

Santander Residential Product Transfer Range effective from 11/03/2026

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 Jun 2027 then SVR	<=60%	4.16%	N/A	G021P	02/06/2027	£499	1%	05/07/2026
c 2 Yr Fixed til 02 Jun 2028 then SVR	<=60%	3.85%	N/A	G022P	02/06/2028	£999	2%	05/07/2026
c 2 Yr Fixed til 02 Jun 2028 then SVR	<=60%	4.13%	N/A	G023P	02/06/2028	£0	2%	05/07/2026
c 3 Yr Fixed til 02 Jun 2029 then SVR	<=60%	3.94%	N/A	G024P	02/06/2029	£999	2%	05/07/2026
c 3 Yr Fixed til 02 Jun 2029 then SVR	<=60%	4.24%	N/A	G025P	02/06/2029	£0	2%	05/07/2026
c 5 Yr Fixed til 02 Jun 2031 then SVR	<=60%	4.01%	N/A	G026P	02/06/2031	£999	5%	05/07/2026
c 5 Yr Fixed til 02 Jun 2031 then SVR	<=60%	4.14%	N/A	G027P	02/06/2031	£0	5%	05/07/2026
c 7 Yr Fixed til 02 Jun 2033 then SVR	<=60%	4.25%	N/A	G028P	02/06/2033	£0	5%	05/07/2026
2 Yr Tracker BBR plus 0.40% then SVR	<=60%	4.15%	0.40%	B397T	2nd Anniversary	£999	No ERC	05/07/2026
Lifetime Tracker BBR plus 0.72%	<=75%	4.47%	0.72%	TR233	None	£999	No ERC	05/07/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/07/2026
c 1 Yr Fixed til 02 Jun 2027 then SVR	60.01 <=75% and £500k+	4.16%	N/A	G021P	02/06/2027	£499	1%	05/07/2026
c 2 Yr Fixed til 02 Jun 2028 then SVR	60.01 <=75% and £500k+	3.85%	N/A	G022P	02/06/2028	£999	2%	05/07/2026
c 2 Yr Fixed til 02 Jun 2028 then SVR	60.01 <=75% and £500k+	4.13%	N/A	G023P	02/06/2028	£0	2%	05/07/2026
c 3 Yr Fixed til 02 Jun 2029 then SVR	60.01 <=75% and £500k+	3.94%	N/A	G024P	02/06/2029	£999	2%	05/07/2026
c 3 Yr Fixed til 02 Jun 2029 then SVR	60.01 <=75% and £500k+	4.24%	N/A	G025P	02/06/2029	£0	2%	05/07/2026
c 5 Yr Fixed til 02 Jun 2031 then SVR	60.01 <=75% and £500k+	4.01%	N/A	G026P	02/06/2031	£999	5%	05/07/2026
c 5 Yr Fixed til 02 Jun 2031 then SVR	60.01 <=75% and £500k+	4.14%	N/A	G027P	02/06/2031	£0	5%	05/07/2026
c 7 Yr Fixed til 02 Jun 2033 then SVR	60.01 <=75% and £500k+	4.25%	N/A	G028P	02/06/2033	£0	5%	05/07/2026
2 Yr Tracker BBR plus 0.40% then SVR	60.01 <=75% and £500k+	4.15%	0.40%	B397T	2nd Anniversary	£999	No ERC	05/07/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/07/2026
c 1 Yr Fixed til 02 Jun 2027 then SVR	60.01 <=75% and < £500k	4.34%	N/A	G029P	02/06/2027	£499	1%	05/07/2026
c 2 Yr Fixed til 02 Jun 2028 then SVR	60.01 <=75% and < £500k	3.92%	N/A	G030P	02/06/2028	£999	2%	05/07/2026
c 2 Yr Fixed til 02 Jun 2028 then SVR	60.01 <=75% and < £500k	4.23%	N/A	G031P	02/06/2028	£0	2%	05/07/2026
c 3 Yr Fixed til 02 Jun 2029 then SVR	60.01 <=75% and < £500k	4.04%	N/A	G032P	02/06/2029	£999	2%	05/07/2026
c 3 Yr Fixed til 02 Jun 2029 then SVR	60.01 <=75% and < £500k	4.29%	N/A	G033P	02/06/2029	£0	2%	05/07/2026
c 5 Yr Fixed til 02 Jun 2031 then SVR	60.01 <=75% and < £500k	4.09%	N/A	G034P	02/06/2031	£999	5%	05/07/2026
c 5 Yr Fixed til 02 Jun 2031 then SVR	60.01 <=75% and < £500k	4.22%	N/A	G035P	02/06/2031	£0	5%	05/07/2026
c 7 Yr Fixed til 02 Jun 2033 then SVR	60.01 <=75% and < £500k	4.35%	N/A	G036P	02/06/2033	£0	5%	05/07/2026
2 Yr Tracker BBR plus 0.52% then SVR	60.01 <=75% and < £500k	4.27%	0.52%	B398T	2nd Anniversary	£999	No ERC	05/07/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/07/2026
c 1 Yr Fixed til 02 Jun 2027 then SVR	75.01 <=80%	4.85%	N/A	G037P	02/06/2027	£499	1%	05/07/2026
c 2 Yr Fixed til 02 Jun 2028 then SVR	75.01 <=80%	4.11%	N/A	G038P	02/06/2028	£999	2%	05/07/2026
c 2 Yr Fixed til 02 Jun 2028 then SVR	75.01 <=80%	4.49%	N/A	G039P	02/06/2028	£0	2%	05/07/2026
c 3 Yr Fixed til 02 Jun 2029 then SVR	75.01 <=80%	4.40%	N/A	G040P	02/06/2029	£0	2%	05/07/2026
c 5 Yr Fixed til 02 Jun 2031 then SVR	75.01 <=80%	4.24%	N/A	G041P	02/06/2031	£999	5%	05/07/2026
c 5 Yr Fixed til 02 Jun 2031 then SVR	75.01 <=80%	4.42%	N/A	G042P	02/06/2031	£0	5%	05/07/2026
2 Yr Tracker BBR plus 0.86% then SVR	75.01 <=80%	4.61%	0.86%	B399T	2nd Anniversary	£999	No ERC	05/07/2026
Lifetime Tracker BBR plus 1.09%	75.01 <=85%	4.84%	1.09%	TR235	None	£999	No ERC	05/07/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/07/2026
c 1 Yr Fixed til 02 Jun 2027 then SVR	80.01 <=85%	4.99%	N/A	G043P	02/06/2027	£499	1%	05/07/2026
c 2 Yr Fixed til 02 Jun 2028 then SVR	80.01 <=85%	4.16%	N/A	G044P	02/06/2028	£999	2%	05/07/2026
c 2 Yr Fixed til 02 Jun 2028 then SVR	80.01 <=85%	4.54%	N/A	G045P	02/06/2028	£0	2%	05/07/2026
c 3 Yr Fixed til 02 Jun 2029 then SVR	80.01 <=85%	4.45%	N/A	G046P	02/06/2029	£0	2%	05/07/2026
c 5 Yr Fixed til 02 Jun 2031 then SVR	80.01 <=85%	4.28%	N/A	G047P	02/06/2031	£999	5%	05/07/2026
c 5 Yr Fixed til 02 Jun 2031 then SVR	80.01 <=85%	4.46%	N/A	G048P	02/06/2031	£0	5%	05/07/2026
2 Yr Tracker BBR plus 0.91% then SVR	80.01 <=85%	4.66%	0.91%	B400T	2nd Anniversary	£999	No ERC	05/07/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/07/2026

c 1 Yr Fixed til 02 Jun 2027 then SVR	85.01 <=90%	5.12%	N/A	G049P	02/06/2027	£499	1%	05/07/2026
c 2 Yr Fixed til 02 Jun 2028 then SVR	85.01 <=90%	4.56%	N/A	G050P	02/06/2028	£999	2%	05/07/2026
c 2 Yr Fixed til 02 Jun 2028 then SVR	85.01 <=90%	4.94%	N/A	G051P	02/06/2028	£0	2%	05/07/2026
c 3 Yr Fixed til 02 Jun 2029 then SVR	85.01 <=90%	4.92%	N/A	G052P	02/06/2029	£0	2%	05/07/2026
c 5 Yr Fixed til 02 Jun 2031 then SVR	85.01 <=90%	4.40%	N/A	G053P	02/06/2031	£999	5%	05/07/2026
c 5 Yr Fixed til 02 Jun 2031 then SVR	85.01 <=90%	4.58%	N/A	G054P	02/06/2031	£0	5%	05/07/2026
2 Yr Tracker BBR plus 1.24% then SVR	85.01 <=90%	4.99%	1.24%	B401T	2nd Anniversary	£999	No ERC	05/07/2026
Lifetime Tracker BBR plus 1.34%	85.01 <=90%	5.09%	1.34%	TR236	None	£999	No ERC	05/07/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/07/2026

c 1 Yr Fixed til 02 Jun 2027 then SVR	90.01 <=95%	5.46%	N/A	G055P	02/06/2027	£0	1%	05/07/2026
c 2 Yr Fixed til 02 Jun 2028 then SVR	90.01 <=95%	5.25%	N/A	G056P	02/06/2028	£0	2%	05/07/2026
c 3 Yr Fixed til 02 Jun 2029 then SVR	90.01 <=95%	5.22%	N/A	G057P	02/06/2029	£0	2%	05/07/2026
c 5 Yr Fixed til 02 Jun 2031 then SVR	90.01 <=95%	4.96%	N/A	G058P	02/06/2031	£0	5%	05/07/2026
2 Yr Tracker BBR plus 1.49% then SVR	90.01 <=95%	5.24%	1.49%	B402T	2nd Anniversary	£999	No ERC	05/07/2026
Lifetime Tracker BBR plus 1.59%	90.01 <=95%	5.34%	1.59%	TR234	None	£999	No ERC	05/07/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/07/2026

c 1 Yr Fixed til 02 Jun 2027 then SVR	95.01 <=200%	5.51%	N/A	G059P	02/06/2027	£0	1%	05/07/2026
c 2 Yr Fixed til 02 Jun 2028 then SVR	95.01 <=200%	5.30%	N/A	G060P	02/06/2028	£0	2%	05/07/2026
c 3 Yr Fixed til 02 Jun 2029 then SVR	95.01 <=200%	5.27%	N/A	G061P	02/06/2029	£0	2%	05/07/2026
c 5 Yr Fixed til 02 Jun 2031 then SVR	95.01 <=200%	5.01%	N/A	G062P	02/06/2031	£0	5%	05/07/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/07/2026

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 11/03/2026

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 Jun 2028 then SVR	<=60%	3.88%	N/A	BB053	02/06/2028	£1,749	2%	05/07/2026
BTL c 2 Yr Fixed til 02 Jun 2028 then SVR	<=60%	4.42%	N/A	BB054	02/06/2028	£0	2%	05/07/2026
BTL c 5 Yr Fixed til 02 Jun 2031 then SVR	<=60%	4.01%	N/A	BB055	02/06/2031	£1,749	5%	05/07/2026
BTL c 5 Yr Fixed til 02 Jun 2031 then SVR	<=60%	4.28%	N/A	BB056	02/06/2031	£0	5%	05/07/2026

BTL c 2 Yr Fixed til 02 Jun 2028 then SVR	60.01 <=75%	4.00%	N/A	BB057	02/06/2028	£1,749	2%	05/07/2026
BTL c 2 Yr Fixed til 02 Jun 2028 then SVR	60.01 <=75%	4.54%	N/A	BB058	02/06/2028	£0	2%	05/07/2026
BTL c 5 Yr Fixed til 02 Jun 2031 then SVR	60.01 <=75%	4.16%	N/A	BB059	02/06/2031	£1,749	5%	05/07/2026
BTL c 5 Yr Fixed til 02 Jun 2031 then SVR	60.01 <=75%	4.43%	N/A	BB060	02/06/2031	£0	5%	05/07/2026

BTL c 2 Yr Fixed til 02 Jun 2028 then SVR	75.01 <= 200%	5.10%	N/A	BB071	02/06/2028	£1,749	2%	05/07/2026
BTL c 2 Yr Fixed til 02 Jun 2028 then SVR	75.01 <= 200%	5.64%	N/A	BB072	02/06/2028	£0	2%	05/07/2026
BTL c 5 Yr Fixed til 02 Jun 2031 then SVR	75.01 <=200%	5.00%	N/A	BB073	02/06/2031	£1,749	5%	05/07/2026
BTL c 5 Yr Fixed til 02 Jun 2031 then SVR	75.01 <=200%	5.27%	N/A	BB074	02/06/2031	£0	5%	05/07/2026
Lifetime Tracker BBR plus 1.69%	<200%	5.44%	1.69%	BB075	None	£1,749	No ERC	05/07/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/07/2026

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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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