

# Mortgage Fees



We charge certain fees in connection with mortgages. These are set out below and unless we state otherwise, can change from time to time. We will send you information about these fees yearly (except where there have been no changes and no new fees introduced). We will also notify you of any changes in fees at the time when you ask for or receive the service for which we charge the fee.

An asterisk \* indicates fees that are not applicable if you were charged a Mortgage account fee on completion of your mortgage, or if we have not charged the Mortgage account fee because of the product(s) you chose. If we charged a Mortgage account fee we will have told you in your mortgage offer. This fee covers the setting up, routine maintenance and closing down of the mortgage account.

<b>Service or application</b>	<b>Fee</b>
UK CHAPS Transfer/Telegraphic Transfer fee	£30
Full copy of title documents, plans, etc	£35( <i>inc VAT</i> )
Single copy of document or provision of title information	£17.50( <i>inc VAT</i> )
Consenting to transactions – for example, release from the mortgage of part of the property, grant of easement (for example, a right of way) or consent to legal documents	£75
Property re-inspection fee	£70
Completing questionnaires or references sent by other lenders granting another mortgage	£100( <i>inc VAT</i> )
Payment of ground rent/service charges/shared ownership rent	£75
Consent to allow letting (except buy to let products)	£75
*Deeds Despatch Fee	£50

\*If we charge a Repayment Administration fee, we will tell you the amount of the fee and whether it is variable in your most recently accepted mortgage offer, further advance offer or mortgage product transfer offer. The amount of the fee, if applicable, will also be shown in your Annual Mortgage Statement and in any Amount Owing Statement we issue. We will also tell you the amount of the fee at any time you ask us to. This fee will be waived if the mortgage has run its full term (including any agreed extension and/or term applicable to any further advance).

In addition, you may have to pay any fees, costs or charges we have to pay to third parties in connection with your mortgage, for example, any land registry fees we incur in closing down your mortgage.

If an Early Repayment Charge is due, it is shown in the mortgage offer.

**The following fees may apply depending on the conduct of an account:**

Missed or returned payments  
(e.g. Direct Debit, or if a cheque is returned) £35

**Arrears (action taken)**

Where we have to contact you in writing,  
an arrears management fee will be charged £35

Where it becomes necessary to instruct an external debt counsellor, any costs paid to the counselling agency will be debited to your mortgage which would be no more than £100 per visit

If we instruct solicitors to collect arrears or seek possession £125

\*If we send title deeds to our solicitors to help prepare for court action £50

If we take the mortgaged property into possession £350

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In addition, borrowers will have to pay any costs we pay to third parties that we may instruct to recover any money owed to us or to create or protect our security or in using our legal rights. Examples of costs we pay include:

- Solicitors' charges
- Possession management fees

We will write to advise borrowers before we instruct a third party.

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