

## Mortgage Rates – Existing Customers Only

Existing Customers – Switching your current mortgage deal at the end of its term.

Rates as at 04/11/2019

### Tesco Bank mortgage features

- A range of product and fee options.
- Overpay up to 20% of the outstanding balance each year, during the initial fixed period, with no Early Repayment Charge.

### How to apply

Get advice over the phone from our qualified mortgage advisers who can recommend a mortgage product from our range that best suits your circumstances.

Apply online – Find out what a non-advised online application means to you on our website.

#### How to contact us

w: [tescobank.com](http://tescobank.com)

t: 0345 217 2047\*

minicom: 0345 055 06 07\*

Lines open: Monday to Friday 8am–9pm,  
Saturday 9am–4pm.

\*These telephone numbers may be included as part of any inclusive call minutes provided by your phone operator.

Our mortgage products and rates are correct at 04/11/2019 and may be withdrawn or changed at any time. Subject to status and lending criteria. Available to UK residents only.

Tesco Bank is a trading name of Tesco Personal Finance plc, a company incorporated in Scotland (registered number SC173199) and having its registered office at 2 South Gyle Crescent, Edinburgh EH12 9FQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**Your home may be repossessed, as a last resort, if you do not keep up repayments on your mortgage.**

## Mortgage Product

(Existing Customers – Switching your current mortgage deal at the end of its term)

Loan bands £2,500 – £99,999

Initial Rate	Reverting to SVR, currently	Overall cost for comparison (APR)	Product Fee	Early Repayment Charge
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### LTV 0% – 60%

2 Year Fixed Rate – until 31/01/2022	2.94%	4.04%	3.9%	£0	Yes (Until 31/01/2022)
3 Year Fixed Rate – until 31/01/2023	2.94%	4.04%	3.8%	£0	Yes (Until 31/01/2023)
5 Year Fixed Rate – until 31/01/2025	3.44%	4.04%	3.9%	£0	Yes (Until 31/01/2025)

### LTV 60.1% – 75%

2 Year Fixed Rate – until 31/01/2022	3.24%	4.04%	4.0%	£0	Yes (Until 31/01/2022)
3 Year Fixed Rate – until 31/01/2023	3.24%	4.04%	3.9%	£0	Yes (Until 31/01/2023)
5 Year Fixed Rate – until 31/01/2025	3.59%	4.04%	3.9%	£0	Yes (Until 31/01/2025)

### 75.1% – 85%

2 Year Fixed Rate – until 31/01/2022	3.29%	4.04%	4.0%	£0	Yes (Until 31/01/2022)
3 Year Fixed Rate – until 31/01/2023	3.29%	4.04%	3.9%	£0	Yes (Until 31/01/2023)
5 Year Fixed Rate – until 31/01/2025	3.99%	4.04%	4.1%	£0	Yes (Until 31/01/2025)

### 85.1% – 95%

2 Year Fixed Rate – until 31/01/2022	3.54%	4.04%	4.0%	£0	Yes (Until 31/01/2022)
3 Year Fixed Rate – until 31/01/2023	3.54%	4.04%	4.0%	£0	Yes (Until 31/01/2023)
5 Year Fixed Rate – until 31/01/2025	4.19%	4.04%	4.2%	£0	Yes (Until 31/01/2025)

### Representative Example

A mortgage of £139,000 with an assumed start date of 01/02/2020 payable over 12 years initially on a fixed rate for 2 years at 2.69% and then on our current variable rate of 4.04% for the remaining 10 years would require 24 monthly payments of £1,130.51 and 120 monthly payments of £1,205.36. The total amount payable would be £171,866.03 made up of the loan amount plus interest of £32,776.03, a product fee of £0 and a valuation fee of £0. Please refer to your Mortgage Illustration for details on other fees payable on your mortgage.

The overall cost for comparison is 3.7% APRC Representative.

**Your home may be repossessed, as a last resort, if you do not keep up repayments on your mortgage.**

## Mortgage Product

(Existing Customers – Switching your current mortgage deal at the end of its term)

Loan bands £100,000 – £249,999

Initial Rate	Reverting to SVR, currently	Overall cost for comparison (APR)	Product Fee	Early Repayment Charge
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### LTV 0% – 60%

2 Year Fixed Rate - until 31/01/2022	2.44%	4.04%	3.8%	£0	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.59%	4.04%	3.7%	£0	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	2.64%	4.04%	3.5%	£0	Yes (Until 31/01/2025)
2 Year Fixed Rate - until 31/01/2022	1.95%	4.04%	3.7%	£999	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.09%	4.04%	3.6%	£999	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	2.18%	4.04%	3.4%	£999	Yes (Until 31/01/2025)

### LTV 60.1% – 75%

2 Year Fixed Rate - until 31/01/2022	2.69%	4.04%	3.9%	£0	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.84%	4.04%	3.8%	£0	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	2.89%	4.04%	3.6%	£0	Yes (Until 31/01/2025)
2 Year Fixed Rate - until 31/01/2022	2.05%	4.04%	3.8%	£999	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.19%	4.04%	3.6%	£999	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	2.30%	4.04%	3.4%	£999	Yes (Until 31/01/2025)

### 75.1% – 85%

2 Year Fixed Rate - until 31/01/2022	2.69%	4.04%	3.9%	£0	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.89%	4.04%	3.8%	£0	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	3.13%	4.04%	3.7%	£0	Yes (Until 31/01/2025)
2 Year Fixed Rate - until 31/01/2022	2.09%	4.04%	3.8%	£999	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.24%	4.04%	3.6%	£999	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	2.44%	4.04%	3.5%	£999	Yes (Until 31/01/2025)

### 85.1% – 90%

2 Year Fixed Rate - until 31/01/2022	2.84%	4.04%	3.9%	£0	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.90%	4.04%	3.8%	£0	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	3.39%	4.04%	3.8%	£0	Yes (Until 31/01/2025)
2 Year Fixed Rate - until 31/01/2022	2.20%	4.04%	3.8%	£999	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.30%	4.04%	3.7%	£999	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	2.49%	4.04%	3.5%	£999	Yes (Until 31/01/2025)

### 90.1% – 95%

2 Year Fixed Rate - until 31/01/2022	2.84%	4.04%	3.9%	£0	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.90%	4.04%	3.8%	£0	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	3.39%	4.04%	3.8%	£0	Yes (Until 31/01/2025)
2 Year Fixed Rate - until 31/01/2022	2.24%	4.04%	3.8%	£999	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.49%	4.04%	3.7%	£999	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	2.64%	4.04%	3.5%	£999	Yes (Until 31/01/2025)

### Representative Example

A mortgage of £139,000 with an assumed start date of 01/02/2020 payable over 12 years initially on a fixed rate for 2 years at 2.69% and then on our current variable rate of 4.04% for the remaining 10 years would require 24 monthly payments of £1,130.51 and 120 monthly payments of £1,205.36. The total amount payable would be £171,866.03 made up of the loan amount plus interest of £32,776.03, a product fee of £0 and a valuation fee of £0. Please refer to your Mortgage Illustration for details on other fees payable on your mortgage.

The overall cost for comparison is 3.7% APRC Representative.

**Your home may be repossessed, as a last resort, if you do not keep up repayments on your mortgage.**

## Mortgage Product

(Existing Customers – Switching your current mortgage deal at the end of its term)

Initial Rate	Reverting to SVR, currently	Overall cost for comparison (APR)	Product Fee	Early Repayment Charge
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**Loan bands £250,000 – £1,000,000 (subject to maximum loan sizes by LTV)**

### LTV 0% – 60%

2 Year Fixed Rate - until 31/01/2022	2.16%	4.04%	3.8%	£0	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.16%	4.04%	3.6%	£0	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	2.25%	4.04%	3.4%	£0	Yes (Until 31/01/2025)
2 Year Fixed Rate - until 31/01/2022	1.77%	4.04%	3.7%	£1,499	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	1.80%	4.04%	3.5%	£1,999	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	1.95%	4.04%	3.3%	£1,499	Yes (Until 31/01/2025)

### LTV 60.1% – 75%

2 Year Fixed Rate - until 31/01/2022	2.29%	4.04%	3.8%	£0	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.29%	4.04%	3.7%	£0	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	2.38%	4.04%	3.4%	£0	Yes (Until 31/01/2025)
2 Year Fixed Rate - until 31/01/2022	1.82%	4.04%	3.7%	£1,499	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	1.89%	4.04%	3.6%	£1,999	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	2.01%	4.04%	3.3%	£1,499	Yes (Until 31/01/2025)

### 75.1% – 80%

2 Year Fixed Rate - until 31/01/2022	2.32%	4.04%	3.8%	£0	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.32%	4.04%	3.7%	£0	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	2.49%	4.04%	3.5%	£0	Yes (Until 31/01/2025)
2 Year Fixed Rate - until 31/01/2022	1.89%	4.04%	3.7%	£1,499	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.09%	4.04%	3.6%	£1,999	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	2.21%	4.04%	3.4%	£1,499	Yes (Until 31/01/2025)

### 75.1% – 85%

2 Year Fixed Rate - until 31/01/2022	2.32%	4.04%	3.8%	£0	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.32%	4.04%	3.7%	£0	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	2.49%	4.04%	3.5%	£0	Yes (Until 31/01/2025)
2 Year Fixed Rate - until 31/01/2022	1.89%	4.04%	3.7%	£1,499	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.09%	4.04%	3.6%	£1,999	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	2.21%	4.04%	3.4%	£1,499	Yes (Until 31/01/2025)

### 85.1% – 90%

2 Year Fixed Rate - until 31/01/2022	2.39%	4.04%	3.8%	£0	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.39%	4.04%	3.7%	£0	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	2.69%	4.04%	3.6%	£0	Yes (Until 31/01/2025)
2 Year Fixed Rate - until 31/01/2022	2.02%	4.04%	3.8%	£1,499	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.10%	4.04%	3.6%	£1,999	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	2.31%	4.04%	3.4%	£1,499	Yes (Until 31/01/2025)

### 90.1% – 95%

2 Year Fixed Rate - until 31/01/2022	2.39%	4.04%	3.8%	£0	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.39%	4.04%	3.7%	£0	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	2.69%	4.04%	3.6%	£0	Yes (Until 31/01/2025)
2 Year Fixed Rate - until 31/01/2022	2.04%	4.04%	3.8%	£1,499	Yes (Until 31/01/2022)
3 Year Fixed Rate - until 31/01/2023	2.29%	4.04%	3.7%	£1,999	Yes (Until 31/01/2023)
5 Year Fixed Rate - until 31/01/2025	2.59%	4.04%	3.5%	£1,499	Yes (Until 31/01/2025)

### Representative Example

A mortgage of £139,000 with an assumed start date of 01/02/2020 payable over 12 years initially on a fixed rate for 2 years at 2.69% and then on our current variable rate of 4.04% for the remaining 10 years would require 24 monthly payments of £1,130.51 and 120 monthly payments of £1,205.36. The total amount payable would be £171,866.03 made up of the loan amount plus interest of £32,776.03, a product fee of £0 and a valuation fee of £0. Please refer to your Mortgage Illustration for details on other fees payable on your mortgage.

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