

Mortgage Tariff of Fees and Charges

With effect from 1st November 2016

<p>Application Fee for a New Advance</p> <p>This fee is charged to cover some of our administration costs in considering and processing an application for a new advance. Please see individual mortgage product guides.</p>	Varies
<p>Application Fee for Further Advance (minimum)</p> <p>This fee is charged to cover some of our administration costs in considering and processing an application for a further advance on an existing mortgage. Please see individual mortgage product guides.</p>	£145
<p>Change in Repayment Method</p> <p>This fee covers the administration costs in transferring your mortgage account, or part of it, from repayment to interest only or vice versa.</p>	£30
<p>Change to Mortgage Term</p> <p>The fee covers the administration cost of assessing and amending the term on your mortgage account.</p>	£15
<p>CHAPS/Telegraphic Transfer Fee</p> <p>This fee covers the administration costs of sending money electronically to yours, or your solicitor's bank account, where the funds need to be available (cleared) on the same working day.</p>	£25
<p>Consent to a Second or Subsequent Charge</p> <p>If you wish to borrow money from another lender and secure it against a property in mortgage to the Society, and are not intending to repay your mortgage with the Society, then you require our consent and we charge this fee to cover the administration work required to review your account.</p>	£45
<p>Deeds – photocopying of one sheet</p> <p>This fee covers our costs in retrieving, photocopying and supplying you with copy extracts from your property's deeds.</p>	£1
<p>Duplicate Statement or an Account Breakdown</p> <p>Each year, in February, an annual statement is issued to all mortgage customers. However, if you request a duplicate of this statement we charge this fee to cover the administration costs of retrieving and producing the statement details again.</p>	£10
<p>Early Redemption Charge (ERC)</p> <p>If you repay your mortgage in full or make a lump sum overpayment an early repayment charge may be payable. Details of any such charge will be contained in the Key Facts illustration, Offer document you received from us when taking out your mortgage or in the individual mortgage product guide</p>	Varies
<p>Higher Lending Charge</p> <p>A higher lending charge is used to arrange additional security in the form of an insurance guarantee, which provides cover for the Society in respect of the part of the loan which exceeds 80% loan to value. Details of charges can be found in your Key Facts Illustration.</p>	Varies

Insurance – borrowers arranging their own insurance (Freedom of Agency)**£25**

If you choose to arrange your own buildings or buildings and contents insurance this fee covers the administration costs involved in checking that your property is adequately insured.

Mortgage Exit Administration Fee**£75**

This fee covers the administration costs of processing the redemption of your mortgage, of releasing the Society's charge over a property when the mortgage is repaid and registering the discharge with the Land Registry.

Possession Charges - Legal and Third Party Costs**Varies**

If your account has a serious payment shortfall and no agreement has been reached with the Society costs may be incurred by you and applied to your mortgage account. Third party costs may include but are not exclusive to; legal fees in relation to repossession proceedings, third party costs for the selling and management of the property up to the point of sale, reasonable costs incurred by the Society's staff to attend court proceedings. The Society will provide its current charges to the borrower prior to legal action commencing.

Product Switch/Scheme Transfer**£50**

This fee is charged to cover our costs when you request that we transfer your mortgage to a new scheme.

Replacement of Society Cheque(s) (stopped cheques)**£25**

This fee covers our administration costs and bank charges if you need to place a stop on a cheque drawn from your mortgage account due to it being lost, stolen or destroyed. A replacement cheque will be issued and made payable to the original payee.

Scheme Fee**Varies**

This fee is charged to secure the discounted or fixed rate of interest on the scheme you have chosen to take your mortgage. Please see individual mortgage product guides.

Transfer of Title**£100**

This fee covers our administration costs where the mortgage is being transferred into a different name e.g. from joint names to a sole name and vice versa. You will also be liable for your solicitor's costs in making the necessary amendments to the title deeds.

Valuation Fee (minimum charge)**£75**

When you apply for a mortgage or further advance we may ask you to pay a fee to cover the cost of valuing your property. Please refer to the Valuation Fee scale for the full list of charges.