

Mortgage Rates – Existing Customers Only

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

Rates as at 02/03/2020

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

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Our mortgage products and rates are correct at 02/03/2020 and may be withdrawn or changed at any time.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.

Representative Example

A mortgage of £148,000 with an assumed start date of 01/08/2020 payable over 28 years initially on a fixed rate for 5 years at 3.13% and then on our current variable rate of 4.04% for the remaining 23 years would require 60 monthly payments of £661.87 and 276 monthly payments of £724.61. The total amount payable would be £239,794.13 made up of the loan amount plus interest of £91,704.13, 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 3.8% APRC Representative

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

02 March 2020

Product Transfers

Fixed										
Loans between £2,500 - £99,999										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	APRC(%)	Product Code
2 year	2.94	31/07/2022	£0	£2,500	£99,999	0	60	3% to 31/07/2021 2% to 31/07/2022	3.9	16868
	3.24	31/07/2022	£0	£2,500	£99,999	60	75	3% to 31/07/2021 2% to 31/07/2022	4.0	16869
	3.29	31/07/2022	£0	£2,500	£99,999	75	85	3% to 31/07/2021 2% to 31/07/2022	4.0	16870
	3.54	31/07/2022	£0	£2,500	£99,999	85	95	3% to 31/07/2021 2% to 31/07/2022	4.0	16871
3 year	3.19	31/07/2023	£0	£2,500	£99,999	0	60	3% to 31/07/2022 2% to 31/07/2023	3.9	16872
	3.24	31/07/2023	£0	£2,500	£99,999	60	75	3% to 31/07/2022 2% to 31/07/2023	3.9	16873
	3.29	31/07/2023	£0	£2,500	£99,999	75	85	3% to 31/07/2022 2% to 31/07/2023	3.9	16874
	3.54	31/07/2023	£0	£2,500	£99,999	85	95	3% to 31/07/2022 2% to 31/07/2023	4.0	16875
5 year	3.69	31/07/2025	£0	£2,500	£99,999	0	60	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	4.0	16876
	3.69	31/07/2025	£0	£2,500	£99,999	60	75	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	4.0	16877
	3.99	31/07/2025	£0	£2,500	£99,999	75	85	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	4.1	16878
	4.19	31/07/2025	£0	£2,500	£99,999	85	95	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	4.2	16879

Fixed										
Loans between £100,000-£249,999										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	APRC(%)	Product Code
2 year	2.44	31/07/2022	£0	£100,000	£249,999	0	60	3% to 31/07/2021 2% to 31/07/2022	3.8	16880
	2.69	31/07/2022	£0	£100,000	£249,999	60	75	3% to 31/07/2021 2% to 31/07/2022	3.9	16881
	2.69	31/07/2022	£0	£100,000	£249,999	75	85	3% to 31/07/2021 2% to 31/07/2022	3.9	16882
	2.84	31/07/2022	£0	£100,000	£249,999	85	95	3% to 31/07/2021 2% to 31/07/2022	3.9	16883
	1.95	31/07/2022	£999	£100,000	£249,999	0	60	3% to 31/07/2021 2% to 31/07/2022	3.8	16884
	2.05	31/07/2022	£999	£100,000	£249,999	60	75	3% to 31/07/2021 2% to 31/07/2022	3.8	16885
	2.09	31/07/2022	£999	£100,000	£249,999	75	85	3% to 31/07/2021 2% to 31/07/2022	3.8	16886
	2.20	31/07/2022	£999	£100,000	£249,999	85	90	3% to 31/07/2021 2% to 31/07/2022	3.8	16887
3 year	2.24	31/07/2022	£999	£100,000	£249,999	90	95	3% to 31/07/2021 2% to 31/07/2022	3.9	16888
	2.84	31/07/2023	£0	£100,000	£249,999	0	60	3% to 31/07/2022 2% to 31/07/2023	3.8	16889
	2.89	31/07/2023	£0	£100,000	£249,999	60	75	3% to 31/07/2022 2% to 31/07/2023	3.8	16890
	2.89	31/07/2023	£0	£100,000	£249,999	75	85	3% to 31/07/2022 2% to 31/07/2023	3.8	16891
	2.90	31/07/2023	£0	£100,000	£249,999	85	95	3% to 31/07/2022 2% to 31/07/2023	3.8	16892
	2.09	31/07/2023	£999	£100,000	£249,999	0	60	3% to 31/07/2022 2% to 31/07/2023	3.7	16893
	2.19	31/07/2023	£999	£100,000	£249,999	60	75	3% to 31/07/2022 2% to 31/07/2023	3.7	16894
	2.24	31/07/2023	£999	£100,000	£249,999	75	85	3% to 31/07/2022 2% to 31/07/2023	3.7	16895
5 year	2.30	31/07/2023	£999	£100,000	£249,999	85	90	3% to 31/07/2022 2% to 31/07/2023	3.7	16896
	2.49	31/07/2023	£999	£100,000	£249,999	90	95	3% to 31/07/2022 2% to 31/07/2023	3.8	16897
	2.85	31/07/2025	£0	£100,000	£249,999	0	60	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.6	16898
	2.94	31/07/2025	£0	£100,000	£249,999	60	75	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.7	16899
	3.13	31/07/2025	£0	£100,000	£249,999	75	85	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.7	16900
	3.39	31/07/2025	£0	£100,000	£249,999	85	95	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.8	16901
	2.18	31/07/2025	£999	£100,000	£249,999	0	60	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.4	16902
	2.30	31/07/2025	£999	£100,000	£249,999	60	75	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.5	16903
5 year	2.44	31/07/2025	£999	£100,000	£249,999	75	85	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.5	16904
	2.49	31/07/2025	£999	£100,000	£249,999	85	90	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.5	16905
	2.64	31/07/2025	£999	£100,000	£249,999	90	95	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.6	16906

Fixed										
Loans between £250,000 – £1,000,000										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	APRC(%)	Product Code
2 year	2.16	31/07/2022	£0	£250,000	£1,000,000	0	60	3% to 31/07/2021 2% to 31/07/2022	3.8	16907
	2.29	31/07/2022	£0	£250,000	£1,000,000	60	75	3% to 31/07/2021 2% to 31/07/2022	3.8	16908
	2.32	31/07/2022	£0	£250,000	£750,000	75	80	3% to 31/07/2021 2% to 31/07/2022	3.8	16909
	2.32	31/07/2022	£0	£250,000	£500,000	80	85	3% to 31/07/2021 2% to 31/07/2022	3.8	16910
	2.39	31/07/2022	£0	£250,000	£500,000	85	90	3% to 31/07/2021 2% to 31/07/2022	3.8	16911
	2.39	31/07/2022	£0	£250,000	£300,000	90	95	3% to 31/07/2021 2% to 31/07/2022	3.8	16912
	1.18	31/07/2022	£1,499	£250,000	£1,000,000	0	60	3% to 31/07/2021 2% to 31/07/2022	3.6	16913
	1.27	31/07/2022	£1,499	£250,000	£1,000,000	60	70	3% to 31/07/2021 2% to 31/07/2022	3.7	16914
	1.27	31/07/2022	£1,499	£250,000	£750,000	70	75	3% to 31/07/2021 2% to 31/07/2022	3.7	16915
	1.56	31/07/2022	£1,499	£250,000	£500,000	75	85	3% to 31/07/2021 2% to 31/07/2022	3.7	16916
	1.79	31/07/2022	£1,499	£250,000	£500,000	85	90	3% to 31/07/2021 2% to 31/07/2022	3.8	16917
	2.04	31/07/2022	£1,499	£250,000	£300,000	90	95	3% to 31/07/2021 2% to 31/07/2022	3.8	16918
3 year	2.16	31/07/2023	£0	£250,000	£1,000,000	0	60	3% to 31/07/2022 2% to 31/07/2023	3.6	16919
	2.29	31/07/2023	£0	£250,000	£1,000,000	60	75	3% to 31/07/2022 2% to 31/07/2023	3.7	16920
	2.32	31/07/2023	£0	£250,000	£750,000	75	80	3% to 31/07/2022 2% to 31/07/2023	3.7	16921
	2.32	31/07/2023	£0	£250,000	£500,000	80	85	3% to 31/07/2022 2% to 31/07/2023	3.7	16922
	2.39	31/07/2023	£0	£250,000	£500,000	85	90	3% to 31/07/2022 2% to 31/07/2023	3.7	16923
	2.39	31/07/2023	£0	£250,000	£300,000	90	95	3% to 31/07/2022 2% to 31/07/2023	3.7	16924
	1.40	31/07/2023	£1,999	£250,000	£1,000,000	0	60	3% to 31/07/2022 2% to 31/07/2023	3.5	16925
	1.54	31/07/2023	£1,999	£250,000	£1,000,000	60	70	3% to 31/07/2022 2% to 31/07/2023	3.5	16926
	1.54	31/07/2023	£1,999	£250,000	£750,000	70	75	3% to 31/07/2022 2% to 31/07/2023	3.5	16927
	1.87	31/07/2023	£1,999	£250,000	£500,000	75	85	3% to 31/07/2022 2% to 31/07/2023	3.6	16928
	1.95	31/07/2023	£1,999	£250,000	£500,000	85	90	3% to 31/07/2022 2% to 31/07/2023	3.6	16929
	2.29	31/07/2023	£1,999	£250,000	£300,000	90	95	3% to 31/07/2022 2% to 31/07/2023	3.7	16930
5 year	2.25	31/07/2025	£0	£250,000	£1,000,000	0	60	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.4	16931
	2.38	31/07/2025	£0	£250,000	£1,000,000	60	75	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.4	16932
	2.49	31/07/2025	£0	£250,000	£750,000	75	80	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.5	16933
	2.49	31/07/2025	£0	£250,000	£500,000	80	85	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.5	16934
	2.69	31/07/2025	£0	£250,000	£500,000	85	90	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.6	16935
	2.69	31/07/2025	£0	£250,000	£300,000	90	95	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.6	16936
	1.72	31/07/2025	£1,499	£250,000	£1,000,000	0	60	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.2	16937
	1.75	31/07/2025	£1,499	£250,000	£1,000,000	60	70	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.2	16938
	1.75	31/07/2025	£1,499	£250,000	£750,000	70	75	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.2	16939
	1.92	31/07/2025	£1,499	£250,000	£500,000	75	85	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.3	16940
	2.25	31/07/2025	£1,499	£250,000	£500,000	85	90	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.4	16941
	2.59	31/07/2025	£1,499	£250,000	£300,000	90	95	5% to 31/07/2021 4% to 31/07/2022 3% to 31/07/2024 2% to 31/07/2025	3.6	16942