Property Finance and Commercial Lending Tariff of Charges

- Detailed below is a tariff of Cynergy Bank's fees and charges that may apply to your account during the term of your loan.
- **The document is for illustrative purposes only. The exact fee, which will be dependent on the complexity and requirements of each individual case, will be confirmed by your Relationship Director following your request.**
- For any services which are not detailed below the bank will assess and, where appropriate, instruct our solicitors to act on our behalf in all legal matters and you will be responsible for these fees.

Services completed internally with the support of the Cynergy Bank Legal team

Name of Charge	Description of Charge	How much is the charge?
Covenant Amendment	Where we agree to amend an existing covenant within your Facility letter. This will be formally documented in an amendment letter.	£500
Letter of Non-crystallisation	If you provide us with a Debenture, or a Legal Charge, that contains a Floating Charge we may be contacted by another lender to confirm we have taken no steps to crystallise the floating charge and know of no event which would have caused the crystallisation of the floating charge. A fee will be charged for providing a letter of non-crystallisation, with your permission, to another lender.	£150
Consent to S.106 planning agreements	Where we are asked to consent to planning changes to a property charged to us.	£300

Services that require initial assessment and investigation by Cynergy Bank but may require advice from our external legal partners

Name of Charge	Description of Charge	How much is the charge?
Debenture Waiver	When we agree to waive our rights (temporarily or permanently) to certain assets under a debenture charge secured to us.	£200 + legal costs
Consent to Lease	Consenting to you letting a property charged to us. Fee is dependent on the complexity of the lease.	Min £250 + legal costs
Change of Borrower	Novation of a loan to a new borrower and arrange a new charge over the property.	1% of the facility + legal costs
Deed of Substitution	If we agree to release Security held and substitute new Security (usually in the context of an extended lease).	£500 + legal costs

Cynergy Bank plc | Registered in England and Wales number 04728421 | Registered office 4th Floor, One New Change, London EC4M 9AF.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
Eligible deposits protected by the Financial Services Compensation Scheme in the UK.

Deed of Postponement	If we are asked to consider an application to postpone our charge in favour of another lender.	£500 + legal costs
Deed of Priority	Where we are asked to enter into a deed with another lender in respect to the ranking of our security.	£500 + legal costs

Additional documents or services

Name of Charge	Description of Charge	How much is the charge?
Deeds retrieval	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.	£50
Second charge questionnaire	When we provide information for another lender.	£100
Administration of missed/late payment	Payable in the event of a contractual payment not being made on the date detailed in the Facility Letter.	£35
Renewed Valuation	On renewed valuations an admin fee will be applied to cover the cost of administration.	£300

Overdraft renewals

Fee charged for the administration of overdraft renewals.

Overdraft limit	How much is the charge?
Up to £10,000	1.50% of overdraft limit, min £75.
£10,001 - £100,000	1.25% of overdraft limit.
Over £100,000	1.00% of overdraft limit.

Ending your facility

Name of Charge	Description of Charge	How much is the charge?
Request for a redemption statement	If you request three 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.	£50
Early Repayment Charge	You may be charged if you repay your facility in full before the facility term ends. The amount charged will depend on the type of product you have with us.	Please refer to your facility letter
Redemption Fee	Charged when the fee is redeemed in full, it covers the cost of closing the account and arranging release of the security.	£250 + legal costs

Cynergy Bank plc | Registered in England and Wales number 04728421 | Registered office 4th Floor, One New Change, London EC4M 9AF.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
Eligible deposits protected by the Financial Services Compensation Scheme in the UK.

Cynergy Bank