

Santander Residential Product Transfer Range effective from 06/10/2026

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 Jan 2028 then SVR	<=60%	5.06%	N/A	G748P	02/01/2028	£499	1%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	<=60%	4.89%	N/A	G749P	02/01/2029	£999	2%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	<=60%	5.19%	N/A	G750P	02/01/2029	£0	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	<=60%	4.92%	N/A	G751P	02/01/2030	£999	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	<=60%	5.15%	N/A	G752P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	<=60%	4.94%	N/A	G753P	02/01/2032	£999	5%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	<=60%	5.07%	N/A	G754P	02/01/2032	£0	5%	05/02/2027
c 7 Yr Fixed til 02 Jan 2034 then SVR	<=60%	5.07%	N/A	G755P	02/01/2034	£0	5%	05/02/2027
2 Yr Tracker BBR plus 0.45% then SVR	<=60%	4.20%	0.45%	B506T	2nd Anniversary	£999	No ERC	05/02/2027
Lifetime Tracker BBR plus 1.11%	<=75%	4.86%	1.11%	TR297	None	£999	No ERC	05/02/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/02/2027
c 1 Yr Fixed til 02 Jan 2028 then SVR	60.01 <=75% and £500k+	5.06%	N/A	G748P	02/01/2028	£499	1%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	60.01 <=75% and £500k+	4.89%	N/A	G749P	02/01/2029	£999	2%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	60.01 <=75% and £500k+	5.19%	N/A	G750P	02/01/2029	£0	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	60.01 <=75% and £500k+	4.92%	N/A	G751P	02/01/2030	£999	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	60.01 <=75% and £500k+	5.15%	N/A	G752P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	60.01 <=75% and £500k+	4.94%	N/A	G753P	02/01/2032	£999	5%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	60.01 <=75% and £500k+	5.07%	N/A	G754P	02/01/2032	£0	5%	05/02/2027
c 7 Yr Fixed til 02 Jan 2034 then SVR	60.01 <=75% and £500k+	5.07%	N/A	G755P	02/01/2034	£0	5%	05/02/2027
2 Yr Tracker BBR plus 0.45% then SVR	60.01 <=75% and £500k+	4.20%	0.45%	B506T	2nd Anniversary	£999	No ERC	05/02/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/02/2027
c 1 Yr Fixed til 02 Jan 2028 then SVR	60.01 <=75% and < £500k	5.11%	N/A	G756P	02/01/2028	£499	1%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	60.01 <=75% and < £500k	4.99%	N/A	G757P	02/01/2029	£999	2%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	60.01 <=75% and < £500k	5.29%	N/A	G758P	02/01/2029	£0	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	60.01 <=75% and < £500k	4.97%	N/A	G759P	02/01/2030	£999	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	60.01 <=75% and < £500k	5.32%	N/A	G760P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	60.01 <=75% and < £500k	5.08%	N/A	G761P	02/01/2032	£999	5%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	60.01 <=75% and < £500k	5.22%	N/A	G762P	02/01/2032	£0	5%	05/02/2027
c 7 Yr Fixed til 02 Jan 2034 then SVR	60.01 <=75% and < £500k	5.22%	N/A	G763P	02/01/2034	£0	5%	05/02/2027
2 Yr Tracker BBR plus 0.55% then SVR	60.01 <=75% and < £500k	4.30%	0.55%	B507T	2nd Anniversary	£999	No ERC	05/02/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/02/2027
c 1 Yr Fixed til 02 Jan 2028 then SVR	75.01 <=80%	5.11%	N/A	G764P	02/01/2028	£499	1%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	75.01 <=80%	5.14%	N/A	G765P	02/01/2029	£999	2%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	75.01 <=80%	5.52%	N/A	G766P	02/01/2029	£0	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	75.01 <=80%	5.39%	N/A	G767P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	75.01 <=80%	5.21%	N/A	G768P	02/01/2032	£999	5%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	75.01 <=80%	5.39%	N/A	G769P	02/01/2032	£0	5%	05/02/2027
2 Yr Tracker BBR plus 1.01% then SVR	75.01 <=80%	4.76%	1.01%	B508T	2nd Anniversary	£999	No ERC	05/02/2027
Lifetime Tracker BBR plus 1.33%	75.01 <=85%	5.08%	1.33%	TR299	None	£999	No ERC	05/02/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/02/2027
c 1 Yr Fixed til 02 Jan 2028 then SVR	80.01 <=85%	5.11%	N/A	G770P	02/01/2028	£499	1%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	80.01 <=85%	5.14%	N/A	G771P	02/01/2029	£999	2%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	80.01 <=85%	5.52%	N/A	G772P	02/01/2029	£0	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	80.01 <=85%	5.39%	N/A	G773P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	80.01 <=85%	5.21%	N/A	G774P	02/01/2032	£999	5%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	80.01 <=85%	5.39%	N/A	G775P	02/01/2032	£0	5%	05/02/2027
2 Yr Tracker BBR plus 1.06% then SVR	80.01 <=85%	4.81%	1.06%	B509T	2nd Anniversary	£999	No ERC	05/02/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/02/2027

c 1 Yr Fixed til 02 Jan 2028 then SVR	85.01 <=90%	5.28%	N/A	G776P	02/01/2028	£499	1%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	85.01 <=90%	5.38%	N/A	G777P	02/01/2029	£999	2%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	85.01 <=90%	5.76%	N/A	G778P	02/01/2029	£0	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	85.01 <=90%	5.62%	N/A	G779P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	85.01 <=90%	5.42%	N/A	G780P	02/01/2032	£999	5%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	85.01 <=90%	5.60%	N/A	G781P	02/01/2032	£0	5%	05/02/2027
2 Yr Tracker BBR plus 1.39% then SVR	85.01 <=90%	5.14%	1.39%	B510T	2nd Anniversary	£999	No ERC	05/02/2027
Lifetime Tracker BBR plus 1.58%	85.01 <=90%	5.33%	1.58%	TR300	None	£999	No ERC	05/02/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/02/2027

c 1 Yr Fixed til 02 Jan 2028 then SVR	90.01 <=95%	5.55%	N/A	G782P	02/01/2028	£0	1%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	90.01 <=95%	5.83%	N/A	G783P	02/01/2029	£0	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	90.01 <=95%	5.67%	N/A	G784P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	90.01 <=95%	5.56%	N/A	G785P	02/01/2032	£0	5%	05/02/2027
2 Yr Tracker BBR plus 1.64% then SVR	90.01 <=95%	5.39%	1.64%	B511T	2nd Anniversary	£999	No ERC	05/02/2027
Lifetime Tracker BBR plus 1.83%	90.01 <=95%	5.58%	1.83%	TR298	None	£999	No ERC	05/02/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/02/2027

c 1 Yr Fixed til 02 Jan 2028 then SVR	95.01 <=200%	5.60%	N/A	G786P	02/01/2028	£0	1%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	95.01 <=200%	5.88%	N/A	G787P	02/01/2029	£0	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	95.01 <=200%	5.72%	N/A	G788P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	95.01 <=200%	5.61%	N/A	G789P	02/01/2032	£0	5%	05/02/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/02/2027

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 06/10/2026

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 Jan 2029 then SVR	<=60%	4.89%	N/A	BB287	02/01/2029	£1,749	2%	05/02/2027
BTL c 2 Yr Fixed til 02 Jan 2029 then SVR	<=60%	5.29%	N/A	BB288	02/01/2029	£0	2%	05/02/2027
BTL c 5 Yr Fixed til 02 Jan 2032 then SVR	<=60%	4.97%	N/A	BB289	02/01/2032	£1,749	5%	05/02/2027
BTL c 5 Yr Fixed til 02 Jan 2032 then SVR	<=60%	5.16%	N/A	BB290	02/01/2032	£0	5%	05/02/2027

BTL c 2 Yr Fixed til 02 Jan 2029 then SVR	60.01 <=75%	4.99%	N/A	BB291	02/01/2029	£1,749	2%	05/02/2027
BTL c 2 Yr Fixed til 02 Jan 2029 then SVR	60.01 <=75%	5.39%	N/A	BB292	02/01/2029	£0	2%	05/02/2027
BTL c 5 Yr Fixed til 02 Jan 2032 then SVR	60.01 <=75%	5.08%	N/A	BB293	02/01/2032	£1,749	5%	05/02/2027
BTL c 5 Yr Fixed til 02 Jan 2032 then SVR	60.01 <=75%	5.27%	N/A	BB294	02/01/2032	£0	5%	05/02/2027

BTL c 2 Yr Fixed til 02 Jan 2029 then SVR	75.01 <= 200%	5.45%	N/A	BB295	02/01/2029	£1,749	2%	05/02/2027
BTL c 2 Yr Fixed til 02 Jan 2029 then SVR	75.01 <= 200%	5.99%	N/A	BB296	02/01/2029	£0	2%	05/02/2027
BTL c 5 Yr Fixed til 02 Jan 2032 then SVR	75.01 <=200%	5.42%	N/A	BB297	02/01/2032	£1,749	5%	05/02/2027
BTL c 5 Yr Fixed til 02 Jan 2032 then SVR	75.01 <=200%	5.66%	N/A	BB298	02/01/2032	£0	5%	05/02/2027
Lifetime Tracker BBR plus 1.93%	<200%	5.68%	1.93%	BB300	None	£1,749	No ERC	05/02/2027
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/02/2027

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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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