Our fees

We keep our fees simple. Your main fees are set out in your loan terms before you commit. The other fees below only apply in particular circumstances, such as when you ask us to do extra work or a payment is missed. We will tell you in advance if any of them change.

Main fees

2.25%–2.35%
Arrangement fee

0.95%
Exit fee

£695
Loan management fee

£295
Disbursement fee

£500
Legal fee, dual representation

At cost
Valuation and inspection

Other fees

CHANGES YOU ASK US TO MAKE

Early repayment	If you repay before the minimum interest period in your loan terms, interest for that minimum period is still due.	**Minimum interest period**
Partial release of security	For releasing part of the property or land from our charge, for example on a part sale. Payable whatever the outcome.	**£130**
Consent to let	Where your loan terms need our consent before the property is let, charged for each request.	**£50**
Consent for another lender	For considering a request to let another lender take a charge on the property behind ours.	**£50**
Deed of postponement	For considering a request to let another lender's charge rank ahead of ours.	**£50**
Transfer of ownership	For considering a request to transfer the property into a different name.	**£50**
Easements and rights of way	For reviewing easements or rights of way. A deeds-handling charge may also apply.	**£50**
Lender reference	If another lender asks, with your permission, how your loan has been run. Usually paid by that lender.	**£50**
Additional work	For other work you ask us to do that is not listed here. We will tell you the cost in advance.	**Varies**

PROPERTY AND INSURANCE

Unpaid ground rent or service charge	If we have to pay arrears to the freeholder. The amounts we pay are added to your loan.	**£100**
Buildings insurance	If the property is not adequately insured, we arrange temporary cover until you provide evidence of insurance.	**Varies**
Property visits	For a security or site visit you request, or that we need to make to discuss a concern.	**Varies**
Asset management	For extra time spent assessing or managing the security or site because of a concern.	**Varies**

IF PAYMENTS ARE MISSED

Missed payment	For each payment request we have to reissue, for example when a direct debit is returned.	**£50**
Account management	Each month the account is at least one month in arrears, unless you keep to an agreed payment arrangement.	**£100 a month**
Arrears management	Each month once two monthly payments have been missed, in place of the account management charge.	**£190 a month**
End of term management	Each month the loan remains outstanding after its term has ended.	**£120 a month**
Administrators or liquidators	Each month we have to liaise with appointed administrators or liquidators.	**£150 a month**

LEGAL ACTION AND RECEIVERSHIP

Possession proceedings	For preparing and issuing legal proceedings, in addition to the arrears management charge.	**£200**
Possession asset management	For managing a repossessed property. The arrears management charge stops at this point.	**£165 a month**
Application to suspend legal action	For considering and acting on an application to suspend our legal action.	**£50**
Notice of receiver appointment	For preparing and issuing a demand advising that a receiver will be appointed.	**£50**
Appointing a receiver	For appointing a suitable receiver and the related advice and enforcement.	**Varies**
Receivership asset management	For liaising with the receiver, including property management and rent collection. The receiver's own charges also apply.	**£150 a month**