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Santander Residential Product Transfer Range effective from 20/11/2026

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 Feb 2028 then SVR	<=60%	5.06%	N/A	G832P	02/02/2028	£499	1%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	<=60%	4.90%	N/A	G875P	02/02/2029	£999	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	<=60%	5.02%	N/A	G876P	02/02/2029	£499	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	<=60%	5.25%	N/A	G877P	02/02/2029	£0	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	<=60%	4.99%	N/A	G878P	02/02/2030	£999	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	<=60%	5.29%	N/A	G879P	02/02/2030	£0	2%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	<=60%	4.96%	N/A	G880P	02/02/2032	£999	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	<=60%	5.02%	N/A	G881P	02/02/2032	£499	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	<=60%	5.14%	N/A	G882P	02/02/2032	£0	5%	05/03/2027
c 7 Yr Fixed til 02 Feb 2034 then SVR	<=60%	5.14%	N/A	G883P	02/02/2034	£0	5%	05/03/2027
2 Yr Tracker BBR plus 0.45% then SVR	<=60%	4.45%	0.45%	B524T	2nd Anniversary	£999	No ERC	05/03/2027
Lifetime Tracker BBR plus 1.11%	<=75%	5.11%	1.11%	TR309	None	£999	No ERC	05/03/2027
Standard Variable Rate	<200%	6.75%	NA	SV003	None	£0	No ERC	05/03/2027

c 1 Yr Fixed til 02 Feb 2028 then SVR	60.01 <=75% and **£500k+**	5.06%	N/A	G832P	02/02/2028	£499	1%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	60.01 <=75% and **£500k+**	4.90%	N/A	G875P	02/02/2029	£999	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	60.01 <=75% and **£500k+**	5.02%	N/A	G876P	02/02/2029	£499	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	60.01 <=75% and **£500k+**	5.25%	N/A	G877P	02/02/2029	£0	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	60.01 <=75% and **£500k+**	4.99%	N/A	G878P	02/02/2030	£999	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	60.01 <=75% and **£500k+**	5.29%	N/A	G879P	02/02/2030	£0	2%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	60.01 <=75% and **£500k+**	4.96%	N/A	G880P	02/02/2032	£999	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	60.01 <=75% and **£500k+**	5.02%	N/A	G881P	02/02/2032	£499	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	60.01 <=75% and **£500k+**	5.14%	N/A	G882P	02/02/2032	£0	5%	05/03/2027
c 7 Yr Fixed til 02 Feb 2034 then SVR	60.01 <=75% and **£500k+**	5.14%	N/A	G883P	02/02/2034	£0	5%	05/03/2027
2 Yr Tracker BBR plus 0.45% then SVR	60.01 <=75% and **£500k+**	4.45%	0.45%	B524T	2nd Anniversary	£999	No ERC	05/03/2027
Standard Variable Rate	<200%	6.75%	NA	SV003	None	£0	No ERC	05/03/2027

c 1 Yr Fixed til 02 Feb 2028 then SVR	60.01 <=75% and **< £500k**	5.11%	N/A	G842P	02/02/2028	£499	1%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	60.01 <=75% and **< £500k**	5.02%	N/A	G884P	02/02/2029	£999	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	60.01 <=75% and **< £500k**	5.14%	N/A	G885P	02/02/2029	£499	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	60.01 <=75% and **< £500k**	5.37%	N/A	G886P	02/02/2029	£0	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	60.01 <=75% and **< £500k**	5.15%	N/A	G887P	02/02/2030	£999	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	60.01 <=75% and **< £500k**	5.39%	N/A	G888P	02/02/2030	£0	2%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	60.01 <=75% and **< £500k**	5.08%	N/A	G889P	02/02/2032	£999	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	60.01 <=75% and **< £500k**	5.14%	N/A	G890P	02/02/2032	£499	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	60.01 <=75% and **< £500k**	5.25%	N/A	G891P	02/02/2032	£0	5%	05/03/2027
c 7 Yr Fixed til 02 Feb 2034 then SVR	60.01 <=75% and **< £500k**	5.25%	N/A	G892P	02/02/2034	£0	5%	05/03/2027
2 Yr Tracker BBR plus 0.55% then SVR	60.01 <=75% and **< £500k**	4.55%	0.55%	B525T	2nd Anniversary	£999	No ERC	05/03/2027
Standard Variable Rate	<200%	6.75%	NA	SV003	None	£0	No ERC	05/03/2027

c 1 Yr Fixed til 02 Feb 2028 then SVR	75.01 <=80%	5.24%	N/A	G852P	02/02/2028	£499	1%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	75.01 <=80%	5.27%	N/A	G853P	02/02/2029	£999	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	75.01 <=80%	5.65%	N/A	G854P	02/02/2029	£0	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	75.01 <=80%	5.45%	N/A	G855P	02/02/2030	£0	2%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	75.01 <=80%	5.28%	N/A	G856P	02/02/2032	£999	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	75.01 <=80%	5.46%	N/A	G857P	02/02/2032	£0	5%	05/03/2027
2 Yr Tracker BBR plus 0.81% then SVR	75.01 <=80%	4.81%	0.81%	B526T	2nd Anniversary	£999	No ERC	05/03/2027
Lifetime Tracker BBR plus 1.33%	75.01 <=85%	5.33%	1.33%	TR311	None	£999	No ERC	05/03/2027
Standard Variable Rate	<200%	6.75%	NA	SV003	None	£0	No ERC	05/03/2027

c 1 Yr Fixed til 02 Feb 2028 then SVR	80.01 <=85%	5.24%	N/A	G858P	02/02/2028	£499	1%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	80.01 <=85%	5.27%	N/A	G859P	02/02/2029	£999	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	80.01 <=85%	5.65%	N/A	G860P	02/02/2029	£0	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	80.01 <=85%	5.45%	N/A	G861P	02/02/2030	£0	2%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	80.01 <=85%	5.28%	N/A	G862P	02/02/2032	£999	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	80.01 <=85%	5.46%	N/A	G863P	02/02/2032	£0	5%	05/03/2027
2 Yr Tracker BBR plus 0.81% then SVR	80.01 <=85%	4.81%	0.81%	B527T	2nd Anniversary	£999	No ERC	05/03/2027
Standard Variable Rate	<200%	6.75%	NA	SV003	None	£0	No ERC	05/03/2027

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c 2 Yr Fixed til 02 Feb 2029 then SVR	85.01 <=90%	5.44%	N/A	G864P	02/02/2029	£999	2%	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	85.01 <=90%	5.82%	N/A	G865P	02/02/2029	£0	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	85.01 <=90%	5.65%	N/A	G866P	02/02/2030	£0	2%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	85.01 <=90%	5.48%	N/A	G867P	02/02/2032	£999	5%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	85.01 <=90%	5.66%	N/A	G868P	02/02/2032	£0	5%	05/03/2027
2 Yr Tracker BBR plus 1.14% then SVR	85.01 <=90%	5.14%	1.14%	B528T	2nd Anniversary	£999	No ERC	05/03/2027
Lifetime Tracker BBR plus 1.58%	85.01 <=90%	5.58%	1.58%	TR312	None	£999	No ERC	05/03/2027
Standard Variable Rate	<200%	6.75%	NA	SV003	None	£0	No ERC	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	90.01 <=95%	5.87%	N/A	G869P	02/02/2029	£0	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	90.01 <=95%	5.70%	N/A	G870P	02/02/2030	£0	2%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	90.01 <=95%	5.71%	N/A	G871P	02/02/2032	£0	5%	05/03/2027
2 Yr Tracker BBR plus 1.64% then SVR	90.01 <=95%	5.64%	1.64%	B529T	2nd Anniversary	£999	No ERC	05/03/2027
Lifetime Tracker BBR plus 1.83%	90.01 <=95%	5.83%	1.83%	TR310	None	£999	No ERC	05/03/2027
Standard Variable Rate	<200%	6.75%	NA	SV003	None	£0	No ERC	05/03/2027
c 2 Yr Fixed til 02 Feb 2029 then SVR	95.01 <=200%	5.92%	N/A	G872P	02/02/2029	£0	2%	05/03/2027
c 3 Yr Fixed til 02 Feb 2030 then SVR	95.01 <=200%	5.75%	N/A	G873P	02/02/2030	£0	2%	05/03/2027
c 5 Yr Fixed til 02 Feb 2032 then SVR	95.01 <=200%	5.76%	N/A	G874P	02/02/2032	£0	5%	05/03/2027
Standard Variable Rate	<200%	6.75%	NA	SV003	None	£0	No ERC	05/03/2027

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 20/11/2026

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 Feb 2029 then SVR	<=60%	4.94%	N/A	BB316	02/02/2029	£1,749	2%	05/03/2027
BTL c 2 Yr Fixed til 02 Feb 2029 then SVR	<=60%	5.34%	N/A	BB317	02/02/2029	£0	2%	05/03/2027
BTL c 5 Yr Fixed til 02 Feb 2032 then SVR	<=60%	5.01%	N/A	BB318	02/02/2032	£1,749	5%	05/03/2027
BTL c 5 Yr Fixed til 02 Feb 2032 then SVR	<=60%	5.20%	N/A	BB319	02/02/2032	£0	5%	05/03/2027
BTL 2 Yr Tracker BBR plus 0.50% then SVR	<=60%	4.50%	0.50%	BB331	2nd Anniversary	£1,749	No ERC	05/03/2027
BTL c 2 Yr Fixed til 02 Feb 2029 then SVR	60.01 <=75%	5.14%	N/A	BB321	02/02/2029	£1,749	2%	05/03/2027
BTL c 2 Yr Fixed til 02 Feb 2029 then SVR	60.01 <=75%	5.49%	N/A	BB322	02/02/2029	£0	2%	05/03/2027
BTL c 5 Yr Fixed til 02 Feb 2032 then SVR	60.01 <=75%	5.12%	N/A	BB323	02/02/2032	£1,749	5%	05/03/2027
BTL c 5 Yr Fixed til 02 Feb 2032 then SVR	60.01 <=75%	5.31%	N/A	BB324	02/02/2032	£0	5%	05/03/2027
BTL 2 Yr Tracker BBR plus 0.60% then SVR	60.01 <=75%	4.60%	0.60%	BB332	2nd Anniversary	£1,749	No ERC	05/03/2027
BTL c 2 Yr Fixed til 02 Feb 2029 then SVR	75.01 <= 200%	5.45%	N/A	BB326	02/02/2029	£1,749	2%	05/03/2027
BTL c 2 Yr Fixed til 02 Feb 2029 then SVR	75.01 <= 200%	5.99%	N/A	BB327	02/02/2029	£0	2%	05/03/2027
BTL c 5 Yr Fixed til 02 Feb 2032 then SVR	75.01 <=200%	5.48%	N/A	BB328	02/02/2032	£1,749	5%	05/03/2027
BTL c 5 Yr Fixed til 02 Feb 2032 then SVR	75.01 <=200%	5.72%	N/A	BB329	02/02/2032	£0	5%	05/03/2027
Lifetime Tracker BBR plus 1.93%	<200%	5.93%	1.93%	BB333	None	£1,749	No ERC	05/03/2027
Standard Variable Rate	<200%	6.75%	NA	SV003	None	£0	No ERC	05/03/2027

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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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