

Santander Residential Product Transfer Range effective from 14/09/2026

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%	4.86%	N/A	G664P	02/01/2028	£499	1%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	<=60%	4.64%	N/A	G665P	02/01/2029	£999	2%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	<=60%	4.94%	N/A	G666P	02/01/2029	£0	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	<=60%	4.67%	N/A	G667P	02/01/2030	£999	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	<=60%	4.90%	N/A	G668P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	<=60%	4.69%	N/A	G669P	02/01/2032	£999	5%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	<=60%	4.82%	N/A	G670P	02/01/2032	£0	5%	05/02/2027
c 7 Yr Fixed til 02 Jan 2034 then SVR	<=60%	4.82%	N/A	G671P	02/01/2034	£0	5%	05/02/2027
2 Yr Tracker BBR plus 0.39% then SVR	<=60%	4.14%	0.39%	B482T	2nd Anniversary	£999	No ERC	05/02/2027
Lifetime Tracker BBR plus 0.86%	<=75%	4.61%	0.86%	TR289	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+	4.86%	N/A	G664P	02/01/2028	£499	1%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	60.01 <=75% and £500k+	4.64%	N/A	G665P	02/01/2029	£999	2%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	60.01 <=75% and £500k+	4.94%	N/A	G666P	02/01/2029	£0	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	60.01 <=75% and £500k+	4.67%	N/A	G667P	02/01/2030	£999	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	60.01 <=75% and £500k+	4.90%	N/A	G668P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	60.01 <=75% and £500k+	4.69%	N/A	G669P	02/01/2032	£999	5%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	60.01 <=75% and £500k+	4.82%	N/A	G670P	02/01/2032	£0	5%	05/02/2027
c 7 Yr Fixed til 02 Jan 2034 then SVR	60.01 <=75% and £500k+	4.82%	N/A	G671P	02/01/2034	£0	5%	05/02/2027
2 Yr Tracker BBR plus 0.39% then SVR	60.01 <=75% and £500k+	4.14%	0.39%	B482T	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	4.91%	N/A	G672P	02/01/2028	£499	1%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	60.01 <=75% and < £500k	4.74%	N/A	G673P	02/01/2029	£999	2%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	60.01 <=75% and < £500k	5.04%	N/A	G674P	02/01/2029	£0	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	60.01 <=75% and < £500k	4.72%	N/A	G675P	02/01/2030	£999	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	60.01 <=75% and < £500k	4.97%	N/A	G676P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	60.01 <=75% and < £500k	4.78%	N/A	G677P	02/01/2032	£999	5%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	60.01 <=75% and < £500k	4.92%	N/A	G678P	02/01/2032	£0	5%	05/02/2027
c 7 Yr Fixed til 02 Jan 2034 then SVR	60.01 <=75% and < £500k	4.92%	N/A	G679P	02/01/2034	£0	5%	05/02/2027
2 Yr Tracker BBR plus 0.49% then SVR	60.01 <=75% and < £500k	4.24%	0.49%	B483T	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%	4.96%	N/A	G680P	02/01/2028	£499	1%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	75.01 <=80%	4.89%	N/A	G681P	02/01/2029	£999	2%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	75.01 <=80%	5.27%	N/A	G682P	02/01/2029	£0	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	75.01 <=80%	5.14%	N/A	G683P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	75.01 <=80%	4.93%	N/A	G684P	02/01/2032	£999	5%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	75.01 <=80%	5.11%	N/A	G685P	02/01/2032	£0	5%	05/02/2027
2 Yr Tracker BBR plus 1.01% then SVR	75.01 <=80%	4.76%	1.01%	B484T	2nd Anniversary	£999	No ERC	05/02/2027
Lifetime Tracker BBR plus 1.23%	75.01 <=85%	4.98%	1.23%	TR291	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%	4.96%	N/A	G686P	02/01/2028	£499	1%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	80.01 <=85%	4.89%	N/A	G687P	02/01/2029	£999	2%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	80.01 <=85%	5.27%	N/A	G688P	02/01/2029	£0	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	80.01 <=85%	5.14%	N/A	G689P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	80.01 <=85%	4.93%	N/A	G690P	02/01/2032	£999	5%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	80.01 <=85%	5.11%	N/A	G691P	02/01/2032	£0	5%	05/02/2027
2 Yr Tracker BBR plus 1.06% then SVR	80.01 <=85%	4.81%	1.06%	B485T	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%	5.06%	N/A	G692P	02/01/2028	£499	1%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	85.01 <=90%	5.13%	N/A	G693P	02/01/2029	£999	2%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	85.01 <=90%	5.51%	N/A	G694P	02/01/2029	£0	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	85.01 <=90%	5.37%	N/A	G695P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	85.01 <=90%	5.08%	N/A	G696P	02/01/2032	£999	5%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	85.01 <=90%	5.26%	N/A	G697P	02/01/2032	£0	5%	05/02/2027
2 Yr Tracker BBR plus 1.39% then SVR	85.01 <=90%	5.14%	1.39%	B486T	2nd Anniversary	£999	No ERC	05/02/2027
Lifetime Tracker BBR plus 1.48%	85.01 <=90%	5.23%	1.48%	TR292	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%	5.39%	N/A	G698P	02/01/2028	£0	1%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	90.01 <=95%	5.58%	N/A	G699P	02/01/2029	£0	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	90.01 <=95%	5.42%	N/A	G700P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	90.01 <=95%	5.36%	N/A	G701P	02/01/2032	£0	5%	05/02/2027
2 Yr Tracker BBR plus 1.64% then SVR	90.01 <=95%	5.39%	1.64%	B487T	2nd Anniversary	£999	No ERC	05/02/2027
Lifetime Tracker BBR plus 1.73%	90.01 <=95%	5.48%	1.73%	TR290	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%	5.44%	N/A	G702P	02/01/2028	£0	1%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	95.01 <=200%	5.63%	N/A	G703P	02/01/2029	£0	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	95.01 <=200%	5.47%	N/A	G704P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	95.01 <=200%	5.41%	N/A	G705P	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 14/09/2026

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%	4.64%	N/A	BB261	02/01/2029	£1,749	2%	05/02/2027
BTL c 2 Yr Fixed til 02 Jan 2029 then SVR	<=60%	5.04%	N/A	BB262	02/01/2029	£0	2%	05/02/2027
BTL c 5 Yr Fixed til 02 Jan 2032 then SVR	<=60%	4.74%	N/A	BB263	02/01/2032	£1,749	5%	05/02/2027
BTL c 5 Yr Fixed til 02 Jan 2032 then SVR	<=60%	4.93%	N/A	BB264	02/01/2032	£0	5%	05/02/2027

BTL c 2 Yr Fixed til 02 Jan 2029 then SVR	60.01 <=75%	4.74%	N/A	BB265	02/01/2029	£1,749	2%	05/02/2027
BTL c 2 Yr Fixed til 02 Jan 2029 then SVR	60.01 <=75%	5.14%	N/A	BB266	02/01/2029	£0	2%	05/02/2027
BTL c 5 Yr Fixed til 02 Jan 2032 then SVR	60.01 <=75%	4.84%	N/A	BB267	02/01/2032	£1,749	5%	05/02/2027
BTL c 5 Yr Fixed til 02 Jan 2032 then SVR	60.01 <=75%	5.03%	N/A	BB268	02/01/2032	£0	5%	05/02/2027

BTL c 2 Yr Fixed til 02 Jan 2029 then SVR	75.01 <= 200%	5.35%	N/A	BB269	02/01/2029	£1,749	2%	05/02/2027
BTL c 2 Yr Fixed til 02 Jan 2029 then SVR	75.01 <= 200%	5.89%	N/A	BB270	02/01/2029	£0	2%	05/02/2027
BTL c 5 Yr Fixed til 02 Jan 2032 then SVR	75.01 <=200%	5.09%	N/A	BB271	02/01/2032	£1,749	5%	05/02/2027
BTL c 5 Yr Fixed til 02 Jan 2032 then SVR	75.01 <=200%	5.36%	N/A	BB272	02/01/2032	£0	5%	05/02/2027
Lifetime Tracker BBR plus 1.83%	<200%	5.58%	1.83%	BB273	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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