

# A guide to our fees

Within this leaflet we have set out the fees and some of the other charges that you may incur during the period you have your account with us.

## Change in circumstances

<b>Transfer of Equity</b>	Adding or removing a name on your account. The fee covers dealing with the necessary documentation and correspondence with your solicitor.	<b>£100.00</b> Applies to 1st charge mortgages only
<b>Loan Conversion</b>	Converting your account from its current status to either interest only, capital repayment or part and part.	<b>£100.00</b> Applies to 1st charge mortgages only
<b>Term change</b>	Amending the term of your account.	<b>£100.00</b> Applies to 1st charge mortgages only
<b>Letting your Property</b>	Assessing your application to let a property.	<b>£100.00</b>

You may also need to pay our solicitor's fees and your own solicitor's fees (which may include indemnity insurance and other disbursements). All changes to your account are subject to our acceptance, which might be conditional; any indication as to acceptability of a proposed change or the timescales for the change is indicative only and must not be relied upon.

## General Administration

<b>Unpaid Cheque</b>	To cover our costs and bank charges when a cheque is returned unpaid by your bank.	<b>£25.00</b>
<b>Unpaid Direct Debit</b>	To cover our costs and bank charges when a Direct debit is returned unpaid by your bank.	<b>£25.00</b>
<b>Deeds Production</b>	Producing your deeds for examination. Including retrieving your Deeds from a secure storage facility, examination and transportation.	<b>£46.00</b>
<b>Mortgage Exit Administration Fee (England, Wales, Northern Ireland)</b>	Charged for work completed to process the final payment of your loan and discharge our security at the land registry.	<b>£150.00</b>
<b>Mortgage Exit Administration Fee (Scotland)</b>	Charged for work completed to process the final payment of your loan and discharge our security at the land registry.	<b>£235.00</b>
<b>Consent to a Subsequent Charge</b>	Agreeing to the registration of a subsequent charge.	<b>£66.38 inc. VAT</b>
<b>Mortgage conduct/Questionnaire</b>	Providing information to another lender.	<b>Mortgage Conduct £60.00 inc. VAT Mortgage Questionnaire £76.60 inc. VAT</b>
<b>Deed of Easement</b>	Assessing and agreeing to right of way.	<b>£100.00</b>
<b>Deed of Postponement</b>	Postponing our charge in favour of a prior lender.	<b>£100.00</b>
<b>Own Buildings Insurance Policy</b>	Accepting your Building Insurance policy.	<b>£25.00</b>
<b>Copy of Valuation</b>	Providing a copy of the original valuation report.	<b>£10.00</b>
<b>Ground Rent/Service Charge</b>	Paying a landlord's demand for unpaid ground rent and/or service charge on your behalf.	<b>£65.00</b>
<b>Duplicate Account Statement</b>	Covering the cost of providing a duplicate account statement.	<b>£10.00</b>
<b>Data Subject Access Request</b>	The amount chargeable for providing you with a copy of all the personal data we hold about you. Please note that this fee is per person	<b>£10.00</b>

## Accounts in arrears

<b>Monthly Arrears Administration Fee</b>	Monthly fee charged whilst your account is in arrears. This fee will be waived if you have an arrangement to pay in place that is performing	<b>£40.00</b>
<b>Issue of Default Notice (England, Wales, Northern Ireland)</b>	Prepare and send Default Notices to all parties on the account.	<b>£30.00 per account</b>
<b>Issue of Default Notice (Scotland)</b>	Prepare and send Default Notices to all parties on the account.	<b>Recharge of Solicitors Costs</b>
<b>Counsellors Fee</b>	Visit undertaken to establish your financial situation when your account is in arrears and we have been unable to make contact.	<b>£90.00 inc. VAT for full report £48.00 inc. VAT for refusal/no contact or cancellation after four working days from instruction</b>
<b>Repossession Solicitors Fee</b>	We will instruct solicitors to obtain possession through the courts. The costs of these services will be passed on to the defaulting borrower. The costs will vary depending on jurisdiction and the amount of work involved.	<b>Variable</b>
<b>Repossession Court Fee</b>	Court fees will be due as part of the repossession process and these will be passed onto the defaulting borrower.	<b>Variable</b>
<b>Repossession Fee</b>	Administration fee charged if your property is repossessed.	<b>£400.00</b>
<b>Repossession Fee - other costs</b>	In the event that actual possession is obtained, various other charges will be incurred, including the costs of looking after the property and making it safe.	<b>Variable</b>

We will endeavour to explore all opportunities to resolve an arrears situation, but in the event action has to be taken to repossess a mortgaged property the relevant charges will be incurred in addition to any of the other fees in the document that apply. The Monthly Arrears Administration Charge will continue.

There may be other charges, solicitors or other costs in addition to those shown above, which may arise in the event that any arrears are not cleared and further action is taken. You will be responsible for any additional costs we incurred as a result of your account being in arrears or otherwise in default and in relation to us enforcing our security.

### Note

Whilst this schedule records our current scale of fees and charges in operation from 4th January 2011, all of the items are subject to review by us and may be amended. We will only increase our fee if there is an increase in the costs that we incur associated with that fee. Accordingly, our Customer Services department should be contacted for up to date information on fees. Our charges for services not referred to in this document will be advised at the time the service is offered. All charges include VAT where appropriate. Where we are charged VAT by third parties, we will pass this cost on to you. The current rate is 20%.

If you would like this or any of our other documents supplied in an alternative format, e.g. large print, please send it back to us with your request and we will be pleased to help.