

## Santander Residential Product Transfer Range effective from 02/07/2026

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 Oct 2027 then SVR	<=60%	4.81%	N/A	G432P	02/10/2027	£499	1%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	<=60%	4.38%	N/A	G433P	02/10/2028	£999	2%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	<=60%	4.64%	N/A	G434P	02/10/2028	£0	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	<=60%	4.59%	N/A	G435P	02/10/2029	£999	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	<=60%	4.85%	N/A	G436P	02/10/2029	£0	2%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	<=60%	4.47%	N/A	G437P	02/10/2031	£999	5%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	<=60%	4.58%	N/A	G438P	02/10/2031	£0	5%	05/11/2026
c 7 Yr Fixed til 02 Oct 2033 then SVR	<=60%	4.58%	N/A	G439P	02/10/2033	£0	5%	05/11/2026
2 Yr Tracker BBR plus 0.39% then SVR	<=60%	4.14%	0.39%	B451T	2nd Anniversary	£999	No ERC	05/11/2026
Lifetime Tracker BBR plus 0.86%	<=75%	4.61%	0.86%	TR269	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 <b>£500k+</b>	4.81%	N/A	G432P	02/10/2027	£499	1%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	60.01 <=75% and <b>£500k+</b>	4.38%	N/A	G433P	02/10/2028	£999	2%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	60.01 <=75% and <b>£500k+</b>	4.64%	N/A	G434P	02/10/2028	£0	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	60.01 <=75% and <b>£500k+</b>	4.59%	N/A	G435P	02/10/2029	£999	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	60.01 <=75% and <b>£500k+</b>	4.85%	N/A	G436P	02/10/2029	£0	2%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	60.01 <=75% and <b>£500k+</b>	4.47%	N/A	G437P	02/10/2031	£999	5%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	60.01 <=75% and <b>£500k+</b>	4.58%	N/A	G438P	02/10/2031	£0	5%	05/11/2026
c 7 Yr Fixed til 02 Oct 2033 then SVR	60.01 <=75% and <b>£500k+</b>	4.58%	N/A	G439P	02/10/2033	£0	5%	05/11/2026
2 Yr Tracker BBR plus 0.39% then SVR	60.01 <=75% and <b>£500k+</b>	4.14%	0.39%	B451T	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 <b>&lt; £500k</b>	4.86%	N/A	G440P	02/10/2027	£499	1%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	60.01 <=75% and <b>&lt; £500k</b>	4.52%	N/A	G441P	02/10/2028	£999	2%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	60.01 <=75% and <b>&lt; £500k</b>	4.78%	N/A	G442P	02/10/2028	£0	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	60.01 <=75% and <b>&lt; £500k</b>	4.70%	N/A	G443P	02/10/2029	£999	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	60.01 <=75% and <b>&lt; £500k</b>	4.92%	N/A	G444P	02/10/2029	£0	2%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	60.01 <=75% and <b>&lt; £500k</b>	4.59%	N/A	G445P	02/10/2031	£999	5%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	60.01 <=75% and <b>&lt; £500k</b>	4.70%	N/A	G446P	02/10/2031	£0	5%	05/11/2026
c 7 Yr Fixed til 02 Oct 2033 then SVR	60.01 <=75% and <b>&lt; £500k</b>	4.70%	N/A	G447P	02/10/2033	£0	5%	05/11/2026
2 Yr Tracker BBR plus 0.49% then SVR	60.01 <=75% and <b>&lt; £500k</b>	4.24%	0.49%	B452T	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	G448P	02/10/2027	£499	1%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	75.01 <=80%	4.70%	N/A	G449P	02/10/2028	£999	2%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	75.01 <=80%	5.08%	N/A	G450P	02/10/2028	£0	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	75.01 <=80%	5.14%	N/A	G451P	02/10/2029	£0	2%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	75.01 <=80%	4.73%	N/A	G452P	02/10/2031	£999	5%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	75.01 <=80%	4.91%	N/A	G453P	02/10/2031	£0	5%	05/11/2026
2 Yr Tracker BBR plus 1.01% then SVR	75.01 <=80%	4.76%	1.01%	B453T	2nd Anniversary	£999	No ERC	05/11/2026
Lifetime Tracker BBR plus 1.23%	75.01 <=85%	4.98%	1.23%	TR271	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	G454P	02/10/2027	£499	1%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	80.01 <=85%	4.70%	N/A	G455P	02/10/2028	£999	2%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	80.01 <=85%	5.08%	N/A	G456P	02/10/2028	£0	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	80.01 <=85%	5.14%	N/A	G457P	02/10/2029	£0	2%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	80.01 <=85%	4.73%	N/A	G458P	02/10/2031	£999	5%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	80.01 <=85%	4.91%	N/A	G459P	02/10/2031	£0	5%	05/11/2026
2 Yr Tracker BBR plus 1.06% then SVR	80.01 <=85%	4.81%	1.06%	B454T	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	G460P	02/10/2027	£499	1%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	85.01 <=90%	4.98%	N/A	G461P	02/10/2028	£999	2%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	85.01 <=90%	5.36%	N/A	G462P	02/10/2028	£0	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	85.01 <=90%	5.37%	N/A	G463P	02/10/2029	£0	2%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	85.01 <=90%	4.93%	N/A	G464P	02/10/2031	£999	5%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	85.01 <=90%	5.11%	N/A	G465P	02/10/2031	£0	5%	05/11/2026
2 Yr Tracker BBR plus 1.39% then SVR	85.01 <=90%	5.14%	1.39%	B455T	2nd Anniversary	£999	No ERC	05/11/2026
Lifetime Tracker BBR plus 1.48%	85.01 <=90%	5.23%	1.48%	TR272	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	G466P	02/10/2027	£0	1%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	90.01 <=95%	5.48%	N/A	G467P	02/10/2028	£0	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	90.01 <=95%	5.42%	N/A	G468P	02/10/2029	£0	2%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	90.01 <=95%	5.26%	N/A	G469P	02/10/2031	£0	5%	05/11/2026
2 Yr Tracker BBR plus 1.64% then SVR	90.01 <=95%	5.39%	1.64%	B456T	2nd Anniversary	£999	No ERC	05/11/2026
Lifetime Tracker BBR plus 1.73%	90.01 <=95%	5.48%	1.73%	TR270	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	G470P	02/10/2027	£0	1%	05/11/2026
c 2 Yr Fixed til 02 Oct 2028 then SVR	95.01 <=200%	5.53%	N/A	G471P	02/10/2028	£0	2%	05/11/2026
c 3 Yr Fixed til 02 Oct 2029 then SVR	95.01 <=200%	5.47%	N/A	G472P	02/10/2029	£0	2%	05/11/2026
c 5 Yr Fixed til 02 Oct 2031 then SVR	95.01 <=200%	5.31%	N/A	G473P	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 02/07/2026

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 Oct 2028 then SVR	<=60%	4.42%	N/A	BB188	02/10/2028	£1,749	2%	05/11/2026
BTL c 2 Yr Fixed til 02 Oct 2028 then SVR	<=60%	4.82%	N/A	BB189	02/10/2028	£0	2%	05/11/2026
BTL c 5 Yr Fixed til 02 Oct 2031 then SVR	<=60%	4.49%	N/A	BB190	02/10/2031	£1,749	5%	05/11/2026
BTL c 5 Yr Fixed til 02 Oct 2031 then SVR	<=60%	4.68%	N/A	BB191	02/10/2031	£0	5%	05/11/2026

BTL c 2 Yr Fixed til 02 Oct 2028 then SVR	60.01 <=75%	4.52%	N/A	BB192	02/10/2028	£1,749	2%	05/11/2026
BTL c 2 Yr Fixed til 02 Oct 2028 then SVR	60.01 <=75%	4.92%	N/A	BB193	02/10/2028	£0	2%	05/11/2026
BTL c 5 Yr Fixed til 02 Oct 2031 then SVR	60.01 <=75%	4.59%	N/A	BB194	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	BB195	02/10/2031	£0	5%	05/11/2026

BTL c 2 Yr Fixed til 02 Oct 2028 then SVR	75.01 <= 200%	5.35%	N/A	BB196	02/10/2028	£1,749	2%	05/11/2026
BTL c 2 Yr Fixed til 02 Oct 2028 then SVR	75.01 <= 200%	5.89%	N/A	BB197	02/10/2028	£0	2%	05/11/2026
BTL c 5 Yr Fixed til 02 Oct 2031 then SVR	75.01 <=200%	5.09%	N/A	BB198	02/10/2031	£1,749	5%	05/11/2026
BTL c 5 Yr Fixed til 02 Oct 2031 then SVR	75.01 <=200%	5.36%	N/A	BB199	02/10/2031	£0	5%	05/11/2026
Lifetime Tracker BBR plus 1.83%	<200%	5.58%	1.83%	BB200	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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