

Santander Residential Product Transfer Range effective from 18/06/2026

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 Oct 2027 then SVR	<=60%	4.81%	N/A	G388P	02/10/2027	£499	1%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	<=60%	4.49%	N/A	G389P	02/10/2028	£999	2%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	<=60%	4.75%	N/A	G390P	02/10/2028	£0	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	<=60%	4.68%	N/A	G391P	02/10/2029	£999	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	<=60%	4.92%	N/A	G392P	02/10/2029	£0	2%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	<=60%	4.56%	N/A	G393P	02/10/2031	£999	5%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	<=60%	4.69%	N/A	G394P	02/10/2031	£0	5%	05/11/2026
c 7 Yr Fixed til 02 Oct 2033 then SVR	<=60%	4.69%	N/A	G395P	02/10/2033	£0	5%	05/11/2026
2 Yr Tracker BBR plus 0.39% then SVR	<=60%	4.14%	0.39%	B445T	2nd Anniversary	£999	No ERC	05/11/2026
Lifetime Tracker BBR plus 0.86%	<=75%	4.61%	0.86%	TR265	None	£999	No ERC	05/11/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/11/2026
c 1 Yr Fixed til 02 Oct 2027 then SVR	60.01 <=75% and £500k+	4.81%	N/A	G388P	02/10/2027	£499	1%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	60.01 <=75% and £500k+	4.49%	N/A	G389P	02/10/2028	£999	2%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	60.01 <=75% and £500k+	4.75%	N/A	G390P	02/10/2028	£0	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	60.01 <=75% and £500k+	4.68%	N/A	G391P	02/10/2029	£999	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	60.01 <=75% and £500k+	4.92%	N/A	G392P	02/10/2029	£0	2%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	60.01 <=75% and £500k+	4.56%	N/A	G393P	02/10/2031	£999	5%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	60.01 <=75% and £500k+	4.69%	N/A	G394P	02/10/2031	£0	5%	05/11/2026
c 7 Yr Fixed til 02 Oct 2033 then SVR	60.01 <=75% and £500k+	4.69%	N/A	G395P	02/10/2033	£0	5%	05/11/2026
2 Yr Tracker BBR plus 0.39% then SVR	60.01 <=75% and £500k+	4.14%	0.39%	B445T	2nd Anniversary	£999	No ERC	05/11/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/11/2026
c 1 Yr Fixed til 02 Oct 2027 then SVR	60.01 <=75% and < £500k	4.86%	N/A	G396P	02/10/2027	£499	1%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	60.01 <=75% and < £500k	4.59%	N/A	G397P	02/10/2028	£999	2%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	60.01 <=75% and < £500k	4.84%	N/A	G398P	02/10/2028	£0	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	60.01 <=75% and < £500k	4.78%	N/A	G399P	02/10/2029	£999	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	60.01 <=75% and < £500k	4.97%	N/A	G400P	02/10/2029	£0	2%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	60.01 <=75% and < £500k	4.64%	N/A	G401P	02/10/2031	£999	5%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	60.01 <=75% and < £500k	4.79%	N/A	G402P	02/10/2031	£0	5%	05/11/2026
c 7 Yr Fixed til 02 Oct 2033 then SVR	60.01 <=75% and < £500k	4.79%	N/A	G403P	02/10/2033	£0	5%	05/11/2026
2 Yr Tracker BBR plus 0.49% then SVR	60.01 <=75% and < £500k	4.24%	0.49%	B446T	2nd Anniversary	£999	No ERC	05/11/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/11/2026
c 1 Yr Fixed til 02 Oct 2027 then SVR	75.01 <=80%	4.91%	N/A	G404P	02/10/2027	£499	1%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	75.01 <=80%	4.85%	N/A	G405P	02/10/2028	£999	2%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	75.01 <=80%	5.23%	N/A	G406P	02/10/2028	£0	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	75.01 <=80%	5.24%	N/A	G407P	02/10/2029	£0	2%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	75.01 <=80%	4.86%	N/A	G408P	02/10/2031	£999	5%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	75.01 <=80%	5.06%	N/A	G409P	02/10/2031	£0	5%	05/11/2026
2 Yr Tracker BBR plus 1.01% then SVR	75.01 <=80%	4.76%	1.01%	B447T	2nd Anniversary	£999	No ERC	05/11/2026
Lifetime Tracker BBR plus 1.23%	75.01 <=85%	4.98%	1.23%	TR267	None	£999	No ERC	05/11/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/11/2026
c 1 Yr Fixed til 02 Oct 2027 then SVR	80.01 <=85%	4.91%	N/A	G410P	02/10/2027	£499	1%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	80.01 <=85%	4.85%	N/A	G411P	02/10/2028	£999	2%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	80.01 <=85%	5.23%	N/A	G412P	02/10/2028	£0	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	80.01 <=85%	5.24%	N/A	G413P	02/10/2029	£0	2%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	80.01 <=85%	4.86%	N/A	G414P	02/10/2031	£999	5%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	80.01 <=85%	5.06%	N/A	G415P	02/10/2031	£0	5%	05/11/2026
2 Yr Tracker BBR plus 1.06% then SVR	80.01 <=85%	4.81%	1.06%	B448T	2nd Anniversary	£999	No ERC	05/11/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/11/2026

c 1 Yr Fixed til 02 Oct 2027 then SVR	85.01 <=90%	5.01%	N/A	G416P	02/10/2027	£499	1%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	85.01 <=90%	5.11%	N/A	G417P	02/10/2028	£999	2%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	85.01 <=90%	5.41%	N/A	G418P	02/10/2028	£0	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	85.01 <=90%	5.47%	N/A	G419P	02/10/2029	£0	2%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	85.01 <=90%	5.04%	N/A	G420P	02/10/2031	£999	5%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	85.01 <=90%	5.22%	N/A	G421P	02/10/2031	£0	5%	05/11/2026
2 Yr Tracker BBR plus 1.39% then SVR	85.01 <=90%	5.14%	1.39%	B449T	2nd Anniversary	£999	No ERC	05/11/2026
Lifetime Tracker BBR plus 1.48%	85.01 <=90%	5.23%	1.48%	TR268	None	£999	No ERC	05/11/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/11/2026

c 1 Yr Fixed til 02 Oct 2027 then SVR	90.01 <=95%	5.39%	N/A	G422P	02/10/2027	£0	1%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	90.01 <=95%	5.58%	N/A	G423P	02/10/2028	£0	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	90.01 <=95%	5.52%	N/A	G424P	02/10/2029	£0	2%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	90.01 <=95%	5.36%	N/A	G425P	02/10/2031	£0	5%	05/11/2026
2 Yr Tracker BBR plus 1.64% then SVR	90.01 <=95%	5.39%	1.64%	B450T	2nd Anniversary	£999	No ERC	05/11/2026
Lifetime Tracker BBR plus 1.73%	90.01 <=95%	5.48%	1.73%	TR266	None	£999	No ERC	05/11/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/11/2026

c 1 Yr Fixed til 02 Oct 2027 then SVR	95.01 <=200%	5.44%	N/A	G426P	02/10/2027	£0	1%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	95.01 <=200%	5.63%	N/A	G427P	02/10/2028	£0	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	95.01 <=200%	5.57%	N/A	G428P	02/10/2029	£0	2%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	95.01 <=200%	5.41%	N/A	G429P	02/10/2031	£0	5%	05/11/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/11/2026

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 18/06/2026

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 Oct 2028 then SVR	<=60%	4.49%	N/A	BB175	02/10/2028	£1,749	2%	05/11/2026
BTL c 2 Yr Fixed til 02 Oct 2028 then SVR	<=60%	4.89%	N/A	BB176	02/10/2028	£0	2%	05/11/2026
BTL c 5 Yr Fixed til 02 Oct 2031 then SVR	<=60%	4.56%	N/A	BB177	02/10/2031	£1,749	5%	05/11/2026
BTL c 5 Yr Fixed til 02 Oct 2031 then SVR	<=60%	4.75%	N/A	BB178	02/10/2031	£0	5%	05/11/2026
BTL c 2 Yr Fixed til 02 Oct 2028 then SVR	60.01 <=75%	4.59%	N/A	BB179	02/10/2028	£1,749	2%	05/11/2026
BTL c 2 Yr Fixed til 02 Oct 2028 then SVR	60.01 <=75%	4.99%	N/A	BB180	02/10/2028	£0	2%	05/11/2026
BTL c 5 Yr Fixed til 02 Oct 2031 then SVR	60.01 <=75%	4.64%	N/A	BB181	02/10/2031	£1,749	5%	05/11/2026
BTL c 5 Yr Fixed til 02 Oct 2031 then SVR	60.01 <=75%	4.85%	N/A	BB182	02/10/2031	£0	5%	05/11/2026
BTL c 2 Yr Fixed til 02 Oct 2028 then SVR	75.01 <= 200%	5.45%	N/A	BB183	02/10/2028	£1,749	2%	05/11/2026
BTL c 2 Yr Fixed til 02 Oct 2028 then SVR	75.01 <= 200%	5.99%	N/A	BB184	02/10/2028	£0	2%	05/11/2026
BTL c 5 Yr Fixed til 02 Oct 2031 then SVR	75.01 <=200%	5.19%	N/A	BB185	02/10/2031	£1,749	5%	05/11/2026
BTL c 5 Yr Fixed til 02 Oct 2031 then SVR	75.01 <=200%	5.46%	N/A	BB186	02/10/2031	£0	5%	05/11/2026
Lifetime Tracker BBR plus 1.83%	<200%	5.58%	1.83%	BB187	None	£1,749	No ERC	05/11/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/11/2026

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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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