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Santander Residential Product Transfer Range effective from 05/11/2026

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 Feb 2028 then SVR	<=60%	5.06%	N/A	G832P	02/02/2028	£499	1%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	<=60%	4.94%	N/A	G833P	02/02/2029	£999	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	<=60%	5.06%	N/A	G834P	02/02/2029	£499	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	<=60%	5.29%	N/A	G835P	02/02/2029	£0	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	<=60%	5.04%	N/A	G836P	02/02/2030	£999	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	<=60%	5.32%	N/A	G837P	02/02/2030	£0	2%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	<=60%	5.00%	N/A	G838P	02/02/2032	£999	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	<=60%	5.06%	N/A	G839P	02/02/2032	£499	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	<=60%	5.17%	N/A	G840P	02/02/2032	£0	5%	05/03/2027
c 7 Yr Fixed til 02 Feb 2034 then SVR	<=60%	5.17%	N/A	G841P	02/02/2034	£0	5%	05/03/2027
2 Yr Tracker BBR plus 0.45% then SVR	<=60%	4.20%	0.45%	B518T	2nd Anniversary	£999	No ERC	05/03/2027
Lifetime Tracker BBR plus 1.11%	<=75%	4.86%	1.11%	TR305	None	£999	No ERC	05/03/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/03/2027

c 1 Yr Fixed til 02 Feb 2028 then SVR	60.01 <=75% and **£500k+**	5.06%	N/A	G832P	02/02/2028	£499	1%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	60.01 <=75% and **£500k+**	4.94%	N/A	G833P	02/02/2029	£999	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	60.01 <=75% and **£500k+**	5.06%	N/A	G834P	02/02/2029	£499	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	60.01 <=75% and **£500k+**	5.29%	N/A	G835P	02/02/2029	£0	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	60.01 <=75% and **£500k+**	5.04%	N/A	G836P	02/02/2030	£999	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	60.01 <=75% and **£500k+**	5.32%	N/A	G837P	02/02/2030	£0	2%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	60.01 <=75% and **£500k+**	5.00%	N/A	G838P	02/02/2032	£999	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	60.01 <=75% and **£500k+**	5.06%	N/A	G839P	02/02/2032	£499	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	60.01 <=75% and **£500k+**	5.17%	N/A	G840P	02/02/2032	£0	5%	05/03/2027
c 7 Yr Fixed til 02 Feb 2034 then SVR	60.01 <=75% and **£500k+**	5.17%	N/A	G841P	02/02/2034	£0	5%	05/03/2027
2 Yr Tracker BBR plus 0.45% then SVR	60.01 <=75% and **£500k+**	4.20%	0.45%	B518T	2nd Anniversary	£999	No ERC	05/03/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/03/2027

c 1 Yr Fixed til 02 Feb 2028 then SVR	60.01 <=75% and **< £500k**	5.11%	N/A	G842P	02/02/2028	£499	1%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	60.01 <=75% and **< £500k**	5.06%	N/A	G843P	02/02/2029	£999	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	60.01 <=75% and **< £500k**	5.18%	N/A	G844P	02/02/2029	£499	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	60.01 <=75% and **< £500k**	5.42%	N/A	G845P	02/02/2029	£0	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	60.01 <=75% and **< £500k**	5.18%	N/A	G846P	02/02/2030	£999	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	60.01 <=75% and **< £500k**	5.43%	N/A	G847P	02/02/2030	£0	2%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	60.01 <=75% and **< £500k**	5.12%	N/A	G848P	02/02/2032	£999	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	60.01 <=75% and **< £500k**	5.18%	N/A	G849P	02/02/2032	£499	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	60.01 <=75% and **< £500k**	5.27%	N/A	G850P	02/02/2032	£0	5%	05/03/2027
c 7 Yr Fixed til 02 Feb 2034 then SVR	60.01 <=75% and **< £500k**	5.27%	N/A	G851P	02/02/2034	£0	5%	05/03/2027
2 Yr Tracker BBR plus 0.55% then SVR	60.01 <=75% and **< £500k**	4.30%	0.55%	B519T	2nd Anniversary	£999	No ERC	05/03/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/03/2027

c 1 Yr Fixed til 02 Feb 2028 then SVR	75.01 <=80%	5.24%	N/A	G852P	02/02/2028	£499	1%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	75.01 <=80%	5.27%	N/A	G853P	02/02/2029	£999	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	75.01 <=80%	5.65%	N/A	G854P	02/02/2029	£0	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	75.01 <=80%	5.45%	N/A	G855P	02/02/2030	£0	2%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	75.01 <=80%	5.28%	N/A	G856P	02/02/2032	£999	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	75.01 <=80%	5.46%	N/A	G857P	02/02/2032	£0	5%	05/03/2027
2 Yr Tracker BBR plus 0.81% then SVR	75.01 <=80%	4.56%	0.81%	B520T	2nd Anniversary	£999	No ERC	05/03/2027
Lifetime Tracker BBR plus 1.33%	75.01 <=85%	5.08%	1.33%	TR307	None	£999	No ERC	05/03/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/03/2027

c 1 Yr Fixed til 02 Feb 2028 then SVR	80.01 <=85%	5.24%	N/A	G858P	02/02/2028	£499	1%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	80.01 <=85%	5.27%	N/A	G859P	02/02/2029	£999	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	80.01 <=85%	5.65%	N/A	G860P	02/02/2029	£0	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	80.01 <=85%	5.45%	N/A	G861P	02/02/2030	£0	2%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	80.01 <=85%	5.28%	N/A	G862P	02/02/2032	£999	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	80.01 <=85%	5.46%	N/A	G863P	02/02/2032	£0	5%	05/03/2027
2 Yr Tracker BBR plus 0.81% then SVR	80.01 <=85%	4.56%	0.81%	B521T	2nd Anniversary	£999	No ERC	05/03/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/03/2027

c 2 Yr Fixed til 02 Feb 2029 then SVR	85.01 <=90%	5.44%	N/A	G864P	02/02/2029	£999	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	85.01 <=90%	5.82%	N/A	G865P	02/02/2029	£0	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	85.01 <=90%	5.65%	N/A	G866P	02/02/2030	£0	2%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	85.01 <=90%	5.48%	N/A	G867P	02/02/2032	£999	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	85.01 <=90%	5.66%	N/A	G868P	02/02/2032	£0	5%	05/03/2027
2 Yr Tracker BBR plus 1.14% then SVR	85.01 <=90%	4.89%	1.14%	B522T	2nd Anniversary	£999	No ERC	05/03/2027
Lifetime Tracker BBR plus 1.58%	85.01 <=90%	5.33%	1.58%	TR308	None	£999	No ERC	05/03/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	90.01 <=95%	5.87%	N/A	G869P	02/02/2029	£0	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	90.01 <=95%	5.70%	N/A	G870P	02/02/2030	£0	2%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	90.01 <=95%	5.71%	N/A	G871P	02/02/2032	£0	5%	05/03/2027
2 Yr Tracker BBR plus 1.64% then SVR	90.01 <=95%	5.39%	1.64%	B523T	2nd Anniversary	£999	No ERC	05/03/2027
Lifetime Tracker BBR plus 1.83%	90.01 <=95%	5.58%	1.83%	TR306	None	£999	No ERC	05/03/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	95.01 <=200%	5.92%	N/A	G872P	02/02/2029	£0	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	95.01 <=200%	5.75%	N/A	G873P	02/02/2030	£0	2%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	95.01 <=200%	5.76%	N/A	G874P	02/02/2032	£0	5%	05/03/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/03/2027

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 05/11/2026

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 Feb 2029 then SVR	<=60%	4.94%	N/A	BB316	02/02/2029	£1,749	2%	05/03/2027
BTL c 2 Yr Fixed til 02 Feb 2029 then SVR	<=60%	5.34%	N/A	BB317	02/02/2029	£0	2%	05/03/2027
BTL c 5 Yr Fixed til 02 Feb 2032 then SVR	<=60%	5.01%	N/A	BB318	02/02/2032	£1,749	5%	05/03/2027
BTL c 5 Yr Fixed til 02 Feb 2032 then SVR	<=60%	5.20%	N/A	BB319	02/02/2032	£0	5%	05/03/2027
BTL 2 Yr Tracker BBR plus 0.50% then SVR	<=60%	4.25%	0.005	BB320	2nd Anniversary	£1,749	No ERC	05/03/2027
BTL c 2 Yr Fixed til 02 Feb 2029 then SVR	60.01 <=75%	5.14%	N/A	BB321	02/02/2029	£1,749	2%	05/03/2027
BTL c 2 Yr Fixed til 02 Feb 2029 then SVR	60.01 <=75%	5.49%	N/A	BB322	02/02/2029	£0	2%	05/03/2027
BTL c 5 Yr Fixed til 02 Feb 2032 then SVR	60.01 <=75%	5.12%	N/A	BB323	02/02/2032	£1,749	5%	05/03/2027
BTL c 5 Yr Fixed til 02 Feb 2032 then SVR	60.01 <=75%	5.31%	N/A	BB324	02/02/2032	£0	5%	05/03/2027
BTL 2 Yr Tracker BBR plus 0.60% then SVR	60.01 <=75%	4.35%	0.60%	BB325	2nd Anniversary	£1,749	No ERC	05/03/2027
BTL c 2 Yr Fixed til 02 Feb 2029 then SVR	75.01 <= 200%	5.45%	N/A	BB326	02/02/2029	£1,749	2%	05/03/2027
BTL c 2 Yr Fixed til 02 Feb 2029 then SVR	75.01 <= 200%	5.99%	N/A	BB327	02/02/2029	£0	2%	05/03/2027
BTL c 5 Yr Fixed til 02 Feb 2032 then SVR	75.01 <=200%	5.48%	N/A	BB328	02/02/2032	£1,749	5%	05/03/2027
BTL c 5 Yr Fixed til 02 Feb 2032 then SVR	75.01 <=200%	5.72%	N/A	BB329	02/02/2032	£0	5%	05/03/2027
Lifetime Tracker BBR plus 1.93%	<200%	5.68%	1.93%	BB330	None	£1,749	No ERC	05/03/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/03/2027

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Minimum balance to be transferred is £1,000. Products are subject to eligibility and mortgage account status.

***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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