

**Santander Residential Product Transfer Range effective from 16/04/2026**

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 Aug 2027 then SVR	<=60%	5.09%	N/A	G215P	02/08/2027	£499	1%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	<=60%	4.91%	N/A	G216P	02/08/2028	£999	2%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	<=60%	5.21%	N/A	G217P	02/08/2028	£0	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	<=60%	4.87%	N/A	G218P	02/08/2029	£999	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	<=60%	5.17%	N/A	G219P	02/08/2029	£0	2%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	<=60%	4.82%	N/A	G220P	02/08/2031	£999	5%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	<=60%	4.96%	N/A	G221P	02/08/2031	£0	5%	05/09/2026
c 7 Yr Fixed til 02 Aug 2033 then SVR	<=60%	4.92%	N/A	G222P	02/08/2033	£0	5%	05/09/2026
2 Yr Tracker BBR plus 0.55% then SVR	<=60%	4.30%	0.55%	B421T	2nd Anniversary	£999	No ERC	05/09/2026
Lifetime Tracker BBR plus 0.86%	<=75%	4.61%	0.86%	TR249	None	£999	No ERC	05/09/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/09/2026

c 1 Yr Fixed til 02 Aug 2027 then SVR	60.01 <=75% and <b>£500k+</b>	5.09%	N/A	G215P	02/08/2027	£499	1%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	60.01 <=75% and <b>£500k+</b>	4.91%	N/A	G216P	02/08/2028	£999	2%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	60.01 <=75% and <b>£500k+</b>	5.21%	N/A	G217P	02/08/2028	£0	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	60.01 <=75% and <b>£500k+</b>	4.87%	N/A	G218P	02/08/2029	£999	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	60.01 <=75% and <b>£500k+</b>	5.17%	N/A	G219P	02/08/2029	£0	2%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	60.01 <=75% and <b>£500k+</b>	4.82%	N/A	G220P	02/08/2031	£999	5%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	60.01 <=75% and <b>£500k+</b>	4.96%	N/A	G221P	02/08/2031	£0	5%	05/09/2026
c 7 Yr Fixed til 02 Aug 2033 then SVR	60.01 <=75% and <b>£500k+</b>	4.92%	N/A	G222P	02/08/2033	£0	5%	05/09/2026
2 Yr Tracker BBR plus 0.55% then SVR	60.01 <=75% and <b>£500k+</b>	4.30%	0.55%	B421T	2nd Anniversary	£999	No ERC	05/09/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/09/2026

c 1 Yr Fixed til 02 Aug 2027 then SVR	60.01 <=75% and <b>&lt; £500k</b>	5.27%	N/A	G223P	02/08/2027	£499	1%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	60.01 <=75% and <b>&lt; £500k</b>	4.98%	N/A	G224P	02/08/2028	£999	2%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	60.01 <=75% and <b>&lt; £500k</b>	5.31%	N/A	G225P	02/08/2028	£0	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	60.01 <=75% and <b>&lt; £500k</b>	4.97%	N/A	G226P	02/08/2029	£999	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	60.01 <=75% and <b>&lt; £500k</b>	5.22%	N/A	G227P	02/08/2029	£0	2%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	60.01 <=75% and <b>&lt; £500k</b>	4.87%	N/A	G228P	02/08/2031	£999	5%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	60.01 <=75% and <b>&lt; £500k</b>	5.02%	N/A	G229P	02/08/2031	£0	5%	05/09/2026
c 7 Yr Fixed til 02 Aug 2033 then SVR	60.01 <=75% and <b>&lt; £500k</b>	5.02%	N/A	G230P	02/08/2033	£0	5%	05/09/2026
2 Yr Tracker BBR plus 0.67% then SVR	60.01 <=75% and <b>&lt; £500k</b>	4.42%	0.67%	B422T	2nd Anniversary	£999	No ERC	05/09/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/09/2026

c 1 Yr Fixed til 02 Aug 2027 then SVR	75.01 <=80%	5.34%	N/A	G231P	02/08/2027	£499	1%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	75.01 <=80%	5.10%	N/A	G232P	02/08/2028	£999	2%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	75.01 <=80%	5.48%	N/A	G233P	02/08/2028	£0	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	75.01 <=80%	5.29%	N/A	G234P	02/08/2029	£0	2%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	75.01 <=80%	4.95%	N/A	G235P	02/08/2031	£999	5%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	75.01 <=80%	5.13%	N/A	G236P	02/08/2031	£0	5%	05/09/2026
2 Yr Tracker BBR plus 1.01% then SVR	75.01 <=80%	4.76%	1.01%	B423T	2nd Anniversary	£999	No ERC	05/09/2026
Lifetime Tracker BBR plus 1.23%	75.01 <=85%	4.98%	1.23%	TR251	None	£999	No ERC	05/09/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/09/2026

c 1 Yr Fixed til 02 Aug 2027 then SVR	80.01 <=85%	5.34%	N/A	G237P	02/08/2027	£499	1%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	80.01 <=85%	5.15%	N/A	G238P	02/08/2028	£999	2%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	80.01 <=85%	5.53%	N/A	G239P	02/08/2028	£0	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	80.01 <=85%	5.34%	N/A	G240P	02/08/2029	£0	2%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	80.01 <=85%	5.00%	N/A	G241P	02/08/2031	£999	5%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	80.01 <=85%	5.18%	N/A	G242P	02/08/2031	£0	5%	05/09/2026
2 Yr Tracker BBR plus 1.06% then SVR	80.01 <=85%	4.81%	1.06%	B424T	2nd Anniversary	£999	No ERC	05/09/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/09/2026

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c 1 Yr Fixed til 02 Aug 2027 then SVR	85.01 <=90%	5.39%	N/A	G243P	02/08/2027	£499	1%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	85.01 <=90%	5.25%	N/A	G244P	02/08/2028	£999	2%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	85.01 <=90%	5.63%	N/A	G245P	02/08/2028	£0	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	85.01 <=90%	5.52%	N/A	G246P	02/08/2029	£0	2%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	85.01 <=90%	5.17%	N/A	G247P	02/08/2031	£999	5%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	85.01 <=90%	5.35%	N/A	G248P	02/08/2031	£0	5%	05/09/2026
2 Yr Tracker BBR plus 1.39% then SVR	85.01 <=90%	5.14%	1.39%	B425T	2nd Anniversary	£999	No ERC	05/09/2026
Lifetime Tracker BBR plus 1.48%	85.01 <=90%	5.23%	1.48%	TR252	None	£999	No ERC	05/09/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/09/2026

c 1 Yr Fixed til 02 Aug 2027 then SVR	90.01 <=95%	5.74%	N/A	G249P	02/08/2027	£0	1%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	90.01 <=95%	5.68%	N/A	G250P	02/08/2028	£0	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	90.01 <=95%	5.57%	N/A	G251P	02/08/2029	£0	2%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	90.01 <=95%	5.46%	N/A	G252P	02/08/2031	£0	5%	05/09/2026
2 Yr Tracker BBR plus 1.64% then SVR	90.01 <=95%	5.39%	1.64%	B426T	2nd Anniversary	£999	No ERC	05/09/2026
Lifetime Tracker BBR plus 1.73%	90.01 <=95%	5.48%	1.73%	TR250	None	£999	No ERC	05/09/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/09/2026

c 1 Yr Fixed til 02 Aug 2027 then SVR	95.01 <=200%	5.79%	N/A	G253P	02/08/2027	£0	1%	05/09/2026
c 2 Yr Fixed til 02 Aug 2028 then SVR	95.01 <=200%	5.73%	N/A	G254P	02/08/2028	£0	2%	05/09/2026
c 3 Yr Fixed til 02 Aug 2029 then SVR	95.01 <=200%	5.62%	N/A	G255P	02/08/2029	£0	2%	05/09/2026
c 5 Yr Fixed til 02 Aug 2031 then SVR	95.01 <=200%	5.51%	N/A	G256P	02/08/2031	£0	5%	05/09/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/09/2026

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 16/04/2026**

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 Aug 2028 then SVR	<=60%	4.91%	N/A	BB123	02/08/2028	£1,749	2%	05/09/2026
BTL c 2 Yr Fixed til 02 Aug 2028 then SVR	<=60%	5.39%	N/A	BB124	02/08/2028	£0	2%	05/09/2026
BTL c 5 Yr Fixed til 02 Aug 2031 then SVR	<=60%	4.82%	N/A	BB125	02/08/2031	£1,749	5%	05/09/2026
BTL c 5 Yr Fixed til 02 Aug 2031 then SVR	<=60%	5.00%	N/A	BB126	02/08/2031	£0	5%	05/09/2026
BTL c 2 Yr Fixed til 02 Aug 2028 then SVR	60.01 <=75%	4.98%	N/A	BB127	02/08/2028	£1,749	2%	05/09/2026
BTL c 2 Yr Fixed til 02 Aug 2028 then SVR	60.01 <=75%	5.49%	N/A	BB128	02/08/2028	£0	2%	05/09/2026
BTL c 5 Yr Fixed til 02 Aug 2031 then SVR	60.01 <=75%	4.87%	N/A	BB129	02/08/2031	£1,749	5%	05/09/2026
BTL c 5 Yr Fixed til 02 Aug 2031 then SVR	60.01 <=75%	5.14%	N/A	BB130	02/08/2031	£0	5%	05/09/2026
BTL c 2 Yr Fixed til 02 Aug 2028 then SVR	75.01 <= 200%	5.45%	N/A	BB131	02/08/2028	£1,749	2%	05/09/2026
BTL c 2 Yr Fixed til 02 Aug 2028 then SVR	75.01 <= 200%	5.99%	N/A	BB132	02/08/2028	£0	2%	05/09/2026
BTL c 5 Yr Fixed til 02 Aug 2031 then SVR	75.01 <=200%	5.19%	N/A	BB133	02/08/2031	£1,749	5%	05/09/2026
BTL c 5 Yr Fixed til 02 Aug 2031 then SVR	75.01 <=200%	5.46%	N/A	BB134	02/08/2031	£0	5%	05/09/2026
Lifetime Tracker BBR plus 1.83%	<200%	5.58%	1.83%	BB135	None	£1,749	No ERC	05/09/2026
Standard Variable Rate	<200%	6.50%	NA	SV003	None	£0	No ERC	05/09/2026

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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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