

## Mortgage Account Charges (“Tariff”)

This Tariff sets out the fees and charges that are applicable to your mortgage. The Tariff shows the fees and charges that relate to the regular administration of your loan, and those which relate to additional administration such as when changes to your loan are requested, or where you are in breach of your mortgage terms and conditions.

Certain charges and fees are product and loan specific, and the table will refer to your Offer where these charges have been listed out in the ‘fees and charges’ section.

The charges listed within this Tariff are subject to change and you will be charged the current rate when relevant. For the latest account charges always refer to our website at [www.bathandwestfinance.co.uk](http://www.bathandwestfinance.co.uk), and follow the links to the Tariff.

### Charges for regular loan administration

This section sets out the fees and charges for regular loan management, and these fees are likely to arise in the normal course of your mortgage.

#### Our fees and charges

Commitment fee	This will be detailed in your Offer
Exit fee	This will be detailed in your Offer
Drawdown fee (subsequent drawdowns after completion)	£195
Redemption fee for each full or partial redemption	£250
Our Monitoring Surveyor/site visit fee (where we are monitoring the project)	This will be detailed in your Offer

#### Third-party charges

These are the third-party costs that may arise in the normal course of your application and mortgage. These costs will either be payable directly to the relevant party, or they will be recharged to your account. We do not make any margin on these costs.

Additional fees agreed with your broker	As agreed
Valuation and Monitoring Surveyor initial reports	Market rate
Monitoring Surveyor subsequent visits	Market rate and detailed in your Offer
ID & credit checking costs	£114 per address
Legal fees on completion	Market rate
Legal fees on drawdown	£60
Legal fees on redemption for each full or partial redemption	£405
Legal fees on capital reduction (where no security is being released)	£225

### Charges for additional loan administration

This section sets out the fees and charges for where we need to undertake additional administration of your mortgage, for example where changes to the loan are requested, or where you are in breach of your mortgage terms and conditions.

#### Our fees and charges

Extending your mortgage Term (where this is agreed)	This will be detailed in your Offer
Varying a term or condition of your Offer	£175
Redemption figure for each abortive full or partial redemption	£45

Entering into or amending a deed	£175
Site visit fee (where we require a site visit)	£420
Arranging insurance on your behalf	£95
Requesting letters of consent and direct confirmation (per letter)	£95
Providing consent for:	
A charge or debenture	£95
Dealing with any other request to do with a charge or debenture	£95
Approving a lease or letting	£75
Approving a change in use, planning or design	£145
Title amendments	£200
For non-standard administration that is not covered elsewhere:	
Directors	£185 per hour
Managers/Project managers	£145 per hour
Project accountants	£125 per hour
Assistants	£95 per hour
<b>Breach of the terms and conditions of your Offer</b>	
Arrears administration fee	5.00% of the overdue payment amount
Any other breach	0.25% of the Total Facility per Period
Property management fee (where a property has been repossessed)	1.00% of the Total Facility per Period

### Third-party charges

These are the third-party costs that may arise when undertaking additional administration of your mortgage. These costs will either be payable directly to the relevant party, recharged to your account, or payable upon redemption. We do not make any margin on these costs.

Legal fees increment for each abortive full or partial redemption	£252
Legal fees on additional loan administration	Market rate
Professional services (including valuers and surveyors) where required	Market rate
<b>Breach of the terms and conditions of your Offer</b>	
Repossession, enforcement and any other debt recovery costs	Market rate
Insurance premiums and excesses for insurance we have arranged	Market rate
All costs incurred from managing your property	Market rate