

Credit Delivery and Recoveries Fees

Service	Description	Tariff (£)
Deeds retrieval	Debited to your Current Account when deeds are sent to solicitors acting on your behalf. This fee does not apply if the deeds are sent in preparation for a Discharge (see below).	35
Discharge	Debited to your Current Account when we release security.	175
Photocopying deeds (1)	Photocopying your deeds.	40
Change of Borrower	Agreeing to a change over the legal title of a Property charged to us.	150
2 nd charge questionnaire	When we provide information for another lender.	100
Deed of postponement (2)	Preparing and sealing a deed of postponement.	150
Consent to lease	Consenting to you letting a Property charged to us.	125
Consent to S.106 planning agreements	Consenting to planning changes to a Property charged to us.	200
Leasehold charge	If we pay ground rent/service charge on your behalf and add the amount paid to the mortgage debt.	100
Registration of charge at Land Registry (3)	If we are required to handle the registration of a charge at the HM Land Registry on your behalf.	250
Accelerated completion (4)	We require the Certificate of Title (COT) from your solicitors 4 days before completion. If COT received less than 4 days before completion, the following fees apply: <ul style="list-style-type: none"> - received more than 2 days before completion - received 2 days or less before completion - received 1 day or less before completion 	75 100 150
Registration of a security document at Companies House	If we apply to register a charge over the Property at Companies House.	125
Deed of substituted security	If we agree to release Security held and substitute new Security (usually in the context of an extended lease).	125
Mortgage of Life Policy	If we release a charge of life policy or re-assign a life policy.	35
Change to terms and conditions	When at your request we agree an amendment to our existing terms and conditions.	100
Request for redemption statement	If you request 3 or more redemption statements relating to the same Facility during a 12 month period we will charge this fee for the third and each subsequent statement.	20

Service	Description	Tariff (£)
Monthly Recoveries charge	Charged monthly while the debt is in default and being handled by our Recoveries Department. The fee is 0.1% of the outstanding debt per month with a minimum of £30 and a maximum of £150 per account.	30 to 150
Referral to Recoveries	Charged as a one off fee when you are referred to our Recoveries department for recovery of debt.	75
Referral to solicitors	Charged if you are in default and our Recoveries department refers your case to external solicitors. The monthly Recoveries Charge will continue to apply after such referral.	140
Realisation of property charged as security	This fee applies when we take possession of the Property charged to us. The fee is £350 if the Property is your home, otherwise it is 0.5% of the gross sale proceeds of the Property up to the amount of the debt outstanding, with a maximum of £1,000.	35 to 1,000
Appointment of receiver	A monthly fee is charged if we appoint a receiver under the Law of Property Act 1925 or our fixed charge. The fee will be 0.1% of the value of the Property up to the amount of the debt outstanding, with a maximum of £1,000 per month.	

- (1) This covers the first 20 sheets. Additional sheets are charged at 20p plus VAT.
- (2) If a lender insists on using its own Deed of Postponement, we will charge £250.
- (3) This fee will not apply where we have requested a second charge over a Property, and we are handling the registration.
- (4) In calculating days, the day of receipt by us of a COT does not count. Furthermore, a COT received after 4.00pm on a Business Day is treated as being received the next Business day.