

Santander Residential Product Transfer Range effective from 20/03/2026

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 Jul 2027 then SVR	<=60%	4.37%	N/A	G063P	02/07/2027	£499	1%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	<=60%	4.25%	N/A	G105P	02/07/2028	£999	2%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	<=60%	4.55%	N/A	G106P	02/07/2028	£0	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	<=60%	4.24%	N/A	G107P	02/07/2029	£999	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	<=60%	4.59%	N/A	G108P	02/07/2029	£0	2%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	<=60%	4.32%	N/A	G109P	02/07/2031	£999	5%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	<=60%	4.47%	N/A	G110P	02/07/2031	£0	5%	05/08/2026
c 7 Yr Fixed til 02 Jul 2033 then SVR	<=60%	4.47%	N/A	G129P	02/07/2033	£0	5%	05/08/2026
2 Yr Tracker BBR plus 0.55% then SVR	<=60%	4.30%	0.55%	B403T	2nd Anniversary	£999	No ERC	05/08/2026
Lifetime Tracker BBR plus 0.86%	<=75%	4.61%	0.86%	TR237	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+	4.37%	N/A	G063P	02/07/2027	£499	1%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	60.01 <=75% and £500k+	4.25%	N/A	G105P	02/07/2028	£999	2%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	60.01 <=75% and £500k+	4.55%	N/A	G106P	02/07/2028	£0	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	60.01 <=75% and £500k+	4.24%	N/A	G107P	02/07/2029	£999	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	60.01 <=75% and £500k+	4.59%	N/A	G108P	02/07/2029	£0	2%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	60.01 <=75% and £500k+	4.32%	N/A	G109P	02/07/2031	£999	5%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	60.01 <=75% and £500k+	4.47%	N/A	G110P	02/07/2031	£0	5%	05/08/2026
c 7 Yr Fixed til 02 Jul 2033 then SVR	60.01 <=75% and £500k+	4.47%	N/A	G129P	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%	B403T	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	4.55%	N/A	G071P	02/07/2027	£499	1%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	60.01 <=75% and < £500k	4.32%	N/A	G111P	02/07/2028	£999	2%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	60.01 <=75% and < £500k	4.65%	N/A	G112P	02/07/2028	£0	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	60.01 <=75% and < £500k	4.34%	N/A	G113P	02/07/2029	£999	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	60.01 <=75% and < £500k	4.64%	N/A	G114P	02/07/2029	£0	2%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	60.01 <=75% and < £500k	4.37%	N/A	G115P	02/07/2031	£999	5%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	60.01 <=75% and < £500k	4.52%	N/A	G116P	02/07/2031	£0	5%	05/08/2026
c 7 Yr Fixed til 02 Jul 2033 then SVR	60.01 <=75% and < £500k	4.57%	N/A	G130P	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%	B404T	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%	5.06%	N/A	G079P	02/07/2027	£499	1%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	75.01 <=80%	4.49%	N/A	G117P	02/07/2028	£999	2%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	75.01 <=80%	4.87%	N/A	G118P	02/07/2028	£0	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	75.01 <=80%	4.76%	N/A	G119P	02/07/2029	£0	2%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	75.01 <=80%	4.50%	N/A	G120P	02/07/2031	£999	5%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	75.01 <=80%	4.68%	N/A	G121P	02/07/2031	£0	5%	05/08/2026
2 Yr Tracker BBR plus 1.01% then SVR	75.01 <=80%	4.76%	1.01%	B405T	2nd Anniversary	£999	No ERC	05/08/2026
Lifetime Tracker BBR plus 1.23%	75.01 <=85%	4.98%	1.23%	TR239	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%	5.06%	N/A	G085P	02/07/2027	£499	1%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	80.01 <=85%	4.54%	N/A	G122P	02/07/2028	£999	2%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	80.01 <=85%	4.92%	N/A	G123P	02/07/2028	£0	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	80.01 <=85%	4.83%	N/A	G124P	02/07/2029	£0	2%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	80.01 <=85%	4.55%	N/A	G125P	02/07/2031	£999	5%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	80.01 <=85%	4.73%	N/A	G126P	02/07/2031	£0	5%	05/08/2026
2 Yr Tracker BBR plus 1.06% then SVR	80.01 <=85%	4.81%	1.06%	B406T	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%	5.12%	N/A	G091P	02/07/2027	£499	1%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	85.01 <=90%	4.71%	N/A	G092P	02/07/2028	£999	2%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	85.01 <=90%	5.09%	N/A	G093P	02/07/2028	£0	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	85.01 <=90%	5.12%	N/A	G094P	02/07/2029	£0	2%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	85.01 <=90%	4.60%	N/A	G127P	02/07/2031	£999	5%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	85.01 <=90%	4.78%	N/A	G128P	02/07/2031	£0	5%	05/08/2026
2 Yr Tracker BBR plus 1.39% then SVR	85.01 <=90%	5.14%	1.39%	B407T	2nd Anniversary	£999	No ERC	05/08/2026
Lifetime Tracker BBR plus 1.48%	85.01 <=90%	5.23%	1.48%	TR240	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%	5.46%	N/A	G097P	02/07/2027	£0	1%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	90.01 <=95%	5.40%	N/A	G098P	02/07/2028	£0	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	90.01 <=95%	5.22%	N/A	G099P	02/07/2029	£0	2%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	90.01 <=95%	4.96%	N/A	G100P	02/07/2031	£0	5%	05/08/2026
2 Yr Tracker BBR plus 1.64% then SVR	90.01 <=95%	5.39%	1.64%	B408T	2nd Anniversary	£999	No ERC	05/08/2026
Lifetime Tracker BBR plus 1.73%	90.01 <=95%	5.48%	1.73%	TR238	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%	5.51%	N/A	G101P	02/07/2027	£0	1%	05/08/2026
c 2 Yr Fixed til 02 Jul 2028 then SVR	95.01 <=200%	5.45%	N/A	G102P	02/07/2028	£0	2%	05/08/2026
c 3 Yr Fixed til 02 Jul 2029 then SVR	95.01 <=200%	5.27%	N/A	G103P	02/07/2029	£0	2%	05/08/2026
c 5 Yr Fixed til 02 Jul 2031 then SVR	95.01 <=200%	5.01%	N/A	G104P	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 20/03/2026

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 Jul 2028 then SVR	<=60%	4.25%	N/A	BB089	02/07/2028	£1,749	2%	05/08/2026
BTL c 2 Yr Fixed til 02 Jul 2028 then SVR	<=60%	4.79%	N/A	BB090	02/07/2028	£0	2%	05/08/2026
BTL c 5 Yr Fixed til 02 Jul 2031 then SVR	<=60%	4.32%	N/A	BB091	02/07/2031	£1,749	5%	05/08/2026
BTL c 5 Yr Fixed til 02 Jul 2031 then SVR	<=60%	4.59%	N/A	BB092	02/07/2031	£0	5%	05/08/2026
BTL c 2 Yr Fixed til 02 Jul 2028 then SVR	60.01 <=75%	4.35%	N/A	BB093	02/07/2028	£1,749	2%	05/08/2026
BTL c 2 Yr Fixed til 02 Jul 2028 then SVR	60.01 <=75%	4.89%	N/A	BB094	02/07/2028	£0	2%	05/08/2026
BTL c 5 Yr Fixed til 02 Jul 2031 then SVR	60.01 <=75%	4.37%	N/A	BB095	02/07/2031	£1,749	5%	05/08/2026
BTL c 5 Yr Fixed til 02 Jul 2031 then SVR	60.01 <=75%	4.64%	N/A	BB096	02/07/2031	£0	5%	05/08/2026
BTL c 2 Yr Fixed til 02 Jul 2028 then SVR	75.01 <= 200%	5.40%	N/A	BB084	02/07/2028	£1,749	2%	05/08/2026
BTL c 2 Yr Fixed til 02 Jul 2028 then SVR	75.01 <= 200%	5.94%	N/A	BB085	02/07/2028	£0	2%	05/08/2026
BTL c 5 Yr Fixed til 02 Jul 2031 then SVR	75.01 <=200%	5.14%	N/A	BB086	02/07/2031	£1,749	5%	05/08/2026
BTL c 5 Yr Fixed til 02 Jul 2031 then SVR	75.01 <=200%	5.41%	N/A	BB087	02/07/2031	£0	5%	05/08/2026
Lifetime Tracker BBR plus 1.83%	<200%	5.58%	1.83%	BB088	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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