



Fees and Charges

We would like you to be fully aware of the Fees and Charges we will make for a number of services and facilities relating to your mortgage. The following list is indicative only of fees which will be incurred in different situations. We may change these Fees and Charges from time to time and we will send you a list of these each year (unless there have been no changes). If you are ever in default on your mortgage, we will send you a further copy of the latest edition of the Fees and Charges tariff every 3 months while you are in default. Other or higher fees may apply and you should refer to the Mortgage Offer. If you need any help in understanding any of the following, please contact our Operations Department on 0870 979 6633.

Application Stage

Application Fee (variable) is payable in advance and is non refundable. This fee covers the cost of processing the application

Re-inspection Fee (£50) is payable if the valuer needs to re-inspect the property prior to completion

Completion Stage

All fees and charges at this stage will be added to the loan, (and will bear interest accordingly) unless otherwise stated.

Administration Fee (£295) is mandatory. It covers, amongst other things, the lenders cost of processing the information on your application and allocating the required funds to you for the offer period

Completion Fees (variable) relate to individual products and can be found in the Mortgage Offer

Telegraphic Transfer Fee (£60) is payable to cover the cost of charges made by Banks to complete clearance of the funds transfer

Legal Fees

In all cases, we will require our solicitors to carry out all necessary conveyancing and related work on our behalf.

On all loans in Scotland our legal fees of £350 plus VAT and disbursements will be charged to and payable by you to our solicitors whether or not the loan is completed. You have the choice to ask our solicitors to act for you too. Please speak with them to discuss whether any additional fees may be charged for this service.

On all other loans, it is normal for us to meet our own legal fees and expenses.

After Completion

All Fees and Charges at this stage will be debited to your mortgage account, (and will bear interest accordingly) unless otherwise stated. You may avoid such interest charges by paying the appropriate fee or charge to us before the account is debited with the charge.

Additional borrowing fee (£125) to cover the cost of preparing the necessary documentation and the administration involved

Arrears admin fee (£50 per month) to cover the cost of writing to or telephoning you in the event of a breach of mortgage conditions

Arrears balance breakdown (£40) to cover the cost of providing a month by month breakdown of the arrears balance

Cancelled direct debit (£20) to cover the cost of your direct debit being cancelled

Change of repayment type fee (£75) to cover the cost of changing the repayment type of your mortgage

Consent to a second or subsequent charge (£25) to cover the cost of us giving our consent to a second or subsequent charge secured on your property

Contingency buildings insurance fee (£30) to cover the cost of effecting cover under one of our contingency buildings insurance policies



Copy title deeds (full) (£40) to cover the cost of producing a full copy of the deeds

Copy title deeds (part) (£25) to cover the cost of producing a part copy of the deeds

Copy statement (£30) to cover the cost of producing duplicates

Court issue fee (£50) to cover the cost of preparing a pack of documents for the court, when solicitors are instructed to commence possession proceedings

Court re-issue fee (£25) to cover the cost of preparing a pack of documents for the court, when solicitors are instructed to commence possession proceedings for the second time within three months of the original court pack being prepared

Data Protection Act fee (£10) to cover the cost of providing information held about customers under the Data Protection Act

Deed of easement/servitude (£100) to cover the cost of providing consent to a request by a solicitor for this deed

Deeds release fee (£50) to cover the cost when we are requested to send the deeds to your legal representative

Early repayment charges relate to individual products and can be found in the Mortgage Offer and Mortgage Conditions. If more than 5% of the Loan is overpaid in any year, the total sum overpaid, including the 5%, is subject to the early repayment charge

Field counsellor visit (£100) to cover the cost of a field counsellor to visit you

Field counsellor visit cancellation fee (£57.50) to cover the cost of a field counsellor visit if it is cancelled for any reason

Lenders reference (£57.50) to cover the cost of providing a reference to another lender

Mortgage exit administration fee (£125) to cover the cost of preparing the documents for discharging the mortgage, the applying of the company seal, the signing of the document and the updating of our records

