

Santander Residential Product Transfer Range effective from 03/09/2026

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 Dec 2027 then SVR	<=60%	4.86%	N/A	G608P	02/12/2027	£499	1%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	<=60%	4.54%	N/A	G609P	02/12/2028	£999	2%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	<=60%	4.84%	N/A	G610P	02/12/2028	£0	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	<=60%	4.57%	N/A	G611P	02/12/2029	£999	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	<=60%	4.80%	N/A	G612P	02/12/2029	£0	2%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	<=60%	4.59%	N/A	G613P	02/12/2031	£999	5%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	<=60%	4.72%	N/A	G614P	02/12/2031	£0	5%	05/01/2027
c 7 Yr Fixed til 02 Dec 2033 then SVR	<=60%	4.72%	N/A	G615P	02/12/2033	£0	5%	05/01/2027
2 Yr Tracker BBR plus 0.39% then SVR	<=60%	4.14%	0.39%	B475T	2nd Anniversary	£999	No ERC	05/01/2027
Lifetime Tracker BBR plus 0.86%	<=75%	4.61%	0.86%	TR285	None	£999	No ERC	05/01/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/01/2027

c 1 Yr Fixed til 02 Dec 2027 then SVR	60.01 <=75% and £500k+	4.86%	N/A	G608P	02/12/2027	£499	1%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	60.01 <=75% and £500k+	4.54%	N/A	G609P	02/12/2028	£999	2%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	60.01 <=75% and £500k+	4.84%	N/A	G610P	02/12/2028	£0	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	60.01 <=75% and £500k+	4.57%	N/A	G611P	02/12/2029	£999	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	60.01 <=75% and £500k+	4.80%	N/A	G612P	02/12/2029	£0	2%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	60.01 <=75% and £500k+	4.59%	N/A	G613P	02/12/2031	£999	5%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	60.01 <=75% and £500k+	4.72%	N/A	G614P	02/12/2031	£0	5%	05/01/2027
c 7 Yr Fixed til 02 Dec 2033 then SVR	60.01 <=75% and £500k+	4.72%	N/A	G615P	02/12/2033	£0	5%	05/01/2027
2 Yr Tracker BBR plus 0.39% then SVR	60.01 <=75% and £500k+	4.14%	0.39%	B475T	2nd Anniversary	£999	No ERC	05/01/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/01/2027

c 1 Yr Fixed til 02 Dec 2027 then SVR	60.01 <=75% and < £500k	4.91%	N/A	G616P	02/12/2027	£499	1%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	60.01 <=75% and < £500k	4.64%	N/A	G617P	02/12/2028	£999	2%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	60.01 <=75% and < £500k	4.94%	N/A	G618P	02/12/2028	£0	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	60.01 <=75% and < £500k	4.67%	N/A	G619P	02/12/2029	£999	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	60.01 <=75% and < £500k	4.97%	N/A	G620P	02/12/2029	£0	2%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	60.01 <=75% and < £500k	4.68%	N/A	G621P	02/12/2031	£999	5%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	60.01 <=75% and < £500k	4.85%	N/A	G622P	02/12/2031	£0	5%	05/01/2027
c 7 Yr Fixed til 02 Dec 2033 then SVR	60.01 <=75% and < £500k	4.85%	N/A	G623P	02/12/2033	£0	5%	05/01/2027
2 Yr Tracker BBR plus 0.49% then SVR	60.01 <=75% and < £500k	4.24%	0.49%	B476T	2nd Anniversary	£999	No ERC	05/01/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/01/2027

c 1 Yr Fixed til 02 Dec 2027 then SVR	75.01 <=80%	4.96%	N/A	G624P	02/12/2027	£499	1%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	75.01 <=80%	4.79%	N/A	G625P	02/12/2028	£999	2%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	75.01 <=80%	5.17%	N/A	G626P	02/12/2028	£0	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	75.01 <=80%	5.14%	N/A	G627P	02/12/2029	£0	2%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	75.01 <=80%	4.83%	N/A	G628P	02/12/2031	£999	5%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	75.01 <=80%	5.01%	N/A	G629P	02/12/2031	£0	5%	05/01/2027
2 Yr Tracker BBR plus 1.01% then SVR	75.01 <=80%	4.76%	1.01%	B477T	2nd Anniversary	£999	No ERC	05/01/2027
Lifetime Tracker BBR plus 1.23%	75.01 <=85%	4.98%	1.23%	TR287	None	£999	No ERC	05/01/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/01/2027

c 1 Yr Fixed til 02 Dec 2027 then SVR	80.01 <=85%	4.96%	N/A	G630P	02/12/2027	£499	1%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	80.01 <=85%	4.79%	N/A	G631P	02/12/2028	£999	2%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	80.01 <=85%	5.17%	N/A	G632P	02/12/2028	£0	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	80.01 <=85%	5.14%	N/A	G633P	02/12/2029	£0	2%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	80.01 <=85%	4.83%	N/A	G634P	02/12/2031	£999	5%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	80.01 <=85%	5.01%	N/A	G635P	02/12/2031	£0	5%	05/01/2027
2 Yr Tracker BBR plus 1.06% then SVR	80.01 <=85%	4.81%	1.06%	B478T	2nd Anniversary	£999	No ERC	05/01/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/01/2027

c 1 Yr Fixed til 02 Dec 2027 then SVR	85.01 <=90%	5.06%	N/A	G636P	02/12/2027	£499	1%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	85.01 <=90%	5.03%	N/A	G637P	02/12/2028	£999	2%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	85.01 <=90%	5.41%	N/A	G638P	02/12/2028	£0	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	85.01 <=90%	5.37%	N/A	G639P	02/12/2029	£0	2%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	85.01 <=90%	4.98%	N/A	G640P	02/12/2031	£999	5%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	85.01 <=90%	5.16%	N/A	G641P	02/12/2031	£0	5%	05/01/2027
2 Yr Tracker BBR plus 1.39% then SVR	85.01 <=90%	5.14%	1.39%	B479T	2nd Anniversary	£999	No ERC	05/01/2027
Lifetime Tracker BBR plus 1.48%	85.01 <=90%	5.23%	1.48%	TR288	None	£999	No ERC	05/01/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/01/2027

c 1 Yr Fixed til 02 Dec 2027 then SVR	90.01 <=95%	5.39%	N/A	G642P	02/12/2027	£0	1%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	90.01 <=95%	5.48%	N/A	G643P	02/12/2028	£0	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	90.01 <=95%	5.42%	N/A	G644P	02/12/2029	£0	2%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	90.01 <=95%	5.26%	N/A	G645P	02/12/2031	£0	5%	05/01/2027
2 Yr Tracker BBR plus 1.64% then SVR	90.01 <=95%	5.39%	1.64%	B480T	2nd Anniversary	£999	No ERC	05/01/2027
Lifetime Tracker BBR plus 1.73%	90.01 <=95%	5.48%	1.73%	TR286	None	£999	No ERC	05/01/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/01/2027

c 1 Yr Fixed til 02 Dec 2027 then SVR	95.01 <=200%	5.44%	N/A	G646P	02/12/2027	£0	1%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	95.01 <=200%	5.53%	N/A	G647P	02/12/2028	£0	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	95.01 <=200%	5.47%	N/A	G648P	02/12/2029	£0	2%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	95.01 <=200%	5.31%	N/A	G649P	02/12/2031	£0	5%	05/01/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/01/2027

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 03/09/2026

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 Dec 2028 then SVR	<=60%	4.54%	N/A	BB240	02/12/2028	£1,749	2%	05/01/2027
BTL c 2 Yr Fixed til 02 Dec 2028 then SVR	<=60%	4.94%	N/A	BB241	02/12/2028	£0	2%	05/01/2027
BTL c 5 Yr Fixed til 02 Dec 2031 then SVR	<=60%	4.64%	N/A	BB242	02/12/2031	£1,749	5%	05/01/2027
BTL c 5 Yr Fixed til 02 Dec 2031 then SVR	<=60%	4.83%	N/A	BB243	02/12/2031	£0	5%	05/01/2027

BTL c 2 Yr Fixed til 02 Dec 2028 then SVR	60.01 <=75%	4.64%	N/A	BB244	02/12/2028	£1,749	2%	05/01/2027
BTL c 2 Yr Fixed til 02 Dec 2028 then SVR	60.01 <=75%	5.04%	N/A	BB245	02/12/2028	£0	2%	05/01/2027
BTL c 5 Yr Fixed til 02 Dec 2031 then SVR	60.01 <=75%	4.74%	N/A	BB246	02/12/2031	£1,749	5%	05/01/2027
BTL c 5 Yr Fixed til 02 Dec 2031 then SVR	60.01 <=75%	4.93%	N/A	BB247	02/12/2031	£0	5%	05/01/2027

BTL c 2 Yr Fixed til 02 Dec 2028 then SVR	75.01 <= 200%	5.35%	N/A	BB248	02/12/2028	£1,749	2%	05/01/2027
BTL c 2 Yr Fixed til 02 Dec 2028 then SVR	75.01 <= 200%	5.89%	N/A	BB249	02/12/2028	£0	2%	05/01/2027
BTL c 5 Yr Fixed til 02 Dec 2031 then SVR	75.01 <=200%	5.09%	N/A	BB250	02/12/2031	£1,749	5%	05/01/2027
BTL c 5 Yr Fixed til 02 Dec 2031 then SVR	75.01 <=200%	5.36%	N/A	BB251	02/12/2031	£0	5%	05/01/2027
Lifetime Tracker BBR plus 1.83%	<200%	5.58%	1.83%	BB252	None	£1,749	No ERC	05/01/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/01/2027

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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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