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Santander Residential Product Transfer Range effective from 24/11/2026

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 Mar 2028 then SVR	<=60%	5.06%	N/A	G893P	02/03/2028	£499	1%	05/04/2027
c 2 Yr Fixed til 02 Mar 2029 then SVR	<=60%	4.87%	N/A	G894P	02/03/2029	£999	2%	05/04/2027
c 2 Yr Fixed til 02 Mar 2029 then SVR	<=60%	4.99%	N/A	G895P	02/03/2029	£499	2%	05/04/2027
c 2 Yr Fixed til 02 Mar 2029 then SVR	<=60%	5.18%	N/A	G896P	02/03/2029	£0	2%	05/04/2027
c 3 Yr Fixed til 02 Mar 2030 then SVR	<=60%	4.94%	N/A	G897P	02/03/2030	£999	2%	05/04/2027
c 3 Yr Fixed til 02 Mar 2030 then SVR	<=60%	5.24%	N/A	G898P	02/03/2030	£0	2%	05/04/2027
c 5 Yr Fixed til 02 Mar 2032 then SVR	<=60%	4.92%	N/A	G899P	02/03/2032	£999	5%	05/04/2027
c 5 Yr Fixed til 02 Mar 2032 then SVR	<=60%	4.98%	N/A	G900P	02/03/2032	£499	5%	05/04/2027
c 5 Yr Fixed til 02 Mar 2032 then SVR	<=60%	5.14%	N/A	G901P	02/03/2032	£0	5%	05/04/2027
c 7 Yr Fixed til 02 Mar 2034 then SVR	<=60%	5.14%	N/A	G902P	02/03/2034	£0	5%	05/04/2027
2 Yr Tracker BBR plus 0.45% then SVR	<=60%	4.45%	0.45%	B530T	2nd Anniversary	£999	No ERC	05/04/2027
Lifetime Tracker BBR plus 1.11%	<=75%	5.11%	1.11%	TR313	None	£999	No ERC	05/04/2027
Standard Variable Rate	<200%	6.75%	NA	SV003	None	£0	No ERC	05/04/2027

c 1 Yr Fixed til 02 Mar 2028 then SVR	60.01 <=75% and **£500k+**	5.06%	N/A	G893P	02/03/2028	£499	1%	05/04/2027
c 2 Yr Fixed til 02 Mar 2029 then SVR	60.01 <=75% and **£500k+**	4.87%	N/A	G894P	02/03/2029	£999	2%	05/04/2027
c 2 Yr Fixed til 02 Mar 2029 then SVR	60.01 <=75% and **£500k+**	4.99%	N/A	G895P	02/03/2029	£499	2%	05/04/2027
c 2 Yr Fixed til 02 Mar 2029 then SVR	60.01 <=75% and **£500k+**	5.18%	N/A	G896P	02/03/2029	£0	2%	05/04/2027
c 3 Yr Fixed til 02 Mar 2030 then SVR	60.01 <=75% and **£500k+**	4.94%	N/A	G897P	02/03/2030	£999	2%	05/04/2027
c 3 Yr Fixed til 02 Mar 2030 then SVR	60.01 <=75% and **£500k+**	5.24%	N/A	G898P	02/03/2030	£0	2%	05/04/2027
c 5 Yr Fixed til 02 Mar 2032 then SVR	60.01 <=75% and **£500k+**	4.92%	N/A	G899P	02/03/2032	£999	5%	05/04/2027
c 5 Yr Fixed til 02 Mar 2032 then SVR	60.01 <=75% and **£500k+**	4.98%	N/A	G900P	02/03/2032	£499	5%	05/04/2027
c 5 Yr Fixed til 02 Mar 2032 then SVR	60.01 <=75% and **£500k+**	5.14%	N/A	G901P	02/03/2032	£0	5%	05/04/2027
c 7 Yr Fixed til 02 Mar 2034 then SVR	60.01 <=75% and **£500k+**	5.14%	N/A	G902P	02/03/2034	£0	5%	05/04/2027
2 Yr Tracker BBR plus 0.45% then SVR	60.01 <=75% and **£500k+**	4.45%	0.45%	B530T	2nd Anniversary	£999	No ERC	05/04/2027
Standard Variable Rate	<200%	6.75%	NA	SV003	None	£0	No ERC	05/04/2027

c 1 Yr Fixed til 02 Mar 2028 then SVR	60.01 <=75% and **< £500k**	5.11%	N/A	G903P	02/03/2028	£499	1%	05/04/2027
c 2 Yr Fixed til 02 Mar 2029 then SVR	60.01 <=75% and **< £500k**	5.02%	N/A	G904P	02/03/2029	£999	2%	05/04/2027
c 2 Yr Fixed til 02 Mar 2029 then SVR	60.01 <=75% and **< £500k**	5.14%	N/A	G905P	02/03/2029	£499	2%	05/04/2027
c 2 Yr Fixed til 02 Mar 2029 then SVR	60.01 <=75% and **< £500k**	5.37%	N/A	G906P	02/03/2029	£0	2%	05/04/2027
c 3 Yr Fixed til 02 Mar 2030 then SVR	60.01 <=75% and **< £500k**	5.11%	N/A	G907P	02/03/2030	£999	2%	05/04/2027
c 3 Yr Fixed til 02 Mar 2030 then SVR	60.01 <=75% and **< £500k**	5.35%	N/A	G908P	02/03/2030	£0	2%	05/04/2027
c 5 Yr Fixed til 02 Mar 2032 then SVR	60.01 <=75% and **< £500k**	5.06%	N/A	G909P	02/03/2032	£999	5%	05/04/2027
c 5 Yr Fixed til 02 Mar 2032 then SVR	60.01 <=75% and **< £500k**	5.12%	N/A	G910P	02/03/2032	£499	5%	05/04/2027
c 5 Yr Fixed til 02 Mar 2032 then SVR	60.01 <=75% and **< £500k**	5.23%	N/A	G911P	02/03/2032	£0	5%	05/04/2027
c 7 Yr Fixed til 02 Mar 2034 then SVR	60.01 <=75% and **< £500k**	5.23%	N/A	G912P	02/03/2034	£0	5%	05/04/2027
2 Yr Tracker BBR plus 0.55% then SVR	60.01 <=75% and **< £500k**	4.55%	0.55%	B531T	2nd Anniversary	£999	No ERC	05/04/2027
Standard Variable Rate	<200%	6.75%	NA	SV003	None	£0	No ERC	05/04/2027

c 1 Yr Fixed til 02 Mar 2028 then SVR	75.01 <=80%	5.24%	N/A	G913P	02/03/2028	£499	1%	05/04/2027
c 2 Yr Fixed til 02 Mar 2029 then SVR	75.01 <=80%	5.27%	N/A	G914P	02/03/2029	£999	2%	05/04/2027
c 2 Yr Fixed til 02 Mar 2029 then SVR	75.01 <=80%	5.65%	N/A	G915P	02/03/2029	£0	2%	05/04/2027
c 3 Yr Fixed til 02 Mar 2030 then SVR	75.01 <=80%	5.45%	N/A	G916P	02/03/2030	£0	2%	05/04/2027
c 5 Yr Fixed til 02 Mar 2032 then SVR	75.01 <=80%	5.30%	N/A	G917P	02/03/2032	£999	5%	05/04/2027
c 5 Yr Fixed til 02 Mar 2032 then SVR	75.01 <=80%	5.48%	N/A	G918P	02/03/2032	£0	5%	05/04/2027
2 Yr Tracker BBR plus 0.81% then SVR	75.01 <=80%	4.81%	0.81%	B532T	2nd Anniversary	£999	No ERC	05/04/2027
Lifetime Tracker BBR plus 1.33%	75.01 <=85%	5.33%	1.33%	TR315	None	£999	No ERC	05/04/2027
Standard Variable Rate	<200%	6.75%	NA	SV003	None	£0	No ERC	05/04/2027

c 1 Yr Fixed til 02 Mar 2028 then SVR	80.01 <=85%	5.24%	N/A	G919P	02/03/2028	£499	1%	05/04/2027
c 2 Yr Fixed til 02 Mar 2029 then SVR	80.01 <=85%	5.27%	N/A	G920P	02/03/2029	£999	2%	05/04/2027
c 2 Yr Fixed til 02 Mar 2029 then SVR	80.01 <=85%	5.65%	N/A	G921P	02/03/2029	£0	2%	05/04/2027
c 3 Yr Fixed til 02 Mar 2030 then SVR	80.01 <=85%	5.45%	N/A	G922P	02/03/2030	£0	2%	05/04/2027
c 5 Yr Fixed til 02 Mar 2032 then SVR	80.01 <=85%	5.30%	N/A	G923P	02/03/2032	£999	5%	05/04/2027
c 5 Yr Fixed til 02 Mar 2032 then SVR	80.01 <=85%	5.48%	N/A	G924P	02/03/2032	£0	5%	05/04/2027
2 Yr Tracker BBR plus 0.81% then SVR	80.01 <=85%	4.81%	0.81%	B533T	2nd Anniversary	£999	No ERC	05/04/2027
Standard Variable Rate	<200%	6.75%	NA	SV003	None	£0	No ERC	05/04/2027

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c 2 Yr Fixed til 02 Mar 2029 then SVR	85.01 <=90%	5.46%	N/A	G925P	02/03/2029	£999	2%	05/04/2027
c 2 Yr Fixed til 02 Mar 2029 then SVR	85.01 <=90%	5.84%	N/A	G926P	02/03/2029	£0	2%	05/04/2027
c 3 Yr Fixed til 02 Mar 2030 then SVR	85.01 <=90%	5.65%	N/A	G927P	02/03/2030	£0	2%	05/04/2027
c 5 Yr Fixed til 02 Mar 2032 then SVR	85.01 <=90%	5.50%	N/A	G928P	02/03/2032	£999	5%	05/04/2027
c 5 Yr Fixed til 02 Mar 2032 then SVR	85.01 <=90%	5.68%	N/A	G929P	02/03/2032	£0	5%	05/04/2027
2 Yr Tracker BBR plus 1.14% then SVR	85.01 <=90%	5.14%	1.14%	B534T	2nd Anniversary	£999	No ERC	05/04/2027
Lifetime Tracker BBR plus 1.58%	85.01 <=90%	5.58%	1.58%	TR316	None	£999	No ERC	05/04/2027
Standard Variable Rate	<200%	6.75%	NA	SV003	None	£0	No ERC	05/04/2027

c 2 Yr Fixed til 02 Mar 2029 then SVR	90.01 <=95%	5.89%	N/A	G930P	02/03/2029	£0	2%	05/04/2027
c 3 Yr Fixed til 02 Mar 2030 then SVR	90.01 <=95%	5.70%	N/A	G931P	02/03/2030	£0	2%	05/04/2027
c 5 Yr Fixed til 02 Mar 2032 then SVR	90.01 <=95%	5.73%	N/A	G932P	02/03/2032	£0	5%	05/04/2027
2 Yr Tracker BBR plus 1.64% then SVR	90.01 <=95%	5.64%	1.64%	B535T	2nd Anniversary	£999	No ERC	05/04/2027
Lifetime Tracker BBR plus 1.83%	90.01 <=95%	5.83%	1.83%	TR314	None	£999	No ERC	05/04/2027
Standard Variable Rate	<200%	6.75%	NA	SV003	None	£0	No ERC	05/04/2027

c 2 Yr Fixed til 02 Mar 2029 then SVR	95.01 <=200%	5.94%	N/A	G933P	02/03/2029	£0	2%	05/04/2027
c 3 Yr Fixed til 02 Mar 2030 then SVR	95.01 <=200%	5.75%	N/A	G934P	02/03/2030	£0	2%	05/04/2027
c 5 Yr Fixed til 02 Mar 2032 then SVR	95.01 <=200%	5.78%	N/A	G935P	02/03/2032	£0	5%	05/04/2027
Standard Variable Rate	<200%	6.75%	NA	SV003	None	£0	No ERC	05/04/2027

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 24/11/2026

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 Mar 2029 then SVR	<=60%	4.94%	N/A	BB334	02/03/2029	£1,749	2%	05/04/2027
BTL c 2 Yr Fixed til 02 Mar 2029 then SVR	<=60%	5.34%	N/A	BB335	02/03/2029	£0	2%	05/04/2027
BTL c 5 Yr Fixed til 02 Mar 2032 then SVR	<=60%	4.98%	N/A	BB336	02/03/2032	£1,749	5%	05/04/2027
BTL c 5 Yr Fixed til 02 Mar 2032 then SVR	<=60%	5.17%	N/A	BB337	02/03/2032	£0	5%	05/04/2027
BTL 2 Yr Tracker BBR plus 0.50% then SVR	<=60%	4.50%	0.50%	BB338	2nd Anniversary	£1,749	No ERC	05/04/2027

BTL c 2 Yr Fixed til 02 Mar 2029 then SVR	60.01 <=75%	5.08%	N/A	BB339	02/03/2029	£1,749	2%	05/04/2027
BTL c 2 Yr Fixed til 02 Mar 2029 then SVR	60.01 <=75%	5.43%	N/A	BB340	02/03/2029	£0	2%	05/04/2027
BTL c 5 Yr Fixed til 02 Mar 2032 then SVR	60.01 <=75%	5.08%	N/A	BB341	02/03/2032	£1,749	5%	05/04/2027
BTL c 5 Yr Fixed til 02 Mar 2032 then SVR	60.01 <=75%	5.27%	N/A	BB342	02/03/2032	£0	5%	05/04/2027
BTL 2 Yr Tracker BBR plus 0.60% then SVR	60.01 <=75%	4.60%	0.60%	BB343	2nd Anniversary	£1,749	No ERC	05/04/2027

BTL c 2 Yr Fixed til 02 Mar 2029 then SVR	75.01 <= 200%	5.46%	N/A	BB344	02/03/2029	£1,749	2%	05/04/2027
BTL c 2 Yr Fixed til 02 Mar 2029 then SVR	75.01 <= 200%	6.00%	N/A	BB345	02/03/2029	£0	2%	05/04/2027
BTL c 5 Yr Fixed til 02 Mar 2032 then SVR	75.01 <=200%	5.50%	N/A	BB346	02/03/2032	£1,749	5%	05/04/2027
BTL c 5 Yr Fixed til 02 Mar 2032 then SVR	75.01 <=200%	5.74%	N/A	BB347	02/03/2032	£0	5%	05/04/2027
Lifetime Tracker BBR plus 1.93%	<200%	5.93%	1.93%	BB348	None	£1,749	No ERC	05/04/2027
Standard Variable Rate	<200%	6.75%	NA	SV003	None	£0	No ERC	05/04/2027

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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%

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