

Mortgages

Fees and Charges

This leaflet provides details of our tariff of charges for our Mortgages.

The charges we make relate to the operation of Mortgage Accounts and reflect the expenses and costs that we incur.

Our fees and charges are variable. For more details on how and when they may be varied please refer to our 'Mortgage Conditions' leaflet.

We will tell you about any changes to charges either by general notice in our branches or through our Customer Support Centre, together with advertisements in one or more newspapers of our choice, or by letter or other personal notice. Revised details of charges will also be sent to you with your annual statements.

The items described as 'Service Charges' reflects the fact that we are providing you with additional services. 'Other Charges' are set at a level to cover the cost to us of having to pursue the action or activity described. This will include a proportionate amount of general overheads.

When you redeem your mortgage, you must pay a discharge fee which will be the fee set out in the last mortgage offer made to you. The fee you will have to pay will neither increase nor decrease during the period of your mortgage. You may also have to pay fees levied upon us by third parties for discharging your mortgage, for example by HM Land Registry, in addition to the Discharge Fee.

Survey and Valuation Fees

Included in these fees are our survey administration fee of £105 and our surveyor panel management fee of £20. This is non-refundable.

Purchase price not exceeding	Mortgage Valuation	RICS Homebuyer Survey and Valuation	Building Survey
£50,000	£250	-	-
£100,000	£300	£425	£795
£150,000	£325	£475	£895
£200,000	£350	£525	£995
£300,000	£400	£625	£1,095
£400,000	£450	£725	£1,195
£500,000	£500	£825	£1,295
£600,000	£550	£925	£1,395
£700,000	£600	£1,025	£1,495
£800,000	£650	£1,125	£1,595
£900,000	£700	£1,225	£1,795
£1,000,000	£750	£1,325	£1,995
Over £1,000,000	By arrangement		
Other Survey and Valuation Fees			
Revaluation Fee £75.00	Updated Valuation £75.00		Re-inspection £75.00

Tariff of Charges - Mortgage Accounts

Effective from 1 February 2011

Service Charges			
Telegraphic Transfer Fee	£45.00	Redemption Statements – Second and subsequent requests	£30.00
Transfer of Equity	£180.00	Consent to Improvement Grant	£45.00
Lifestyle Loan Application Fee	£195.00	Mortgage Term Adjustments	£40.00
Second Mortgage Questionnaire Fee	£85.00	Mortgage Transaction History	£25.00
Second Mortgage - supplementary enquiry	£37.50	Convert to Daily Interest	£100.00
Duplicate Annual Mortgage Statement	£25.00	Safe and Secure	£35.00
Mortgage Conversion Fee	£75.00	Safe in Deed	£35.00
Approval of Letting	£130.00	Release of part security	£175.00
Previous years tax certificate/ duplicate current year certificate	£25.00	General Insurance Administration Fee	£30.00
Returned completion funds	£50.00	Consent to creation of second charge	£50.00
Other Charges			
Returned Cheque	£10.00	Cancellation of Eviction	£55.00
Returned Direct Debit	£30.00	Capitalisation of Arrears Charge	£35.00
Unpaid Ground Rent	£20.00	Arrangement default (arrears)	£21.00
Possessions Charge	£400.00	Data Protection Subject Access Fee	£10.00
Arrears Letter - Monthly Charge	£30.00	Arrears Summons Preparation Fee	£110.00
Mortgage Exit Administration Fees			
(loans offered with effect from 1 Feb 09) Discharge Fee	£150.00	(loans completed between 1 Sept 95 to 31 Jul 07) Charge release fee	£135.00



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