

Tariff of charges

This leaflet sets out our current tariff of charges. The tariff is updated from time to time and a copy will be provided to you at the outset along with your facility letter and a copy of our Standard Terms & Conditions. We reserve the right to amend these charges at any time.

The document does not include the interest rates we apply to borrowing.

Should you require any further information, please do not hesitate to contact us.

A. Third Party Professional Fees

To lend on a property, we require solicitors, valuers and project monitoring surveyors (where applicable) to act on the bank's behalf. You will be required to pay all fees and expenses incurred by us in appointing these professionals. Please refer to our Standard Terms & Conditions.

Quotes from Solicitors, Valuers and Project Monitoring Surveyors available upon request.

B. Facility Agreement Fees

Specific fees relating to the Facility will be detailed in the Facility Letter. Please note that where you wish to increase or amend the terms of an existing Facility, and additional fee may be payable.

As set out in the Facility Letter.

C. Insurance

It is a condition of our lending that all insurance relevant to the Property (or Properties) and any Building Works is in place, in accordance with Section F of our Standard Terms and Conditions. If you are unable to provide satisfactory cover, we reserve the right to debit an insurance premium from your account to put in place satisfactory cover.

Where an insurance premium is required, the amount will be communicated at the time.

D. Payment Fees

Fee for every payment or further advance out of the account, whether by CHAPS or Faster Payment. Payments up to £1,000,000 are sent by Faster Payment. Payments over £1,000,000 are sent by CHAPS.

£5

E. Returned Cheque Fees

Fee incurred on each occasion where a cheque, when correctly presented, is not met or is returned unpaid.

£25