

Santander Residential Product Transfer Range effective from 04/06/2026

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 Sep 2027 then SVR	<=60%	4.86%	N/A	G346P	02/09/2027	£499	1%	05/10/2026
c 2 Yr Fixed til 02 Sep 2028 then SVR	<=60%	4.56%	N/A	G347P	02/09/2028	£999	2%	05/10/2026
c 2 Yr Fixed til 02 Sep 2028 then SVR	<=60%	4.83%	N/A	G348P	02/09/2028	£0	2%	05/10/2026
c 3 Yr Fixed til 02 Sep 2029 then SVR	<=60%	4.68%	N/A	G349P	02/09/2029	£999	2%	05/10/2026
c 3 Yr Fixed til 02 Sep 2029 then SVR	<=60%	4.96%	N/A	G350P	02/09/2029	£0	2%	05/10/2026
c 5 Yr Fixed til 02 Sep 2031 then SVR	<=60%	4.60%	N/A	G351P	02/09/2031	£999	5%	05/10/2026
c 5 Yr Fixed til 02 Sep 2031 then SVR	<=60%	4.75%	N/A	G352P	02/09/2031	£0	5%	05/10/2026
c 7 Yr Fixed til 02 Sep 2033 then SVR	<=60%	4.75%	N/A	G353P	02/09/2033	£0	5%	05/10/2026
2 Yr Tracker BBR plus 0.55% then SVR	<=60%	4.30%	0.55%	B439T	2nd Anniversary	£999	No ERC	05/10/2026
Lifetime Tracker BBR plus 0.86%	<=75%	4.61%	0.86%	TR261	None	£999	No ERC	05/10/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/10/2026

c 1 Yr Fixed til 02 Sep 2027 then SVR	60.01 <=75% and £500k+	4.86%	N/A	G346P	02/09/2027	£499	1%	05/10/2026
c 2 Yr Fixed til 02 Sep 2028 then SVR	60.01 <=75% and £500k+	4.56%	N/A	G347P	02/09/2028	£999	2%	05/10/2026
c 2 Yr Fixed til 02 Sep 2028 then SVR	60.01 <=75% and £500k+	4.83%	N/A	G348P	02/09/2028	£0	2%	05/10/2026
c 3 Yr Fixed til 02 Sep 2029 then SVR	60.01 <=75% and £500k+	4.68%	N/A	G349P	02/09/2029	£999	2%	05/10/2026
c 3 Yr Fixed til 02 Sep 2029 then SVR	60.01 <=75% and £500k+	4.96%	N/A	G350P	02/09/2029	£0	2%	05/10/2026
c 5 Yr Fixed til 02 Sep 2031 then SVR	60.01 <=75% and £500k+	4.60%	N/A	G351P	02/09/2031	£999	5%	05/10/2026
c 5 Yr Fixed til 02 Sep 2031 then SVR	60.01 <=75% and £500k+	4.75%	N/A	G352P	02/09/2031	£0	5%	05/10/2026
c 7 Yr Fixed til 02 Sep 2033 then SVR	60.01 <=75% and £500k+	4.75%	N/A	G353P	02/09/2033	£0	5%	05/10/2026
2 Yr Tracker BBR plus 0.55% then SVR	60.01 <=75% and £500k+	4.30%	0.55%	B439T	2nd Anniversary	£999	No ERC	05/10/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/10/2026

c 1 Yr Fixed til 02 Sep 2027 then SVR	60.01 <=75% and < £500k	4.91%	N/A	G354P	02/09/2027	£499	1%	05/10/2026
c 2 Yr Fixed til 02 Sep 2028 then SVR	60.01 <=75% and < £500k	4.64%	N/A	G355P	02/09/2028	£999	2%	05/10/2026
c 2 Yr Fixed til 02 Sep 2028 then SVR	60.01 <=75% and < £500k	4.90%	N/A	G356P	02/09/2028	£0	2%	05/10/2026
c 3 Yr Fixed til 02 Sep 2029 then SVR	60.01 <=75% and < £500k	4.78%	N/A	G357P	02/09/2029	£999	2%	05/10/2026
c 3 Yr Fixed til 02 Sep 2029 then SVR	60.01 <=75% and < £500k	5.10%	N/A	G358P	02/09/2029	£0	2%	05/10/2026
c 5 Yr Fixed til 02 Sep 2031 then SVR	60.01 <=75% and < £500k	4.68%	N/A	G359P	02/09/2031	£999	5%	05/10/2026
c 5 Yr Fixed til 02 Sep 2031 then SVR	60.01 <=75% and < £500k	4.83%	N/A	G360P	02/09/2031	£0	5%	05/10/2026
c 7 Yr Fixed til 02 Sep 2033 then SVR	60.01 <=75% and < £500k	4.83%	N/A	G361P	02/09/2033	£0	5%	05/10/2026
2 Yr Tracker BBR plus 0.67% then SVR	60.01 <=75% and < £500k	4.42%	0.67%	B440T	2nd Anniversary	£999	No ERC	05/10/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/10/2026

c 1 Yr Fixed til 02 Sep 2027 then SVR	75.01 <=80%	4.96%	N/A	G362P	02/09/2027	£499	1%	05/10/2026
c 2 Yr Fixed til 02 Sep 2028 then SVR	75.01 <=80%	4.93%	N/A	G363P	02/09/2028	£999	2%	05/10/2026
c 2 Yr Fixed til 02 Sep 2028 then SVR	75.01 <=80%	5.31%	N/A	G364P	02/09/2028	£0	2%	05/10/2026
c 3 Yr Fixed til 02 Sep 2029 then SVR	75.01 <=80%	5.29%	N/A	G365P	02/09/2029	£0	2%	05/10/2026
c 5 Yr Fixed til 02 Sep 2031 then SVR	75.01 <=80%	4.89%	N/A	G366P	02/09/2031	£999	5%	05/10/2026
c 5 Yr Fixed til 02 Sep 2031 then SVR	75.01 <=80%	5.09%	N/A	G367P	02/09/2031	£0	5%	05/10/2026
2 Yr Tracker BBR plus 1.01% then SVR	75.01 <=80%	4.76%	1.01%	B441T	2nd Anniversary	£999	No ERC	05/10/2026
Lifetime Tracker BBR plus 1.23%	75.01 <=85%	4.98%	1.23%	TR263	None	£999	No ERC	05/10/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/10/2026

c 1 Yr Fixed til 02 Sep 2027 then SVR	80.01 <=85%	4.96%	N/A	G368P	02/09/2027	£499	1%	05/10/2026
c 2 Yr Fixed til 02 Sep 2028 then SVR	80.01 <=85%	4.93%	N/A	G369P	02/09/2028	£999	2%	05/10/2026
c 2 Yr Fixed til 02 Sep 2028 then SVR	80.01 <=85%	5.31%	N/A	G370P	02/09/2028	£0	2%	05/10/2026
c 3 Yr Fixed til 02 Sep 2029 then SVR	80.01 <=85%	5.29%	N/A	G371P	02/09/2029	£0	2%	05/10/2026
c 5 Yr Fixed til 02 Sep 2031 then SVR	80.01 <=85%	4.89%	N/A	G372P	02/09/2031	£999	5%	05/10/2026
c 5 Yr Fixed til 02 Sep 2031 then SVR	80.01 <=85%	5.09%	N/A	G373P	02/09/2031	£0	5%	05/10/2026
2 Yr Tracker BBR plus 1.06% then SVR	80.01 <=85%	4.81%	1.06%	B442T	2nd Anniversary	£999	No ERC	05/10/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/10/2026

c 1 Yr Fixed til 02 Sep 2027 then SVR	85.01 <=90%	5.06%	N/A	G374P	02/09/2027	£499	1%	05/10/2026
c 2 Yr Fixed til 02 Sep 2028 then SVR	85.01 <=90%	5.15%	N/A	G375P	02/09/2028	£999	2%	05/10/2026
c 2 Yr Fixed til 02 Sep 2028 then SVR	85.01 <=90%	5.53%	N/A	G376P	02/09/2028	£0	2%	05/10/2026
c 3 Yr Fixed til 02 Sep 2029 then SVR	85.01 <=90%	5.52%	N/A	G377P	02/09/2029	£0	2%	05/10/2026
c 5 Yr Fixed til 02 Sep 2031 then SVR	85.01 <=90%	5.09%	N/A	G378P	02/09/2031	£999	5%	05/10/2026
c 5 Yr Fixed til 02 Sep 2031 then SVR	85.01 <=90%	5.27%	N/A	G379P	02/09/2031	£0	5%	05/10/2026
2 Yr Tracker BBR plus 1.39% then SVR	85.01 <=90%	5.14%	1.39%	B443T	2nd Anniversary	£999	No ERC	05/10/2026
Lifetime Tracker BBR plus 1.48%	85.01 <=90%	5.23%	1.48%	TR264	None	£999	No ERC	05/10/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/10/2026

c 1 Yr Fixed til 02 Sep 2027 then SVR	90.01 <=95%	5.44%	N/A	G380P	02/09/2027	£0	1%	05/10/2026
c 2 Yr Fixed til 02 Sep 2028 then SVR	90.01 <=95%	5.63%	N/A	G381P	02/09/2028	£0	2%	05/10/2026
c 3 Yr Fixed til 02 Sep 2029 then SVR	90.01 <=95%	5.57%	N/A	G382P	02/09/2029	£0	2%	05/10/2026
c 5 Yr Fixed til 02 Sep 2031 then SVR	90.01 <=95%	5.41%	N/A	G383P	02/09/2031	£0	5%	05/10/2026
2 Yr Tracker BBR plus 1.64% then SVR	90.01 <=95%	5.39%	1.64%	B444T	2nd Anniversary	£999	No ERC	05/10/2026
Lifetime Tracker BBR plus 1.73%	90.01 <=95%	5.48%	1.73%	TR262	None	£999	No ERC	05/10/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/10/2026

c 1 Yr Fixed til 02 Sep 2027 then SVR	95.01 <=200%	5.49%	N/A	G384P	02/09/2027	£0	1%	05/10/2026
c 2 Yr Fixed til 02 Sep 2028 then SVR	95.01 <=200%	5.68%	N/A	G385P	02/09/2028	£0	2%	05/10/2026
c 3 Yr Fixed til 02 Sep 2029 then SVR	95.01 <=200%	5.62%	N/A	G386P	02/09/2029	£0	2%	05/10/2026
c 5 Yr Fixed til 02 Sep 2031 then SVR	95.01 <=200%	5.46%	N/A	G387P	02/09/2031	£0	5%	05/10/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/10/2026

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 04/06/2026

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 Sep 2028 then SVR	<=60%	4.56%	N/A	BB162	02/09/2028	£1,749	2%	05/10/2026
BTL c 2 Yr Fixed til 02 Sep 2028 then SVR	<=60%	4.97%	N/A	BB163	02/09/2028	£0	2%	05/10/2026
BTL c 5 Yr Fixed til 02 Sep 2031 then SVR	<=60%	4.62%	N/A	BB164	02/09/2031	£1,749	5%	05/10/2026
BTL c 5 Yr Fixed til 02 Sep 2031 then SVR	<=60%	4.81%	N/A	BB165	02/09/2031	£0	5%	05/10/2026
BTL c 2 Yr Fixed til 02 Sep 2028 then SVR	60.01 <=75%	4.66%	N/A	BB166	02/09/2028	£1,749	2%	05/10/2026
BTL c 2 Yr Fixed til 02 Sep 2028 then SVR	60.01 <=75%	5.07%	N/A	BB167	02/09/2028	£0	2%	05/10/2026
BTL c 5 Yr Fixed til 02 Sep 2031 then SVR	60.01 <=75%	4.72%	N/A	BB168	02/09/2031	£1,749	5%	05/10/2026
BTL c 5 Yr Fixed til 02 Sep 2031 then SVR	60.01 <=75%	4.93%	N/A	BB169	02/09/2031	£0	5%	05/10/2026
BTL c 2 Yr Fixed til 02 Sep 2028 then SVR	75.01 <= 200%	5.45%	N/A	BB170	02/09/2028	£1,749	2%	05/10/2026
BTL c 2 Yr Fixed til 02 Sep 2028 then SVR	75.01 <= 200%	5.99%	N/A	BB171	02/09/2028	£0	2%	05/10/2026
BTL c 5 Yr Fixed til 02 Sep 2031 then SVR	75.01 <=200%	5.19%	N/A	BB172	02/09/2031	£1,749	5%	05/10/2026
BTL c 5 Yr Fixed til 02 Sep 2031 then SVR	75.01 <=200%	5.46%	N/A	BB173	02/09/2031	£0	5%	05/10/2026
Lifetime Tracker BBR plus 1.83%	<200%	5.58%	1.83%	BB174	None	£1,749	No ERC	05/10/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/10/2026

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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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