

Tariff of charges

- This tariff of charges applies from 2 August 2010 and replaces any previous tariffs.
- We may change the amount of any fee we charge if the cost to us increases.
- We will provide you with an updated tariff of charges each year with your Annual Mortgage Statement. You can also ask us for a copy at any time.
- We also have an 'Arrears and Litigation Tariff of Charges' leaflet, which may apply to you in certain circumstances. You can get a copy of this from us at any time and we will send you a copy if it becomes appropriate.

Fees you will have to pay

Action	Fee	What the fee covers
Mortgage account fee	£225	The cost of providing, maintaining and handling your mortgage.

Additional borrowing and credit-limit review fees

Action	Fee	What the fee covers
Re-inspection fee	£55	The cost of re-inspection and administration if a survey date is invalid after the first valuation has been completed.
Flexible mortgage credit-limit review	£100	Our time in completing an application to change your flexible mortgage limit.
Revaluation fee	£65	A revaluation, if necessary, as a result of you asking for further funds.
Second charge	£100 plus VAT	Our charge to provide information to the lender requesting a second charge.
Postponement of a second charge	£50	The work needed to prepare and seal the 'Deed of Postponement' and any work which is linked to it.
Discharge of a second charge	£50	The cost of working with the other lender to release funds and prepare and send documents to the Land Registry.

Fees for providing information

Action	Fee	What the fee covers
Mortgage reference	£100 plus VAT	The price we charge a lender when asked to provide a mortgage reference.
Document retrieval and copying	£35	The costs of getting and supplying documents.
Copy or interim Mortgage Statement	£25	Preparing and supplying a duplicate statement or details of your mortgage account for the current year.
Copy of Mortgage Statement from previous years	£25	Preparing and supplying a copy statement from a previous year.
Breakdown of transactions	£20	Gathering information, preparing and supplying a list of your mortgage account transactions. This charge relates to each calendar year we are asked to provide the information for.
Certificate of mortgage interest paid (previously Miras 5)	£25 (duplicates only)	Gathering information, preparing and supplying a duplicate interest statement. This charge relates to each calendar year we are asked to provide the duplicate certificate for.

Fees to change your mortgage

Action	Fee	What the fee covers
Pre-completion Product Change fee	£199	Our costs for changing your product after you have already submitted your mortgage application, but before it completes. This fee must be paid before we can continue to process your application.
Change of borrower	£140	Preparing title deeds, sealing the transfer deed, and working with your solicitor when you have requested a change of borrower.
Changing your repayment method	£75	Preparing and supplying conversion documents and changing your account.
Letting your property	£295 standard fee	Consent to let your property. The fee for the following exceptions will be advised by our Lettings Team once they have received the Consent to Let application. The exceptions are any mortgage that: <ul style="list-style-type: none"> – completed within the last six months; – is on a flexible mortgage product; or – is in arrears.
Flexible mortgage administration charge	£15	Our costs to change a direct debit on a flexible mortgage if there have already been three requests made in the same calendar year.
Transfer fee	Variable	If you transfer your existing mortgage to a new product you may have to pay a transfer fee. The exact amount will be confirmed when you ask to transfer your mortgage.
Booking fee	Variable	If you transfer your existing mortgage to a new product you may have to pay a booking fee. You will be told the exact amount you will have to pay when you select your new product.

Other fees you may have to pay

Action	Fee	What the fee covers
Monthly arrears fee	£40 per month	The costs associated with managing an account whilst it remains in arrears.
Broken arrangement fee	£40 per month	This fee will be charged if you make an arrangement with us to repay your arrears and then break it.
In any one month you will only be charged a monthly arrears fee OR broken arrangement fee.		
Field collection services	Up to £79.90	Our costs if your account is more than two months in arrears and we have been unable to contact you. We will instruct a Field Agent to visit your home. This allows us to assess individual circumstances and work out a suitable repayment arrangement. This is the maximum fee you could be charged.

First stage Litigation Fees

If your mortgage falls into arrears and we are required to begin litigation action, you will be charged a minimum fee of £146.50. This fee is made up from the two fees shown below. Additional fees and court costs will also be debited if litigation continues. A detailed Arrears and Litigation Tariff of Charges will be sent to you once you are in arrears and before litigation commences.

Litigation Account Instruction

Action	Fee	What the fee covers
Administration fee	£76	The costs associated with passing your account to an internal department or external solicitors, to cover inputting mortgage account information on the system, obtaining copy mortgage deeds and requesting Matrimonial Home Searches to confirm if caution is registered with Land Registry.
Litigation – first stage processing fee	£70.50	The costs associated with transferring your account to our Litigation Department, entering the case onto the Litigation system and sending the Letter Before Action and attachments to you.

Fees for Valuation Services

Purchase price up to (see note 1)	England, Wales and Northern Ireland		Scotland	
	Valuation for mortgage purposes (see note 2)	Home buyer purposes (see note 3)	Valuation for mortgage (see note 2)	Home buyer (see note 3)
£50,000	£185	£350	£95	£350
£100,000	£220	£400	£95	£400
£150,000	£260	£450	£95	£450
£200,000	£295	£500	£95	£500
£250,000	£330	£550	£95	£550
£300,000	£365	£600	£95	£600
£400,000	£430	£700	£340	£700
£500,000	£490	£800	£400	£800
£600,000	£550	£875	£460	£875
£700,000	£615	£950	£525	£950
£800,000	£680	£1,000	£590	£1,000
£900,000	£740	£1,050	£650	£1,050
£1,000,000	£805	£1,100	£715	£1,100
£1,500,000	£940	£1,385	£850	£1,385
£2,000,000	£1,065	£1,700	£975	£1,700
£2,500,000	£1,190	£2,025	£1,100	£2,025

For properties over £2.5 million, please contact your regional office.

Note 1: If the purchase price is a reduced figure, for example, when buying your council home, we will base the fee on the valuation, not the price. The minimum fee for a reinspection is £55.

Note 2: These include a non-refundable survey set-up fee of £90.

Note 3: The Home Buyer Fee includes the fee for the Valuation for Mortgage Purposes, and a non-refundable survey set-up fee of £100.

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

We are able to provide literature in alternative formats. The formats available are: large print, Braille, audio tape and PC disk. If you would like to register to receive correspondence in an alternative format please give us a call and ask for a 'Preferred Communication Request' form.

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