

Santander Residential Product Transfer Range effective from 16/09/2026

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%	5.06%	N/A	G706P	02/01/2028	£499	1%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	<=60%	4.89%	N/A	G707P	02/01/2029	£999	2%	05/02/2027
c 2 Yr Fixed til 02 Jan 2029 then SVR	<=60%	5.19%	N/A	G708P	02/01/2029	£0	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	<=60%	4.92%	N/A	G709P	02/01/2030	£999	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	<=60%	5.15%	N/A	G710P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	<=60%	4.89%	N/A	G711P	02/01/2032	£999	5%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	<=60%	5.02%	N/A	G712P	02/01/2032	£0	5%	05/02/2027
c 7 Yr Fixed til 02 Jan 2034 then SVR	<=60%	5.02%	N/A	G713P	02/01/2034	£0	5%	05/02/2027
2 Yr Tracker BBR plus 0.64% then SVR	<=60%	4.39%	0.64%	B488T	2nd Anniversary	£999	No ERC	05/02/2027
Lifetime Tracker BBR plus 1.11%	<=75%	4.86%	1.11%	TR293	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	G706P	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	G707P	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	G708P	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	G709P	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	G710P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	60.01 <=75% and £500k+	4.89%	N/A	G711P	02/01/2032	£999	5%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	60.01 <=75% and £500k+	5.02%	N/A	G712P	02/01/2032	£0	5%	05/02/2027
c 7 Yr Fixed til 02 Jan 2034 then SVR	60.01 <=75% and £500k+	5.02%	N/A	G713P	02/01/2034	£0	5%	05/02/2027
2 Yr Tracker BBR plus 0.64% then SVR	60.01 <=75% and £500k+	4.39%	0.64%	B488T	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	G714P	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	G715P	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	G716P	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	G717P	02/01/2030	£999	2%	05/02/2027
c 3 Yr Fixed til 02 Jan 2030 then SVR	60.01 <=75% and < £500k	5.22%	N/A	G718P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	60.01 <=75% and < £500k	4.98%	N/A	G719P	02/01/2032	£999	5%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	60.01 <=75% and < £500k	5.12%	N/A	G720P	02/01/2032	£0	5%	05/02/2027
c 7 Yr Fixed til 02 Jan 2034 then SVR	60.01 <=75% and < £500k	5.12%	N/A	G721P	02/01/2034	£0	5%	05/02/2027
2 Yr Tracker BBR plus 0.74% then SVR	60.01 <=75% and < £500k	4.49%	0.74%	B489T	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	G722P	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	G723P	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	G724P	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	G725P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	75.01 <=80%	5.13%	N/A	G726P	02/01/2032	£999	5%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	75.01 <=80%	5.31%	N/A	G727P	02/01/2032	£0	5%	05/02/2027
2 Yr Tracker BBR plus 1.11% then SVR	75.01 <=80%	4.86%	1.11%	B490T	2nd Anniversary	£999	No ERC	05/02/2027
Lifetime Tracker BBR plus 1.33%	75.01 <=85%	5.08%	1.33%	TR295	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	G728P	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	G729P	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	G730P	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	G731P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	80.01 <=85%	5.13%	N/A	G732P	02/01/2032	£999	5%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	80.01 <=85%	5.31%	N/A	G733P	02/01/2032	£0	5%	05/02/2027
2 Yr Tracker BBR plus 1.16% then SVR	80.01 <=85%	4.91%	1.16%	B491T	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%	5.16%	N/A	G734P	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	G735P	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	G736P	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	G737P	02/01/2030	£0	2%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	85.01 <=90%	5.28%	N/A	G738P	02/01/2032	£999	5%	05/02/2027
c 5 Yr Fixed til 02 Jan 2032 then SVR	85.01 <=90%	5.46%	N/A	G739P	02/01/2032	£0	5%	05/02/2027
2 Yr Tracker BBR plus 1.49% then SVR	85.01 <=90%	5.24%	1.49%	B492T	2nd Anniversary	£999	No ERC	05/02/2027
Lifetime Tracker BBR plus 1.58%	85.01 <=90%	5.33%	1.58%	TR296	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%	5.49%	N/A	G740P	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	G741P	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	G742P	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	G743P	02/01/2032	£0	5%	05/02/2027
2 Yr Tracker BBR plus 1.74% then SVR	90.01 <=95%	5.49%	1.74%	B493T	2nd Anniversary	£999	No ERC	05/02/2027
Lifetime Tracker BBR plus 1.83%	90.01 <=95%	5.58%	1.83%	TR294	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%	5.54%	N/A	G744P	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	G745P	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	G746P	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	G747P	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 16/09/2026

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%	4.89%	N/A	BB274	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	BB275	02/01/2029	£0	2%	05/02/2027
BTL c 5 Yr Fixed til 02 Jan 2032 then SVR	<=60%	4.94%	N/A	BB276	02/01/2032	£1,749	5%	05/02/2027
BTL c 5 Yr Fixed til 02 Jan 2032 then SVR	<=60%	5.13%	N/A	BB277	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	BB278	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	BB279	02/01/2029	£0	2%	05/02/2027
BTL c 5 Yr Fixed til 02 Jan 2032 then SVR	60.01 <=75%	5.04%	N/A	BB280	02/01/2032	£1,749	5%	05/02/2027
BTL c 5 Yr Fixed til 02 Jan 2032 then SVR	60.01 <=75%	5.23%	N/A	BB281	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	BB282	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	BB283	02/01/2029	£0	2%	05/02/2027
BTL c 5 Yr Fixed til 02 Jan 2032 then SVR	75.01 <=200%	5.19%	N/A	BB284	02/01/2032	£1,749	5%	05/02/2027
BTL c 5 Yr Fixed til 02 Jan 2032 then SVR	75.01 <=200%	5.46%	N/A	BB285	02/01/2032	£0	5%	05/02/2027
Lifetime Tracker BBR plus 1.93%	<200%	5.68%	1.93%	BB286	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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