

Santander Residential Product Transfer Range effective from 19/08/2026

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 Dec 2027 then SVR	<=60%	4.86%	N/A	G566P	02/12/2027	£499	1%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	<=60%	4.54%	N/A	G567P	02/12/2028	£999	2%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	<=60%	4.84%	N/A	G568P	02/12/2028	£0	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	<=60%	4.57%	N/A	G569P	02/12/2029	£999	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	<=60%	4.80%	N/A	G570P	02/12/2029	£0	2%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	<=60%	4.59%	N/A	G571P	02/12/2031	£999	5%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	<=60%	4.72%	N/A	G572P	02/12/2031	£0	5%	05/01/2027
c 7 Yr Fixed til 02 Dec 2033 then SVR	<=60%	4.72%	N/A	G573P	02/12/2033	£0	5%	05/01/2027
2 Yr Tracker BBR plus 0.39% then SVR	<=60%	4.14%	0.39%	B469T	2nd Anniversary	£999	No ERC	05/01/2027
Lifetime Tracker BBR plus 0.86%	<=75%	4.61%	0.86%	TR281	None	£999	No ERC	05/01/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/01/2027

c 1 Yr Fixed til 02 Dec 2027 then SVR	60.01 <=75% and £500k+	4.86%	N/A	G566P	02/12/2027	£499	1%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	60.01 <=75% and £500k+	4.54%	N/A	G567P	02/12/2028	£999	2%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	60.01 <=75% and £500k+	4.84%	N/A	G568P	02/12/2028	£0	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	60.01 <=75% and £500k+	4.57%	N/A	G569P	02/12/2029	£999	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	60.01 <=75% and £500k+	4.80%	N/A	G570P	02/12/2029	£0	2%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	60.01 <=75% and £500k+	4.59%	N/A	G571P	02/12/2031	£999	5%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	60.01 <=75% and £500k+	4.72%	N/A	G572P	02/12/2031	£0	5%	05/01/2027
c 7 Yr Fixed til 02 Dec 2033 then SVR	60.01 <=75% and £500k+	4.72%	N/A	G573P	02/12/2033	£0	5%	05/01/2027
2 Yr Tracker BBR plus 0.39% then SVR	60.01 <=75% and £500k+	4.14%	0.39%	B469T	2nd Anniversary	£999	No ERC	05/01/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/01/2027

c 1 Yr Fixed til 02 Dec 2027 then SVR	60.01 <=75% and < £500k	4.91%	N/A	G574P	02/12/2027	£499	1%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	60.01 <=75% and < £500k	4.64%	N/A	G575P	02/12/2028	£999	2%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	60.01 <=75% and < £500k	4.94%	N/A	G576P	02/12/2028	£0	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	60.01 <=75% and < £500k	4.67%	N/A	G577P	02/12/2029	£999	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	60.01 <=75% and < £500k	4.97%	N/A	G578P	02/12/2029	£0	2%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	60.01 <=75% and < £500k	4.68%	N/A	G579P	02/12/2031	£999	5%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	60.01 <=75% and < £500k	4.85%	N/A	G580P	02/12/2031	£0	5%	05/01/2027
c 7 Yr Fixed til 02 Dec 2033 then SVR	60.01 <=75% and < £500k	4.85%	N/A	G581P	02/12/2033	£0	5%	05/01/2027
2 Yr Tracker BBR plus 0.49% then SVR	60.01 <=75% and < £500k	4.24%	0.49%	B470T	2nd Anniversary	£999	No ERC	05/01/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/01/2027

c 1 Yr Fixed til 02 Dec 2027 then SVR	75.01 <=80%	4.96%	N/A	G582P	02/12/2027	£499	1%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	75.01 <=80%	4.79%	N/A	G583P	02/12/2028	£999	2%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	75.01 <=80%	5.17%	N/A	G584P	02/12/2028	£0	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	75.01 <=80%	5.14%	N/A	G585P	02/12/2029	£0	2%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	75.01 <=80%	4.83%	N/A	G586P	02/12/2031	£999	5%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	75.01 <=80%	5.01%	N/A	G587P	02/12/2031	£0	5%	05/01/2027
2 Yr Tracker BBR plus 1.01% then SVR	75.01 <=80%	4.76%	1.01%	B471T	2nd Anniversary	£999	No ERC	05/01/2027
Lifetime Tracker BBR plus 1.23%	75.01 <=85%	4.98%	1.23%	TR283	None	£999	No ERC	05/01/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/01/2027

c 1 Yr Fixed til 02 Dec 2027 then SVR	80.01 <=85%	4.96%	N/A	G588P	02/12/2027	£499	1%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	80.01 <=85%	4.79%	N/A	G589P	02/12/2028	£999	2%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	80.01 <=85%	5.17%	N/A	G590P	02/12/2028	£0	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	80.01 <=85%	5.14%	N/A	G591P	02/12/2029	£0	2%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	80.01 <=85%	4.83%	N/A	G592P	02/12/2031	£999	5%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	80.01 <=85%	5.01%	N/A	G593P	02/12/2031	£0	5%	05/01/2027
2 Yr Tracker BBR plus 1.06% then SVR	80.01 <=85%	4.81%	1.06%	B472T	2nd Anniversary	£999	No ERC	05/01/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/01/2027

c 1 Yr Fixed til 02 Dec 2027 then SVR	85.01 <=90%	5.06%	N/A	G594P	02/12/2027	£499	1%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	85.01 <=90%	5.03%	N/A	G595P	02/12/2028	£999	2%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	85.01 <=90%	5.41%	N/A	G596P	02/12/2028	£0	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	85.01 <=90%	5.37%	N/A	G597P	02/12/2029	£0	2%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	85.01 <=90%	4.98%	N/A	G598P	02/12/2031	£999	5%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	85.01 <=90%	5.16%	N/A	G599P	02/12/2031	£0	5%	05/01/2027
2 Yr Tracker BBR plus 1.39% then SVR	85.01 <=90%	5.14%	1.39%	B473T	2nd Anniversary	£999	No ERC	05/01/2027
Lifetime Tracker BBR plus 1.48%	85.01 <=90%	5.23%	1.48%	TR284	None	£999	No ERC	05/01/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/01/2027

c 1 Yr Fixed til 02 Dec 2027 then SVR	90.01 <=95%	5.39%	N/A	G600P	02/12/2027	£0	1%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	90.01 <=95%	5.48%	N/A	G601P	02/12/2028	£0	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	90.01 <=95%	5.42%	N/A	G602P	02/12/2029	£0	2%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	90.01 <=95%	5.26%	N/A	G603P	02/12/2031	£0	5%	05/01/2027
2 Yr Tracker BBR plus 1.64% then SVR	90.01 <=95%	5.39%	1.64%	B474T	2nd Anniversary	£999	No ERC	05/01/2027
Lifetime Tracker BBR plus 1.73%	90.01 <=95%	5.48%	1.73%	TR282	None	£999	No ERC	05/01/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/01/2027

c 1 Yr Fixed til 02 Dec 2027 then SVR	95.01 <=200%	5.44%	N/A	G604P	02/12/2027	£0	1%	05/01/2027
c 2 Yr Fixed til 02 Dec 2028 then SVR	95.01 <=200%	5.53%	N/A	G605P	02/12/2028	£0	2%	05/01/2027
c 3 Yr Fixed til 02 Dec 2029 then SVR	95.01 <=200%	5.47%	N/A	G606P	02/12/2029	£0	2%	05/01/2027
c 5 Yr Fixed til 02 Dec 2031 then SVR	95.01 <=200%	5.31%	N/A	G607P	02/12/2031	£0	5%	05/01/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/01/2027

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 19/08/2026

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 Dec 2028 then SVR	<=60%	4.54%	N/A	BB227	02/12/2028	£1,749	2%	05/01/2027
BTL c 2 Yr Fixed til 02 Dec 2028 then SVR	<=60%	4.94%	N/A	BB228	02/12/2028	£0	2%	05/01/2027
BTL c 5 Yr Fixed til 02 Dec 2031 then SVR	<=60%	4.64%	N/A	BB229	02/12/2031	£1,749	5%	05/01/2027
BTL c 5 Yr Fixed til 02 Dec 2031 then SVR	<=60%	4.83%	N/A	BB230	02/12/2031	£0	5%	05/01/2027

BTL c 2 Yr Fixed til 02 Dec 2028 then SVR	60.01 <=75%	4.64%	N/A	BB231	02/12/2028	£1,749	2%	05/01/2027
BTL c 2 Yr Fixed til 02 Dec 2028 then SVR	60.01 <=75%	5.04%	N/A	BB232	02/12/2028	£0	2%	05/01/2027
BTL c 5 Yr Fixed til 02 Dec 2031 then SVR	60.01 <=75%	4.74%	N/A	BB233	02/12/2031	£1,749	5%	05/01/2027
BTL c 5 Yr Fixed til 02 Dec 2031 then SVR	60.01 <=75%	4.93%	N/A	BB234	02/12/2031	£0	5%	05/01/2027

BTL c 2 Yr Fixed til 02 Dec 2028 then SVR	75.01 <= 200%	5.35%	N/A	BB235	02/12/2028	£1,749	2%	05/01/2027
BTL c 2 Yr Fixed til 02 Dec 2028 then SVR	75.01 <= 200%	5.89%	N/A	BB236	02/12/2028	£0	2%	05/01/2027
BTL c 5 Yr Fixed til 02 Dec 2031 then SVR	75.01 <=200%	5.09%	N/A	BB237	02/12/2031	£1,749	5%	05/01/2027
BTL c 5 Yr Fixed til 02 Dec 2031 then SVR	75.01 <=200%	5.36%	N/A	BB238	02/12/2031	£0	5%	05/01/2027
Lifetime Tracker BBR plus 1.83%	<200%	5.58%	1.83%	BB239	None	£1,749	No ERC	05/01/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/01/2027

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.

