

# Property Finance Tariff of charges

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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

In order 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. Refer to our Standard Terms & Conditions.

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

## B. Commitment Fees, Release Fees and Renewal 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, an additional fee may be payable.

**As set out in the Facility Letter.**

## C. Insurance

It is a condition of our lending that you have satisfactory building's insurance in place. In the event that 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. CHAPS

Same day payment. Fee for every payment or further advance out of the account.

**£25**

## E. Faster Payments

Generally same day. Payment limit £250,000.

**£5**

## F. BACS Fees/Cheque Fees

Payments up to £249,999.

**No Charge**

## G. Bank Charges and Returned Cheque Fees

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

**£25**

## H. Information and Statement Fees

A statement of account will be provided monthly, however a charge will be incurred if further copies are requested by you.

**£20 per copy statement**

## I. Auditor Request Fees

Should your auditor request any information on your account.

**£40**

## J. Data Access Request Fees

Should you request a copy of any personal data held on our files.

**No Charge**