	N/A	G262P	02/08/2027	£499	1%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	<=60%	4.75%	N/A	G263P	02/08/2028	£999	2%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	<=60%	5.03%	N/A	G264P	02/08/2028	£0	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	<=60%	4.87%	N/A	G265P	02/08/2029	£999	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	<=60%	5.17%	N/A	G266P	02/08/2029	£0	2%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	<=60%	4.76%	N/A	G267P	02/08/2031	£999	5%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	<=60%	4.92%	N/A	G268P	02/08/2031	£0	5%	05/09/2026
c 7 Yr Fixed til 02 Aug 2033 then SVR	<=60%	4.92%	N/A	G269P	02/08/2033	£0	5%	05/09/2026
2 Yr Tracker BBR plus 0.55% then SVR	<=60%	4.30%	0.55%	B427T	2nd Anniversary	£999	No ERC	05/09/2026
Lifetime Tracker BBR plus 0.86%	<=75%	4.61%	0.86%	TR253	None	£999	No ERC	05/09/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/09/2026

c 1 Yr Fixed til 02 Aug 2027 then SVR	60.01 <=75% and £500k+	5.09%	N/A	G262P	02/08/2027	£499	1%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	60.01 <=75% and £500k+	4.75%	N/A	G263P	02/08/2028	£999	2%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	60.01 <=75% and £500k+	5.03%	N/A	G264P	02/08/2028	£0	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	60.01 <=75% and £500k+	4.87%	N/A	G265P	02/08/2029	£999	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	60.01 <=75% and £500k+	5.17%	N/A	G266P	02/08/2029	£0	2%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	60.01 <=75% and £500k+	4.76%	N/A	G267P	02/08/2031	£999	5%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	60.01 <=75% and £500k+	4.92%	N/A	G268P	02/08/2031	£0	5%	05/09/2026
c 7 Yr Fixed til 02 Aug 2033 then SVR	60.01 <=75% and £500k+	4.92%	N/A	G269P	02/08/2033	£0	5%	05/09/2026
2 Yr Tracker BBR plus 0.55% then SVR	60.01 <=75% and £500k+	4.30%	0.55%	B427T	2nd Anniversary	£999	No ERC	05/09/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/09/2026

c 1 Yr Fixed til 02 Aug 2027 then SVR	60.01 <=75% and < £500k	5.19%	N/A	G270P	02/08/2027	£499	1%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	60.01 <=75% and < £500k	4.85%	N/A	G271P	02/08/2028	£999	2%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	60.01 <=75% and < £500k	5.16%	N/A	G272P	02/08/2028	£0	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	60.01 <=75% and < £500k	4.95%	N/A	G273P	02/08/2029	£999	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	60.01 <=75% and < £500k	5.22%	N/A	G274P	02/08/2029	£0	2%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	60.01 <=75% and < £500k	4.85%	N/A	G275P	02/08/2031	£999	5%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	60.01 <=75% and < £500k	5.02%	N/A	G276P	02/08/2031	£0	5%	05/09/2026
c 7 Yr Fixed til 02 Aug 2033 then SVR	60.01 <=75% and < £500k	5.02%	N/A	G277P	02/08/2033	£0	5%	05/09/2026
2 Yr Tracker BBR plus 0.67% then SVR	60.01 <=75% and < £500k	4.42%	0.67%	B428T	2nd Anniversary	£999	No ERC	05/09/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/09/2026

c 1 Yr Fixed til 02 Aug 2027 then SVR	75.01 <=80%	5.24%	N/A	G278P	02/08/2027	£499	1%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	75.01 <=80%	5.06%	N/A	G279P	02/08/2028	£999	2%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	75.01 <=80%	5.45%	N/A	G280P	02/08/2028	£0	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	75.01 <=80%	5.29%	N/A	G281P	02/08/2029	£0	2%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	75.01 <=80%	4.95%	N/A	G282P	02/08/2031	£999	5%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	75.01 <=80%	5.13%	N/A	G283P	02/08/2031	£0	5%	05/09/2026
2 Yr Tracker BBR plus 1.01% then SVR	75.01 <=80%	4.76%	1.01%	B429T	2nd Anniversary	£999	No ERC	05/09/2026
Lifetime Tracker BBR plus 1.23%	75.01 <=85%	4.98%	1.23%	TR255	None	£999	No ERC	05/09/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/09/2026

c 1 Yr Fixed til 02 Aug 2027 then SVR	80.01 <=85%	5.24%	N/A	G284P	02/08/2027	£499	1%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	80.01 <=85%	5.06%	N/A	G285P	02/08/2028	£999	2%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	80.01 <=85%	5.50%	N/A	G286P	02/08/2028	£0	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	80.01 <=85%	5.34%	N/A	G287P	02/08/2029	£0	2%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	80.01 <=85%	4.95%	N/A	G288P	02/08/2031	£999	5%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	80.01 <=85%	5.18%	N/A	G289P	02/08/2031	£0	5%	05/09/2026
2 Yr Tracker BBR plus 1.06% then SVR	80.01 <=85%	4.81%	1.06%	B430T	2nd Anniversary	£999	No ERC	05/09/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/09/2026

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c 1 Yr Fixed til 02 Aug 2027 then SVR	85.01 <=90%	5.29%	N/A	G290P	02/08/2027	£499	1%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	85.01 <=90%	5.25%	N/A	G291P	02/08/2028	£999	2%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	85.01 <=90%	5.63%	N/A	G292P	02/08/2028	£0	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	85.01 <=90%	5.52%	N/A	G293P	02/08/2029	£0	2%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	85.01 <=90%	5.14%	N/A	G294P	02/08/2031	£999	5%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	85.01 <=90%	5.32%	N/A	G295P	02/08/2031	£0	5%	05/09/2026
2 Yr Tracker BBR plus 1.39% then SVR	85.01 <=90%	5.14%	1.39%	B431T	2nd Anniversary	£999	No ERC	05/09/2026
Lifetime Tracker BBR plus 1.48%	85.01 <=90%	5.23%	1.48%	TR256	None	£999	No ERC	05/09/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/09/2026

c 1 Yr Fixed til 02 Aug 2027 then SVR	90.01 <=95%	5.64%	N/A	G296P	02/08/2027	£0	1%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	90.01 <=95%	5.68%	N/A	G297P	02/08/2028	£0	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	90.01 <=95%	5.57%	N/A	G298P	02/08/2029	£0	2%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	90.01 <=95%	5.46%	N/A	G299P	02/08/2031	£0	5%	05/09/2026
2 Yr Tracker BBR plus 1.64% then SVR	90.01 <=95%	5.39%	1.64%	B432T	2nd Anniversary	£999	No ERC	05/09/2026
Lifetime Tracker BBR plus 1.73%	90.01 <=95%	5.48%	1.73%	TR254	None	£999	No ERC	05/09/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/09/2026

c 1 Yr Fixed til 02 Aug 2027 then SVR	95.01 <=200%	5.69%	N/A	G300P	02/08/2027	£0	1%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	95.01 <=200%	5.73%	N/A	G301P	02/08/2028	£0	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	95.01 <=200%	5.62%	N/A	G302P	02/08/2029	£0	2%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	95.01 <=200%	5.51%	N/A	G303P	02/08/2031	£0	5%	05/09/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/09/2026

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 11/05/2026

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 Aug 2028 then SVR	<=60%	4.75%	N/A	BB136	02/08/2028	£1,749	2%	05/09/2026
BTL c 2 Yr Fixed til 02 Aug 2028 then SVR	<=60%	5.16%	N/A	BB137	02/08/2028	£0	2%	05/09/2026
BTL c 5 Yr Fixed til 02 Aug 2031 then SVR	<=60%	4.76%	N/A	BB138	02/08/2031	£1,749	5%	05/09/2026
BTL c 5 Yr Fixed til 02 Aug 2031 then SVR	<=60%	4.93%	N/A	BB139	02/08/2031	£0	5%	05/09/2026
BTL c 2 Yr Fixed til 02 Aug 2028 then SVR	60.01 <=75%	4.85%	N/A	BB140	02/08/2028	£1,749	2%	05/09/2026
BTL c 2 Yr Fixed til 02 Aug 2028 then SVR	60.01 <=75%	5.26%	N/A	BB141	02/08/2028	£0	2%	05/09/2026
BTL c 5 Yr Fixed til 02 Aug 2031 then SVR	60.01 <=75%	4.86%	N/A	BB142	02/08/2031	£1,749	5%	05/09/2026
BTL c 5 Yr Fixed til 02 Aug 2031 then SVR	60.01 <=75%	5.03%	N/A	BB143	02/08/2031	£0	5%	05/09/2026
BTL c 2 Yr Fixed til 02 Aug 2028 then SVR	75.01 <= 200%	5.45%	N/A	BB144	02/08/2028	£1,749	2%	05/09/2026
BTL c 2 Yr Fixed til 02 Aug 2028 then SVR	75.01 <= 200%	5.99%	N/A	BB145	02/08/2028	£0	2%	05/09/2026
BTL c 5 Yr Fixed til 02 Aug 2031 then SVR	75.01 <=200%	5.19%	N/A	BB146	02/08/2031	£1,749	5%	05/09/2026
BTL c 5 Yr Fixed til 02 Aug 2031 then SVR	75.01 <=200%	5.46%	N/A	BB147	02/08/2031	£0	5%	05/09/2026
Lifetime Tracker BBR plus 1.83%	<200%	5.58%	1.83%	BB148	None	£1,749	No ERC	05/09/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/09/2026

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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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