

Mortgages

Tariff of Charges

- This Tariff of Charges applies from 3 December 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 Mortgage Statement. You can also ask us for a copy at any time.
- From time to time we may need to charge additional fees for individual transactions that you ask us to do. We'll always let you know what these will be in advance.
- 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

Fee	Amount	What the fee covers
Mortgage account fee	£225	The cost of providing and administering your mortgage.

Additional borrowing and credit-limit review fees

Fee	Amount	What the fee covers
Re-inspection fee	£55	The cost of arranging a re-inspection of a property to confirm agreed works have been completed. An up-to-date property value may be provided if there has been significant change as a result of the completed works.
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 or if a revaluation is required in connection with a request to value our security (or when considering adding missed payments to your mortgage).
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

Fee	Amount	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 of 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 then supplying a list of your mortgage account transactions. This charge relates to each calendar year we are asked to provide the information for.
Duplicate certificate of mortgage interest (previously MIRAS 5)	£25	You may require a certificate of mortgage interest for tax purposes if you claim MIRAS 5 or are a Buy to Let customer. An initial certificate of mortgage interest is provided free of charge. This charge relates to each calendar year we are asked to provide the duplicate certificate and for gathering information, preparing and supplying a duplicate interest statement.

Fees to change your mortgage

Fee	Amount	What the fee covers
Pre-completion Product Change fee	£199	Our costs for changing your product at your request 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. This fee does not apply to existing customers not moving home.
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 receive 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 action a drawdown on a flexible mortgage if there have already been three requests made in the same calendar year.
Booking and Transfer fees	Variable	If you transfer your existing mortgage to a new product you may have to pay a booking fee and a transfer fee. The exact amount will be confirmed when you call to discuss a new product.
Variation of security	£50	Our costs when considering any request to vary our security, vary a lease or for a Release of Part Security to the mortgaged address. For example, permission to release land or enter into a solar panel lease arrangement.

*At time of going to print, VAT is 20%. We will confirm the full amount payable should you incur one of these charges.

Other fees you may have to pay

Fee	Amount	What the fee covers
Monthly arrears fee	£40 per month	The costs associated with managing an account whilst it remains in arrears, with no arrangement to repay in place.
Broken arrangement fee		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 a broken arrangement fee.		
Field agent services	£81.60	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 your individual circumstances and work out a suitable repayment arrangement. This is the maximum fee you could be charged.
Unpaid ground rent/service charge fee	£70	The administrative costs that we charge if your freeholder or management company approaches us to pay ground rent or service charge on your behalf, in order to prevent forfeiture of lease. If we do agree to pay any such outstanding amount, this will be added to your mortgage.

First stage Litigation Fees

Fee	Amount	What the fee covers
Administration fee	£76	If your mortgage falls into arrears and we are required to begin litigation action, you will be charged a minimum fee of £76. Additional fees and court costs will also be debited if the litigation continues.

A detailed Arrears and Litigation Tariff of Charges will be sent to you once you are in arrears and before litigation commences.

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 re-inspection 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.

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