

General service fee tariff

These charges are correct as at 1 April 2015

This tariff relates to all products under administration; not all of the fees illustrated will relate to your particular product or loan. No fees are charged for the normal day to day administration of your account. However, you may find that you require a particular service at some point during the term of your loan. Additionally, it may be necessary for us to undertake additional activities should your account fall into arrears. The following are the most common activities that may take place, any fees not referred to in this tariff will be advised on request or at the time the service is provided.

Accounts in arrears

Should your account be in arrears, the following fees may be debited to your account (subject to the contract that you have entered into).

	Charge	Description
Payment returned unpaid	£10.00	This fee is charged if any direct debit or cheque payment is refused by your bank; we will charge this fee on each occasion for the additional administration required.
Arrears letters issued	£10.00	This fee is charged on each occasion it is necessary to issue a letter relating to any arrears on your account.
Telephone contact	£12.00	This fee is charged on each occasion it is necessary to contact you by telephone in relation to arrears on your account.
Home visit/Field call	up to £100.00 plus VAT	This fee is charged on each occasion it is necessary to instruct an agent to call at your home address in relation to arrears on your account.
Final demand/Default notice	£10.00	This fee is charged if it is necessary to issue a final demand or default notice in respect of outstanding arrears on your account.
Solicitor instruction fee	£125.00	This fee is charged on each occasion it is necessary to instruct solicitors regarding arrears on your account.

Account services for secured loans

If you have a secured loan with us, the following services will incur a fee. Under normal circumstances, fees will be debited to your account (but we reserve the right to request immediate payment) and may incur additional interest charges unless you pay the fee. Those fees highlighted with an * are payable immediately.

	Charge	Description
Consent to charge*	£60.00 plus VAT	This fee is charged if you apply for a subsequent mortgage with another lender (to rank behind our charge) where we are required to give consent.
Revaluation fee*	£155.00	This fee is charged if we are required to send a qualified surveyor to visit your property to assess its current market value.
Copy of title deeds*	£60.00 plus VAT	This fee is charged if we are required to make a copy of your title deeds available to your solicitors.
Deed of postponement*	£120.00	This fee is charged if we are required to consider and agree to you taking out a further advance with your first mortgage provider or remortgaging with another lender.
Legal & discharge fee*	£150.00	This fee is charged in addition to any product related fee if you redeem your loan prior to the natural maturity date.
Buildings insurance	£25.00	This fee is charged if you fail to maintain your buildings insurance, we reserve the right to make a charge which reflects the cost of contingency insurance and administration.
Transfer of equity/title*	£120.00	This fee is charged if you wish us to consider the removal or addition of a borrower from or to our loan, a first mortgage or the title deeds.
Property re-inspection	£90.00	This fee is charged if we are required to re-inspect your property.
Consideration of letting*	£125.00	This fee is charged if you wish us to consider giving authorisation for your property to be let.
Telegraphic transfer	£25.00	This fee is charged to cover the cost of administration and any bank charges incurred if we are required to telegraphic transfer funds to you.

Account services for car loans

If you have a car finance loan with us, the following services/recovery costs will incur a fee. Under normal circumstances, fees will be debited to your account (but we reserve the right to request immediate payment) and may incur additional interest charges unless you pay the fee.

	Charge	Description
Certificate of interest	£15.00	This fee will be charged if we have to provide a summary of the interest that has been applied to your loan.
Lenders reference	£50.00 plus VAT	This fee is charged if you apply for a loan with another lender and we are required to provide a reference.
Amending car details	£25.00	This fee will be charged if you amend your car registration details to cover the additional work necessary in amending our records.
Vehicle recovery costs	Variable plus VAT	The full costs expended will be charged if it is necessary to issue an instruction for your vehicle to be recovered.
Telegraphic transfer	£25.00	This fee is charged if we are required to telegraphic transfer funds to you.

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