

Tariff of Mortgage Charges



Valid from 1st April 2024

We aim to make our fees and charges easy for you to understand.

This document is part of a mortgage industry initiative with UK Finance and Which? to help you compare mortgages. The same document is being used by other mortgage lenders.

When you look at the fees charged by other companies, you may notice some that don't appear in our tariff. This means we don't charge you these fees.

NAME OF CHARGE ▼	WHAT IS THE CHARGE FOR? ▼	HOW MUCH IS THE CHARGE? ▼
If you ask for extra documents or services		
Funds Transfer Fee	We charge this fee when we move funds to you or your solicitor using the next day transfer service.	£20
Valuation Fee	We may need an updated property valuation to help us complete certain procedures. You will need to pay this fee before we can instruct a valuation. The cost will depend on the type and value of the property.	Variable. Includes £40 administration fee
Request for Legal Documentation Fee	If you ask us for original documents connected to your mortgage, for example, title deeds.	£35
Duplicate or Interim Statement Fee	If you ask us for a copy of a previous mortgage statement or a statement of your account now.	£5
Failure to Maintain Buildings Insurance Fee	We charge this fee if we believe you have not maintained buildings insurance on the mortgaged property. You must do this under the Terms and Conditions of your mortgage. The fee covers our administration costs for putting in place lenders only insurance. The cost of the policy is separate and we will tell you what this is if we need to put it in place.	£30
Occupancy Check Fee	We charge this fee if we need to investigate who is living at the property.	Up to £172.40
Tracing Agents Fee	You may have to pay this fee if you haven't given us updated contact details and we are unable to reach you. This fee covers the cost of locating you and making contact.	Up to £96
Accounts Annual Audit Fee	This fee only applies to Limited company loans. It covers the cost of producing an annual audit.	£15
Recording of Property Notice Fee	If a Council tells us there is a problem with your property that you need to resolve, we will charge this fee to cover the costs of investigating the issue.	£65
If you change your mortgage		
Early Repayment Charge (changing your mortgage)	You may have to pay this if: <ul style="list-style-type: none"> You overpay more than your mortgage terms allow; You switch mortgage product or lender during a special rate period (e.g. while on a fixed rate). 	Varies by product. Please see your mortgage offer.
Change of Term Fee	Extending the remaining term of your mortgage.	£95
Change of Repayment Method Fee	Transferring all or part of your mortgage from an Interest Only basis to a repayment basis.	£55
Partial Release of Property Fee (We call this Release of Security)	Payable if you want to remove part of the property or land from the mortgage. It covers administration costs, including sealing the relevant legal deed and issuing letters of consent. Additional legal and valuation fees may apply.	£100
Change of Parties Fee	We will charge this fee for considering your request. This covers our administrative costs of adding or removing someone from the mortgage. Additional legal fees may apply.	£130
Removal of Customer as Proprietor Fee	Removal of customer as proprietor only. Customer will remain a party to the mortgage. Additional legal fees may apply.	£95
Consent to Let Fee	You'll pay this to let your property if you don't have a buy to let mortgage. We will charge this fee for each agreement we make. You may also need to pay extra legal fees.	£80
Consent to Reside Fee	If you have a buy to let mortgage but need to live in the property for a temporary period, we'll charge this fee for a Consent to Reside agreement.	£80
Giving you a Reference Fee (We call this Lenders Reference)	Charged if another lender asks us for a mortgage reference, such as how you have managed your mortgage account with us. We will only supply this if you have given us permission.	£25
Request for Consent to a Second Charge Fee	You'll need to pay this fee for us to consider giving our consent for a Second Charge.	£60
Consent to Commercial Lease Fee	We charge this fee if an existing lease needs to be renewed or changed. You may also need to pay legal fees.	£115
Debenture Waiver Fee	This fee only applies to Limited Company loans. We charge this to issue a Debenture Holder's Waiver letter.	£20
Deeds of Substitution/ Variation/Easement Fee	We charge this fee to cover the cost of considering a deed of variation, substitution, or easement (or similar type of deed). You may also need to pay legal fees.	£95
Letter of Non-Crystallisation Fee	This fee only applies to Limited Company loans. We charge this fee to provide a letter of non-crystallisation.	£20

NAME OF CHARGE ▼	WHAT IS THE CHARGE FOR? ▼	HOW MUCH IS THE CHARGE? ▼
If you change your mortgage (Continued)		Including VAT
Approval of Non-Standard Tenancy Agreement Fee	This fee only applies to buy to let mortgages. You'll need to pay this if you ask us to agree to a tenancy agreement that is outside of our normal policy. You may also need to pay legal fees.	£60
Overpayments Fee	Any overpayments you make will be used to reduce overdue payments, fees, or the mortgage balance. We will not allow credit to build-up unless we agree this with you. Any flexible features of your mortgage remain in place. We will charge an Early Repayment Charge if you make regular or lump sum overpayments that total more than your mortgage rules allow.	Variable Please see your mortgage offer for details of any early repayment charges.
If you are unable to pay your mortgage These are the most common charges you may have to pay if you fail to keep up with your mortgage payments.		
Unpaid/Returned Direct Debit or Cheque Fee	Payable when your nominated bank rejects a Direct Debit collection, or your payment by cheque is returned unpaid by your bank.	£20
Arrears Fee	We may charge you a monthly fee if you have overdue payments for one month or more and do not have an agreed payment arrangement in place.	£35
Action to Prevent Forfeiture of the Lease Fee	We charge this fee when we take action to stop the forfeiture of the lease. This includes when you have failed to pay Ground Rent and Service Charges for the property.	£75
Property Assessment Fee	We charge this fee when a representative visits your property to carry out an assessment.	Up to £180
Customer Visit Fee	We may charge this fee if we arrange for a Field Representative to visit you to discuss your financial difficulties.	Up to £144
Preparation of Solicitors Pack for Possession Fee	This fee is charged if we pass your account to our Solicitors for Possession proceedings.	£30
Preparation of Solicitors Pack for Receivers of Rent or Power of Sale Fee	This fee is charged if we pass your account to our Solicitors for Receiver of Rent appointment or Power of Sale action.	£20
Possession Fee	This fee covers the cost of dealing with a repossessed property until it is sold. We charge this fee at the point of repossession.	£95

We will tell you about other arrears and litigation costs if your account has an overdue balance and before we start any legal process.

We're here to help - if you're unable to pay your monthly instalments or your overdue balance, call us as soon as possible on 03330 148 048.

Ending your mortgage term		
Early Repayment Charge (ending your mortgage)	We may charge this fee if you repay your mortgage in full before the loan end date. The fee will be a percentage of either your remaining balance or original loan amount. Please see your mortgage offer for further details.	Varies by product. Please see your mortgage offer
Porting Fee	We will charge this fee if you ask us to move your mortgage to another property. This is called porting. The fee is not refundable. Your original mortgage Terms and Conditions will tell you if your loan is portable. Please check these before making an application. Your application is subject to our lending criteria at the time you ask us to port.	£150
Mortgage Exit Fee (We call this a MEAF: Mortgage Exit Administration Fee)	You may have to pay this if: <ul style="list-style-type: none"> You repay your mortgage with us; We have to release our charge; Your mortgage term comes to an end; You transfer the loan to another lender; or Transfer borrowing from one property to another. <p>You may be charged a separate fee by your solicitor or licensed or qualified conveyancer for their work relating to redemption of the mortgage and discharge of the security.</p>	Maximum payable is £90 where this fee applies. This will vary depending on when you took out your mortgage.
Administration Fee for Release of Charge	We will charge this when you pay your mortgage balance in full (for properties in Scotland and Northern Ireland only).	Up to £190

We reserve the right to add items to the tariff or change the amount of any fee in the circumstances described in the terms and conditions of your mortgage. Where fees are debited to the mortgage account, interest may be charged on a daily basis from the date they are debited. You may avoid such interest by calling us to make the full payment prior to it being debited to the mortgage account. We are not currently accepting new mortgage applications. All fees are inclusive of VAT where applicable and, where we are charged VAT by third parties, we will pass this cost onto you.



YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

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