

Santander Residential Product Transfer Range effective from 29/07/2026

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 Nov 2027 then SVR	<=60%	4.86%	N/A	G474P	02/11/2027	£499	1%	05/12/2026
c 2 Yr Fixed til 02 Nov 2028 then SVR	<=60%	4.60%	N/A	G516P	02/11/2028	£999	2%	05/12/2026
c 2 Yr Fixed til 02 Nov 2028 then SVR	<=60%	4.86%	N/A	G517P	02/11/2028	£0	2%	05/12/2026
c 3 Yr Fixed til 02 Nov 2029 then SVR	<=60%	4.64%	N/A	G518P	02/11/2029	£999	2%	05/12/2026
c 3 Yr Fixed til 02 Nov 2029 then SVR	<=60%	4.90%	N/A	G519P	02/11/2029	£0	2%	05/12/2026
c 5 Yr Fixed til 02 Nov 2031 then SVR	<=60%	4.72%	N/A	G520P	02/11/2031	£999	5%	05/12/2026
c 5 Yr Fixed til 02 Nov 2031 then SVR	<=60%	4.83%	N/A	G521P	02/11/2031	£0	5%	05/12/2026
c 7 Yr Fixed til 02 Nov 2033 then SVR	<=60%	4.83%	N/A	G522P	02/11/2033	£0	5%	05/12/2026
2 Yr Tracker BBR plus 0.39% then SVR	<=60%	4.14%	0.39%	B457T	2nd Anniversary	£999	No ERC	05/12/2026
Lifetime Tracker BBR plus 0.86%	<=75%	4.61%	0.86%	TR273	None	£999	No ERC	05/12/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/12/2026

c 1 Yr Fixed til 02 Nov 2027 then SVR	60.01 <=75% and £500k+	4.86%	N/A	G474P	02/11/2027	£499	1%	05/12/2026
c 2 Yr Fixed til 02 Nov 2028 then SVR	60.01 <=75% and £500k+	4.60%	N/A	G516P	02/11/2028	£999	2%	05/12/2026
c 2 Yr Fixed til 02 Nov 2028 then SVR	60.01 <=75% and £500k+	4.86%	N/A	G517P	02/11/2028	£0	2%	05/12/2026
c 3 Yr Fixed til 02 Nov 2029 then SVR	60.01 <=75% and £500k+	4.64%	N/A	G518P	02/11/2029	£999	2%	05/12/2026
c 3 Yr Fixed til 02 Nov 2029 then SVR	60.01 <=75% and £500k+	4.90%	N/A	G519P	02/11/2029	£0	2%	05/12/2026
c 5 Yr Fixed til 02 Nov 2031 then SVR	60.01 <=75% and £500k+	4.72%	N/A	G520P	02/11/2031	£999	5%	05/12/2026
c 5 Yr Fixed til 02 Nov 2031 then SVR	60.01 <=75% and £500k+	4.83%	N/A	G521P	02/11/2031	£0	5%	05/12/2026
c 7 Yr Fixed til 02 Nov 2033 then SVR	60.01 <=75% and £500k+	4.83%	N/A	G522P	02/11/2033	£0	5%	05/12/2026
2 Yr Tracker BBR plus 0.39% then SVR	60.01 <=75% and £500k+	4.14%	0.39%	B457T	2nd Anniversary	£999	No ERC	05/12/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/12/2026

c 1 Yr Fixed til 02 Nov 2027 then SVR	60.01 <=75% and < £500k	4.91%	N/A	G482P	02/11/2027	£499	1%	05/12/2026
c 2 Yr Fixed til 02 Nov 2028 then SVR	60.01 <=75% and < £500k	4.69%	N/A	G483P	02/11/2028	£999	2%	05/12/2026
c 2 Yr Fixed til 02 Nov 2028 then SVR	60.01 <=75% and < £500k	4.95%	N/A	G484P	02/11/2028	£0	2%	05/12/2026
c 3 Yr Fixed til 02 Nov 2029 then SVR	60.01 <=75% and < £500k	4.70%	N/A	G485P	02/11/2029	£999	2%	05/12/2026
c 3 Yr Fixed til 02 Nov 2029 then SVR	60.01 <=75% and < £500k	4.97%	N/A	G523P	02/11/2029	£0	2%	05/12/2026
c 5 Yr Fixed til 02 Nov 2031 then SVR	60.01 <=75% and < £500k	4.79%	N/A	G487P	02/11/2031	£999	5%	05/12/2026
c 5 Yr Fixed til 02 Nov 2031 then SVR	60.01 <=75% and < £500k	4.90%	N/A	G488P	02/11/2031	£0	5%	05/12/2026
c 7 Yr Fixed til 02 Nov 2033 then SVR	60.01 <=75% and < £500k	4.90%	N/A	G489P	02/11/2033	£0	5%	05/12/2026
2 Yr Tracker BBR plus 0.49% then SVR	60.01 <=75% and < £500k	4.24%	0.49%	B458T	2nd Anniversary	£999	No ERC	05/12/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/12/2026

c 1 Yr Fixed til 02 Nov 2027 then SVR	75.01 <=80%	4.96%	N/A	G490P	02/11/2027	£499	1%	05/12/2026
c 2 Yr Fixed til 02 Nov 2028 then SVR	75.01 <=80%	4.80%	N/A	G491P	02/11/2028	£999	2%	05/12/2026
c 2 Yr Fixed til 02 Nov 2028 then SVR	75.01 <=80%	5.18%	N/A	G492P	02/11/2028	£0	2%	05/12/2026
c 3 Yr Fixed til 02 Nov 2029 then SVR	75.01 <=80%	5.14%	N/A	G493P	02/11/2029	£0	2%	05/12/2026
c 5 Yr Fixed til 02 Nov 2031 then SVR	75.01 <=80%	4.83%	N/A	G494P	02/11/2031	£999	5%	05/12/2026
c 5 Yr Fixed til 02 Nov 2031 then SVR	75.01 <=80%	5.01%	N/A	G495P	02/11/2031	£0	5%	05/12/2026
2 Yr Tracker BBR plus 1.01% then SVR	75.01 <=80%	4.76%	1.01%	B459T	2nd Anniversary	£999	No ERC	05/12/2026
Lifetime Tracker BBR plus 1.23%	75.01 <=85%	4.98%	1.23%	TR275	None	£999	No ERC	05/12/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/12/2026

c 1 Yr Fixed til 02 Nov 2027 then SVR	80.01 <=85%	4.96%	N/A	G496P	02/11/2027	£499	1%	05/12/2026
c 2 Yr Fixed til 02 Nov 2028 then SVR	80.01 <=85%	4.80%	N/A	G497P	02/11/2028	£999	2%	05/12/2026
c 2 Yr Fixed til 02 Nov 2028 then SVR	80.01 <=85%	5.18%	N/A	G498P	02/11/2028	£0	2%	05/12/2026
c 3 Yr Fixed til 02 Nov 2029 then SVR	80.01 <=85%	5.14%	N/A	G499P	02/11/2029	£0	2%	05/12/2026
c 5 Yr Fixed til 02 Nov 2031 then SVR	80.01 <=85%	4.83%	N/A	G500P	02/11/2031	£999	5%	05/12/2026
c 5 Yr Fixed til 02 Nov 2031 then SVR	80.01 <=85%	5.01%	N/A	G501P	02/11/2031	£0	5%	05/12/2026
2 Yr Tracker BBR plus 1.06% then SVR	80.01 <=85%	4.81%	1.06%	B460T	2nd Anniversary	£999	No ERC	05/12/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/12/2026

c 1 Yr Fixed til 02 Nov 2027 then SVR	85.01 <=90%	5.06%	N/A	G502P	02/11/2027	£499	1%	05/12/2026
c 2 Yr Fixed til 02 Nov 2028 then SVR	85.01 <=90%	5.03%	N/A	G503P	02/11/2028	£999	2%	05/12/2026
c 2 Yr Fixed til 02 Nov 2028 then SVR	85.01 <=90%	5.41%	N/A	G504P	02/11/2028	£0	2%	05/12/2026
c 3 Yr Fixed til 02 Nov 2029 then SVR	85.01 <=90%	5.37%	N/A	G505P	02/11/2029	£0	2%	05/12/2026
c 5 Yr Fixed til 02 Nov 2031 then SVR	85.01 <=90%	4.98%	N/A	G506P	02/11/2031	£999	5%	05/12/2026
c 5 Yr Fixed til 02 Nov 2031 then SVR	85.01 <=90%	5.16%	N/A	G507P	02/11/2031	£0	5%	05/12/2026
2 Yr Tracker BBR plus 1.39% then SVR	85.01 <=90%	5.14%	1.39%	B461T	2nd Anniversary	£999	No ERC	05/12/2026
Lifetime Tracker BBR plus 1.48%	85.01 <=90%	5.23%	1.48%	TR276	None	£999	No ERC	05/12/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/12/2026

c 1 Yr Fixed til 02 Nov 2027 then SVR	90.01 <=95%	5.39%	N/A	G508P	02/11/2027	£0	1%	05/12/2026
c 2 Yr Fixed til 02 Nov 2028 then SVR	90.01 <=95%	5.48%	N/A	G509P	02/11/2028	£0	2%	05/12/2026
c 3 Yr Fixed til 02 Nov 2029 then SVR	90.01 <=95%	5.42%	N/A	G510P	02/11/2029	£0	2%	05/12/2026
c 5 Yr Fixed til 02 Nov 2031 then SVR	90.01 <=95%	5.26%	N/A	G511P	02/11/2031	£0	5%	05/12/2026
2 Yr Tracker BBR plus 1.64% then SVR	90.01 <=95%	5.39%	1.64%	B462T	2nd Anniversary	£999	No ERC	05/12/2026
Lifetime Tracker BBR plus 1.73%	90.01 <=95%	5.48%	1.73%	TR274	None	£999	No ERC	05/12/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/12/2026

c 1 Yr Fixed til 02 Nov 2027 then SVR	95.01 <=200%	5.44%	N/A	G512P	02/11/2027	£0	1%	05/12/2026
c 2 Yr Fixed til 02 Nov 2028 then SVR	95.01 <=200%	5.53%	N/A	G513P	02/11/2028	£0	2%	05/12/2026
c 3 Yr Fixed til 02 Nov 2029 then SVR	95.01 <=200%	5.47%	N/A	G514P	02/11/2029	£0	2%	05/12/2026
c 5 Yr Fixed til 02 Nov 2031 then SVR	95.01 <=200%	5.31%	N/A	G515P	02/11/2031	£0	5%	05/12/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/12/2026

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 29/07/2026

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 Nov 2028 then SVR	<=60%	4.64%	N/A	BB201	02/11/2028	£1,749	2%	05/12/2026
BTL c 2 Yr Fixed til 02 Nov 2028 then SVR	<=60%	5.04%	N/A	BB202	02/11/2028	£0	2%	05/12/2026
BTL c 5 Yr Fixed til 02 Nov 2031 then SVR	<=60%	4.74%	N/A	BB203	02/11/2031	£1,749	5%	05/12/2026
BTL c 5 Yr Fixed til 02 Nov 2031 then SVR	<=60%	4.93%	N/A	BB204	02/11/2031	£0	5%	05/12/2026

BTL c 2 Yr Fixed til 02 Nov 2028 then SVR	60.01 <=75%	4.74%	N/A	BB205	02/11/2028	£1,749	2%	05/12/2026
BTL c 2 Yr Fixed til 02 Nov 2028 then SVR	60.01 <=75%	5.14%	N/A	BB206	02/11/2028	£0	2%	05/12/2026
BTL c 5 Yr Fixed til 02 Nov 2031 then SVR	60.01 <=75%	4.84%	N/A	BB207	02/11/2031	£1,749	5%	05/12/2026
BTL c 5 Yr Fixed til 02 Nov 2031 then SVR	60.01 <=75%	5.03%	N/A	BB208	02/11/2031	£0	5%	05/12/2026

BTL c 2 Yr Fixed til 02 Nov 2028 then SVR	75.01 <= 200%	5.35%	N/A	BB209	02/11/2028	£1,749	2%	05/12/2026
BTL c 2 Yr Fixed til 02 Nov 2028 then SVR	75.01 <= 200%	5.89%	N/A	BB210	02/11/2028	£0	2%	05/12/2026
BTL c 5 Yr Fixed til 02 Nov 2031 then SVR	75.01 <=200%	5.09%	N/A	BB211	02/11/2031	£1,749	5%	05/12/2026
BTL c 5 Yr Fixed til 02 Nov 2031 then SVR	75.01 <=200%	5.36%	N/A	BB212	02/11/2031	£0	5%	05/12/2026
Lifetime Tracker BBR plus 1.83%	<200%	5.58%	1.83%	BB213	None	£1,749	No ERC	05/12/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/12/2026

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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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