

## Tariff of Charges – From 1st March 2009

### General

|                                    | £          |
|------------------------------------|------------|
| Unpaid cheque/direct debit         | 25         |
| Cheque re-issues                   | 10         |
| Breakdown of transactions (letter) | minimum 20 |
| Telegraphic transfer of funds (UK) | 30         |
| Data Protection Act enquiry        | 10         |

### Mortgages

|  |         |
|--|---------|
| Deeds release fee  | 50      |
| Sealing fee on redemption of mortgage<br>(waived if term expired or replacement mortgage is taken out) | 90      |
| Duplicate MIRAS 5  | 15      |
| Backdated MIRAS 5  | 20      |
| Duplicate statement  | 25      |
| Letter confirming outstanding balance  | 10      |
| Redemption statement (second & subsequent)   | each 35 |
| Second mortgage questionnaire  | 50      |
| Consent to second charge   | 50      |
| Own property insurance   | 30      |
| Copy of deeds  | 25      |
| Permission to let property   | 60      |
| Unauthorised letting of property   | 100     |
| Deed of postponement   | 60      |
| Sale of part security  | 100     |
| Change of repayment type and/or term   | 30      |
| Transfer of Equity fee   | 90      |
| Release of Guarantor fee   | 50      |

*A charge may be levied for the provision of a mortgage reference to another financial institution*

### Investments

|   |    |
|---|----|
| Telegraphic transfer of funds abroad                  | 25 |
| Bank Draft  | 25 |
| Clearance of foreign cheque                           | 25 |
| Special cheque presentation                           | 20 |
| Stopped cheque (only if lost or stolen)               | 20 |
| Lost/duplicate passbook                               | 15 |
| Duplicate statement (Postal account)                  | 20 |
| Investors interest statement (other than Section 975) | 20 |
| Duplicate Section 975 statement                       | 15 |
| Accountants/Audit letter                              | 35 |

### Residential Loans

|   | £   |
|---|-----|
| Application fee Residential Property to let | 250 |
| Application fee Further Advance             | 100 |

### Commercial Loans

|                                  |                         |
|----------------------------------|-------------------------|
| Application Fee (non refundable) | 200                     |
| Arrangement fee                  | 1% of loan, minimum 500 |
| Annual management fee            | 125                     |
| Further Advance Application      | 1% of loan, minimum 250 |

### Valuation Fees

A scale of valuation fees for mortgage purposes is available on request

### Arrears/Possessions

|   |         |
|---|---------|
| Arrears letter (Residential – 2nd & subsequent) | each 30 |
| Arrears letter (Commercial)                     | each 30 |
| Arrears visit (plus WHMS charge)                | 40      |
| Instruction of solicitors                       | 60      |
| Cancellation of bailiff appointment             | 25      |
| Mortgage Possession fee (Residential)           | 300     |
| Mortgage Possession fee (Commercial)            | 500     |
| Mortgage Possession fee (Second Charge)         | 150     |
| Capitalisation of rent arrears                  | 50      |

plus bank charges

plus bank charges

plus bank charges