AIMED AT INTERMEDIARIES AND INVESTMENT PROFESSIONALS ONLY. NOT FOR PUBLIC DISTRIBUTION.

Santander Residential Product Transfer Range effective from 21/10/2026

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	G790P	02/02/2028	£499	1%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	<=60%	4.94%	N/A	G791P	02/02/2029	£999	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	<=60%	5.29%	N/A	G792P	02/02/2029	£0	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	<=60%	5.04%	N/A	G793P	02/02/2030	£999	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	<=60%	5.32%	N/A	G794P	02/02/2030	£0	2%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	<=60%	5.01%	N/A	G795P	02/02/2032	£999	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	<=60%	5.17%	N/A	G796P	02/02/2032	£0	5%	05/03/2027
c 7 Yr Fixed til 02 Feb 2034 then SVR	<=60%	5.17%	N/A	G797P	02/02/2034	£0	5%	05/03/2027
2 Yr Tracker BBR plus 0.45% then SVR	<=60%	4.20%	0.45%	B512T	2nd Anniversary	£999	No ERC	05/03/2027
Lifetime Tracker BBR plus 1.11%	<=75%	4.86%	1.11%	TR301	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	G790P	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	G791P	02/02/2029	£999	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	60.01 <=75% and **£500k+**	5.29%	N/A	G792P	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	G793P	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	G794P	02/02/2030	£0	2%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	60.01 <=75% and **£500k+**	5.01%	N/A	G795P	02/02/2032	£999	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	60.01 <=75% and **£500k+**	5.17%	N/A	G796P	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	G797P	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%	B512T	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	G798P	02/02/2028	£499	1%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	60.01 <=75% and **< £500k**	5.14%	N/A	G799P	02/02/2029	£999	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	60.01 <=75% and **< £500k**	5.42%	N/A	G800P	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	G801P	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	G802P	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	G803P	02/02/2032	£999	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	60.01 <=75% and **< £500k**	5.27%	N/A	G804P	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	G805P	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%	B513T	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%	5.11%	N/A	G806P	02/02/2028	£499	1%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	75.01 <=80%	5.24%	N/A	G807P	02/02/2029	£999	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	75.01 <=80%	5.62%	N/A	G808P	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	G809P	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	G810P	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	G811P	02/02/2032	£0	5%	05/03/2027
2 Yr Tracker BBR plus 1.01% then SVR	75.01 <=80%	4.76%	1.01%	B514T	2nd Anniversary	£999	No ERC	05/03/2027
Lifetime Tracker BBR plus 1.33%	75.01 <=85%	5.08%	1.33%	TR303	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%	5.11%	N/A	G812P	02/02/2028	£499	1%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	80.01 <=85%	5.24%	N/A	G813P	02/02/2029	£999	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	80.01 <=85%	5.62%	N/A	G814P	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	G815P	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	G816P	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	G817P	02/02/2032	£0	5%	05/03/2027
2 Yr Tracker BBR plus 1.06% then SVR	80.01 <=85%	4.81%	1.06%	B515T	2nd Anniversary	£999	No ERC	05/03/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/03/2027

Santander

c 1 Yr Fixed til 02 Feb 2028 then SVR	85.01 <=90%	5.40%	N/A	G818P	02/02/2028	£499	1%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	85.01 <=90%	5.44%	N/A	G819P	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	G820P	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	G821P	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	G822P	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	G823P	02/02/2032	£0	5%	05/03/2027
2 Yr Tracker BBR plus 1.39% then SVR	85.01 <=90%	5.14%	1.39%	B516T	2nd Anniversary	£999	No ERC	05/03/2027
Lifetime Tracker BBR plus 1.58%	85.01 <=90%	5.33%	1.58%	TR304	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	90.01 <=95%	5.70%	N/A	G824P	02/02/2028	£0	1%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	90.01 <=95%	5.83%	N/A	G825P	02/02/2029	£0	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	90.01 <=95%	5.67%	N/A	G826P	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	G827P	02/02/2032	£0	5%	05/03/2027
2 Yr Tracker BBR plus 1.64% then SVR	90.01 <=95%	5.39%	1.64%	B517T	2nd Anniversary	£999	No ERC	05/03/2027
Lifetime Tracker BBR plus 1.83%	90.01 <=95%	5.58%	1.83%	TR302	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	95.01 <=200%	5.75%	N/A	G828P	02/02/2028	£0	1%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	95.01 <=200%	5.88%	N/A	G829P	02/02/2029	£0	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	95.01 <=200%	5.72%	N/A	G830P	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	G831P	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 21/10/2026

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	BB301	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	BB302	02/02/2029	£0	2%	05/03/2027
BTL c 5 Yr Fixed til 02 Feb 2032 then SVR	<=60%	5.01%	N/A	BB303	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	BB304	02/02/2032	£0	5%	05/03/2027
BTL 2 Yr Tracker BBR plus 0.50% then SVR	<=60%	4.25%	0.50%	BB314	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	BB305	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	BB306	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	BB307	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	BB308	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%	BB315	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	BB309	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	BB310	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	BB311	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	BB312	02/02/2032	£0	5%	05/03/2027
Lifetime Tracker BBR plus 1.93%	<200%	5.68%	1.93%	BB313	None	£1,749	No ERC	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.

***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%

Santander for Intermediaries is a brand of Santander UK plc and is not a regulated company. Santander UK plc. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN, United Kingdom.
Registered Number 2294747. Registered in England and Wales. Telephone number: 0330 9 123 123. Calls may be recorded or monitored. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 106054. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register. Santander and the flame logo are registered trademarks.

Santander