

**Santander Residential Product Transfer Range effective from 04/03/2026**

| 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 Jun 2027 then SVR | <=60%                     | 3.95%        | N/A                              | F978P        | 02/06/2027       | £499        | 1%                          | 05/07/2026          |
| c 2 Yr Fixed til 02 Jun 2028 then SVR | <=60%                     | 3.65%        | N/A                              | F979P        | 02/06/2028       | £999        | 2%                          | 05/07/2026          |
| c 2 Yr Fixed til 02 Jun 2028 then SVR | <=60%                     | 3.93%        | N/A                              | F980P        | 02/06/2028       | £0          | 2%                          | 05/07/2026          |
| c 3 Yr Fixed til 02 Jun 2029 then SVR | <=60%                     | 3.70%        | N/A                              | F981P        | 02/06/2029       | £999        | 2%                          | 05/07/2026          |
| c 3 Yr Fixed til 02 Jun 2029 then SVR | <=60%                     | 4.00%        | N/A                              | F982P        | 02/06/2029       | £0          | 2%                          | 05/07/2026          |
| c 5 Yr Fixed til 02 Jun 2031 then SVR | <=60%                     | 3.80%        | N/A                              | F983P        | 02/06/2031       | £999        | 5%                          | 05/07/2026          |
| c 5 Yr Fixed til 02 Jun 2031 then SVR | <=60%                     | 3.93%        | N/A                              | F984P        | 02/06/2031       | £0          | 5%                          | 05/07/2026          |
| c 7 Yr Fixed til 02 Jun 2033 then SVR | <=60%                     | 4.04%        | N/A                              | F985P        | 02/06/2033       | £0          | 5%                          | 05/07/2026          |
| 2 Yr Tracker BBR plus 0.20% then SVR  | <=60%                     | 3.95%        | 0.20%                            | B391T        | 2nd Anniversary  | £999        | No ERC                      | 05/07/2026          |
| Lifetime Tracker BBR plus 0.52%       | <=75%                     | 4.27%        | 0.52%                            | TR229        | None             | £999        | No ERC                      | 05/07/2026          |
| Standard Variable Rate                | <200%                     | 6.50%        | NA                               | SV003        | None             | £0          | No ERC                      | 05/07/2026          |

|                                       |                               |       |       |       |                 |      |        |            |
|---------------------------------------|-------------------------------|-------|-------|-------|-----------------|------|--------|------------|
| c 1 Yr Fixed til 02 Jun 2027 then SVR | 60.01 <=75% and <b>£500k+</b> | 3.95% | N/A   | F978P | 02/06/2027      | £499 | 1%     | 05/07/2026 |
| c 2 Yr Fixed til 02 Jun 2028 then SVR | 60.01 <=75% and <b>£500k+</b> | 3.65% | N/A   | F979P | 02/06/2028      | £999 | 2%     | 05/07/2026 |
| c 2 Yr Fixed til 02 Jun 2028 then SVR | 60.01 <=75% and <b>£500k+</b> | 3.93% | N/A   | F980P | 02/06/2028      | £0   | 2%     | 05/07/2026 |
| c 3 Yr Fixed til 02 Jun 2029 then SVR | 60.01 <=75% and <b>£500k+</b> | 3.70% | N/A   | F981P | 02/06/2029      | £999 | 2%     | 05/07/2026 |
| c 3 Yr Fixed til 02 Jun 2029 then SVR | 60.01 <=75% and <b>£500k+</b> | 4.00% | N/A   | F982P | 02/06/2029      | £0   | 2%     | 05/07/2026 |
| c 5 Yr Fixed til 02 Jun 2031 then SVR | 60.01 <=75% and <b>£500k+</b> | 3.80% | N/A   | F983P | 02/06/2031      | £999 | 5%     | 05/07/2026 |
| c 5 Yr Fixed til 02 Jun 2031 then SVR | 60.01 <=75% and <b>£500k+</b> | 3.93% | N/A   | F984P | 02/06/2031      | £0   | 5%     | 05/07/2026 |
| c 7 Yr Fixed til 02 Jun 2033 then SVR | 60.01 <=75% and <b>£500k+</b> | 4.04% | N/A   | F985P | 02/06/2033      | £0   | 5%     | 05/07/2026 |
| 2 Yr Tracker BBR plus 0.20% then SVR  | 60.01 <=75% and <b>£500k+</b> | 3.95% | 0.20% | B391T | 2nd Anniversary | £999 | No ERC | 05/07/2026 |
| Standard Variable Rate                | <200%                         | 6.50% | NA    | SV003 | None            | £0   | No ERC | 05/07/2026 |

|                                       |                                   |       |       |       |                 |      |        |            |
|---------------------------------------|-----------------------------------|-------|-------|-------|-----------------|------|--------|------------|
| c 1 Yr Fixed til 02 Jun 2027 then SVR | 60.01 <=75% and <b>&lt; £500k</b> | 4.13% | N/A   | F986P | 02/06/2027      | £499 | 1%     | 05/07/2026 |
| c 2 Yr Fixed til 02 Jun 2028 then SVR | 60.01 <=75% and <b>&lt; £500k</b> | 3.72% | N/A   | F987P | 02/06/2028      | £999 | 2%     | 05/07/2026 |
| c 2 Yr Fixed til 02 Jun 2028 then SVR | 60.01 <=75% and <b>&lt; £500k</b> | 4.03% | N/A   | F988P | 02/06/2028      | £0   | 2%     | 05/07/2026 |
| c 3 Yr Fixed til 02 Jun 2029 then SVR | 60.01 <=75% and <b>&lt; £500k</b> | 3.80% | N/A   | F989P | 02/06/2029      | £999 | 2%     | 05/07/2026 |
| c 3 Yr Fixed til 02 Jun 2029 then SVR | 60.01 <=75% and <b>&lt; £500k</b> | 4.05% | N/A   | F990P | 02/06/2029      | £0   | 2%     | 05/07/2026 |
| c 5 Yr Fixed til 02 Jun 2031 then SVR | 60.01 <=75% and <b>&lt; £500k</b> | 3.88% | N/A   | F991P | 02/06/2031      | £999 | 5%     | 05/07/2026 |
| c 5 Yr Fixed til 02 Jun 2031 then SVR | 60.01 <=75% and <b>&lt; £500k</b> | 4.01% | N/A   | F992P | 02/06/2031      | £0   | 5%     | 05/07/2026 |
| c 7 Yr Fixed til 02 Jun 2033 then SVR | 60.01 <=75% and <b>&lt; £500k</b> | 4.14% | N/A   | F993P | 02/06/2033      | £0   | 5%     | 05/07/2026 |
| 2 Yr Tracker BBR plus 0.32% then SVR  | 60.01 <=75% and <b>&lt; £500k</b> | 4.07% | 0.32% | B392T | 2nd Anniversary | £999 | No ERC | 05/07/2026 |
| Standard Variable Rate                | <200%                             | 6.50% | NA    | SV003 | None            | £0   | No ERC | 05/07/2026 |

|                                       |             |       |       |       |                 |      |        |            |
|---------------------------------------|-------------|-------|-------|-------|-----------------|------|--------|------------|
| c 1 Yr Fixed til 02 Jun 2027 then SVR | 75.01 <=80% | 4.64% | N/A   | F994P | 02/06/2027      | £499 | 1%     | 05/07/2026 |
| c 2 Yr Fixed til 02 Jun 2028 then SVR | 75.01 <=80% | 3.91% | N/A   | F995P | 02/06/2028      | £999 | 2%     | 05/07/2026 |
| c 2 Yr Fixed til 02 Jun 2028 then SVR | 75.01 <=80% | 4.29% | N/A   | F996P | 02/06/2028      | £0   | 2%     | 05/07/2026 |
| c 3 Yr Fixed til 02 Jun 2029 then SVR | 75.01 <=80% | 4.16% | N/A   | F997P | 02/06/2029      | £0   | 2%     | 05/07/2026 |
| c 5 Yr Fixed til 02 Jun 2031 then SVR | 75.01 <=80% | 4.03% | N/A   | F998P | 02/06/2031      | £999 | 5%     | 05/07/2026 |
| c 5 Yr Fixed til 02 Jun 2031 then SVR | 75.01 <=80% | 4.21% | N/A   | F999P | 02/06/2031      | £0   | 5%     | 05/07/2026 |
| 2 Yr Tracker BBR plus 0.66% then SVR  | 75.01 <=80% | 4.41% | 0.66% | B393T | 2nd Anniversary | £999 | No ERC | 05/07/2026 |
| Lifetime Tracker BBR plus 0.89%       | 75.01 <=85% | 4.64% | 0.89% | TR231 | None            | £999 | No ERC | 05/07/2026 |
| Standard Variable Rate                | <200%       | 6.50% | NA    | SV003 | None            | £0   | No ERC | 05/07/2026 |

|                                       |             |       |       |       |                 |      |        |            |
|---------------------------------------|-------------|-------|-------|-------|-----------------|------|--------|------------|
| c 1 Yr Fixed til 02 Jun 2027 then SVR | 80.01 <=85% | 4.78% | N/A   | G001P | 02/06/2027      | £499 | 1%     | 05/07/2026 |
| c 2 Yr Fixed til 02 Jun 2028 then SVR | 80.01 <=85% | 3.96% | N/A   | G002P | 02/06/2028      | £999 | 2%     | 05/07/2026 |
| c 2 Yr Fixed til 02 Jun 2028 then SVR | 80.01 <=85% | 4.34% | N/A   | G003P | 02/06/2028      | £0   | 2%     | 05/07/2026 |
| c 3 Yr Fixed til 02 Jun 2029 then SVR | 80.01 <=85% | 4.21% | N/A   | G004P | 02/06/2029      | £0   | 2%     | 05/07/2026 |
| c 5 Yr Fixed til 02 Jun 2031 then SVR | 80.01 <=85% | 4.07% | N/A   | G005P | 02/06/2031      | £999 | 5%     | 05/07/2026 |
| c 5 Yr Fixed til 02 Jun 2031 then SVR | 80.01 <=85% | 4.25% | N/A   | G006P | 02/06/2031      | £0   | 5%     | 05/07/2026 |
| 2 Yr Tracker BBR plus 0.71% then SVR  | 80.01 <=85% | 4.46% | 0.71% | B394T | 2nd Anniversary | £999 | No ERC | 05/07/2026 |
| Standard Variable Rate                | <200%       | 6.50% | NA    | SV003 | None            | £0   | No ERC | 05/07/2026 |

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|                                       |             |       |       |       |                 |      |        |            |
|---------------------------------------|-------------|-------|-------|-------|-----------------|------|--------|------------|
| c 1 Yr Fixed til 02 Jun 2027 then SVR | 85.01 <=90% | 4.91% | N/A   | G007P | 02/06/2027      | £499 | 1%     | 05/07/2026 |
| c 2 Yr Fixed til 02 Jun 2028 then SVR | 85.01 <=90% | 4.36% | N/A   | G008P | 02/06/2028      | £999 | 2%     | 05/07/2026 |
| c 2 Yr Fixed til 02 Jun 2028 then SVR | 85.01 <=90% | 4.74% | N/A   | G009P | 02/06/2028      | £0   | 2%     | 05/07/2026 |
| c 3 Yr Fixed til 02 Jun 2029 then SVR | 85.01 <=90% | 4.68% | N/A   | G010P | 02/06/2029      | £0   | 2%     | 05/07/2026 |
| c 5 Yr Fixed til 02 Jun 2031 then SVR | 85.01 <=90% | 4.19% | N/A   | G011P | 02/06/2031      | £999 | 5%     | 05/07/2026 |
| c 5 Yr Fixed til 02 Jun 2031 then SVR | 85.01 <=90% | 4.37% | N/A   | G012P | 02/06/2031      | £0   | 5%     | 05/07/2026 |
| 2 Yr Tracker BBR plus 1.04% then SVR  | 85.01 <=90% | 4.79% | 1.04% | B395T | 2nd Anniversary | £999 | No ERC | 05/07/2026 |
| Lifetime Tracker BBR plus 1.14%       | 85.01 <=90% | 4.89% | 1.14% | TR232 | None            | £999 | No ERC | 05/07/2026 |
| Standard Variable Rate                | <200%       | 6.50% | NA    | SV003 | None            | £0   | No ERC | 05/07/2026 |

|                                       |             |       |       |       |                 |      |        |            |
|---------------------------------------|-------------|-------|-------|-------|-----------------|------|--------|------------|
| c 1 Yr Fixed til 02 Jun 2027 then SVR | 90.01 <=95% | 5.25% | N/A   | G013P | 02/06/2027      | £0   | 1%     | 05/07/2026 |
| c 2 Yr Fixed til 02 Jun 2028 then SVR | 90.01 <=95% | 5.05% | N/A   | G014P | 02/06/2028      | £0   | 2%     | 05/07/2026 |
| c 3 Yr Fixed til 02 Jun 2029 then SVR | 90.01 <=95% | 4.98% | N/A   | G015P | 02/06/2029      | £0   | 2%     | 05/07/2026 |
| c 5 Yr Fixed til 02 Jun 2031 then SVR | 90.01 <=95% | 4.75% | N/A   | G016P | 02/06/2031      | £0   | 5%     | 05/07/2026 |
| 2 Yr Tracker BBR plus 1.29% then SVR  | 90.01 <=95% | 5.04% | 1.29% | B396T | 2nd Anniversary | £999 | No ERC | 05/07/2026 |
| Lifetime Tracker BBR plus 1.39%       | 90.01 <=95% | 5.14% | 1.39% | TR230 | None            | £999 | No ERC | 05/07/2026 |
| Standard Variable Rate                | <200%       | 6.50% | NA    | SV003 | None            | £0   | No ERC | 05/07/2026 |

|                                       |              |       |     |       |            |    |        |            |
|---------------------------------------|--------------|-------|-----|-------|------------|----|--------|------------|
| c 1 Yr Fixed til 02 Jun 2027 then SVR | 95.01 <=200% | 5.30% | N/A | G017P | 02/06/2027 | £0 | 1%     | 05/07/2026 |
| c 2 Yr Fixed til 02 Jun 2028 then SVR | 95.01 <=200% | 5.10% | N/A | G018P | 02/06/2028 | £0 | 2%     | 05/07/2026 |
| c 3 Yr Fixed til 02 Jun 2029 then SVR | 95.01 <=200% | 5.03% | N/A | G019P | 02/06/2029 | £0 | 2%     | 05/07/2026 |
| c 5 Yr Fixed til 02 Jun 2031 then SVR | 95.01 <=200% | 4.80% | N/A | G020P | 02/06/2031 | £0 | 5%     | 05/07/2026 |
| Standard Variable Rate                | <200%        | 6.50% | NA  | SV003 | None       | £0 | No ERC | 05/07/2026 |

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 04/03/2026**

| 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 Jun 2028 then SVR | <=60%                     | 3.68%        | N/A                              | BB040        | 02/06/2028       | £1,749      | 2%                          | 05/07/2026          |
| BTL c 2 Yr Fixed til 02 Jun 2028 then SVR | <=60%                     | 4.22%        | N/A                              | BB041        | 02/06/2028       | £0          | 2%                          | 05/07/2026          |
| BTL c 5 Yr Fixed til 02 Jun 2031 then SVR | <=60%                     | 3.80%        | N/A                              | BB042        | 02/06/2031       | £1,749      | 5%                          | 05/07/2026          |
| BTL c 5 Yr Fixed til 02 Jun 2031 then SVR | <=60%                     | 4.07%        | N/A                              | BB043        | 02/06/2031       | £0          | 5%                          | 05/07/2026          |
| BTL c 2 Yr Fixed til 02 Jun 2028 then SVR | 60.01 <=75%               | 3.80%        | N/A                              | BB044        | 02/06/2028       | £1,749      | 2%                          | 05/07/2026          |
| BTL c 2 Yr Fixed til 02 Jun 2028 then SVR | 60.01 <=75%               | 4.34%        | N/A                              | BB045        | 02/06/2028       | £0          | 2%                          | 05/07/2026          |
| BTL c 5 Yr Fixed til 02 Jun 2031 then SVR | 60.01 <=75%               | 3.95%        | N/A                              | BB046        | 02/06/2031       | £1,749      | 5%                          | 05/07/2026          |
| BTL c 5 Yr Fixed til 02 Jun 2031 then SVR | 60.01 <=75%               | 4.22%        | N/A                              | BB047        | 02/06/2031       | £0          | 5%                          | 05/07/2026          |
| BTL c 2 Yr Fixed til 02 Jun 2028 then SVR | 75.01 <= 200%             | 4.90%        | N/A                              | BB048        | 02/06/2028       | £1,749      | 2%                          | 05/07/2026          |
| BTL c 2 Yr Fixed til 02 Jun 2028 then SVR | 75.01 <= 200%             | 5.44%        | N/A                              | BB049        | 02/06/2028       | £0          | 2%                          | 05/07/2026          |
| BTL c 5 Yr Fixed til 02 Jun 2031 then SVR | 75.01 <=200%              | 4.79%        | N/A                              | BB050        | 02/06/2031       | £1,749      | 5%                          | 05/07/2026          |
| BTL c 5 Yr Fixed til 02 Jun 2031 then SVR | 75.01 <=200%              | 5.06%        | N/A                              | BB051        | 02/06/2031       | £0          | 5%                          | 05/07/2026          |
| Lifetime Tracker BBR plus 1.49%           | <200%                     | 5.24%        | 1.49%                            | BB052        | None             | £1,749      | No ERC                      | 05/07/2026          |
| Standard Variable Rate                    | <200%                     | 6.50%        | NA                               | SV003        | None             | £0          | No ERC                      | 05/07/2026          |

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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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