

GROSS AND NET FEES • LENDER CONTACT DETAILS • HOW TO DO BUSINESS • CONTACT US

How to submit business

Complete your application, together with the relevant lender valuation fee and any supplementary lender forms directly to the lender. Ensure for either electronic or paper submissions that you identify it as a TMA application. You can do this by selecting TMA on your online lender application or clearly marking TMA on your paper application.

TMA Direct lender panel

PRODUCT	GRO	SS FEE REC	EIVED	NET FEE PAID OUT			
	Fee	Min	Max	Fee	Min	Max	
ACCORD MORTGAGES www.accordmortgages.com _ends in England, Scotland, Wales and Northern Ireland							
Residential products	0.45%	£200		0.425%	£175		
Buy to Let	0.50%	£250		0.45%	£225		
Residential Further advances £5,000 or more	0.30%	£50		0.28%	£50		
Ported products (full amount)	0.30%			0.28%			
Product Transfers	0.30%			0.28%			
AFFIRMATIVE FINANCE Tel: 0800 448 484 www.affirm Lends in England, Scotland and Wales	nativefinance.co.uk						
All Products	1.5% of lo	an amount		1.45% of I	oan amount		
ALDERMORE MORTGAGES Tel: 0333 321 1000 www Lends in England, Scotland and Wales	w.aldermore.co.uk/interm	ediaries					
Residential Products	0.55%			0.50%			
Individual and Specialist Buy to Let	0.65%			0.60%			
Product Transfers Owner Occupier + Buy to Let	0.35%			0.30%			
AVIVA EQUITY RELEASE Tel: 0800 206 2014 https:// Lends in England, Scotland, Wales & Northern Island	/connect.avivab2b.co.uk/	adviser/					
All Products	2.40%			2.25%			
		e reserve fund t to a cap of £		0.75% on the reserve fund paid up front subject to a cap of £500			
	none oubjee	•		-			
LIMITED DISTRIBUTION - Please check with lender							
LIMITED DISTRIBUTION - Please check with lender Lends in England, Scotland, Wales and Northern Ireland				0.38%			
LIMITED DISTRIBUTION - Please check with lender Lends in England, Scotland, Wales and Northern Ireland All Residential, excluding First Start	d4intermediaries.co.uk			0.38%			
LIMITED DISTRIBUTION - Please check with lender Lends in England, Scotland, Wales and Northern Ireland All Residential, excluding First Start First Start	d4intermediaries.co.uk						
BANK OF IRELAND Tel:0345 266 8928 www.bankofirelan- LIMITED DISTRIBUTION - Please check with lender Lends in England, Scotland, Wales and Northern Ireland All Residential, excluding First Start First Start Buy to Let Product Transfers	d4intermediaries.co.uk 0.40% 0.50%			0.48%			
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Lends in England, Scotland and WalesAll Products1.50%1.30%Image: Control of the state o	Further Advance and Product Switch	0.30%	£75		0.29%	£50	
CHL MORTGAGES Tel: 01252 365888 https://www.chlmortgages.co.uk/intermediaries/ Lends in England and Wales mainland 0.55% 0.50% All products 0.55% 0.50% CHORLEY BUILDING SOCIETY Tel: 0800 980 6100 www.chorleybs.co.uk Lends in England, Scotland and Wales 0.40% 0.38% Residential 0.40% 0.48% Buy to Let 0.50% 0.48% CLYDESDALE BANK Tel: 01257 235000 www.clydesdalebankintermediaries.co.uk Lends in England, Scotland and Wales 0.40% 0.38% Residential 0.40% 0.38% 0 Buy to Let 0.40% 0.38% 0 Product Transfers 0.20% 0.20% 0 Product Transfers 0.40% 0.38% 0 Porting 0.40% 0.38% 0 COUTTS 0.40% 0.38% 0							
Lends in England and Wales mainlandAll products0.55%0.50%0CHORLEY BUILDING SOCIETY Tel: 0800 980 6100 www.chorts.co.ukLends in England, Scotland and WalesResidential0.40%0.38%0Buy to Let0.50%0.48%0CLYDESDALE BANK Tel: 01257 235000 www.chydesdalebankinterrediaries.co.uk0.38%0Residential0.40%0.38%0Buy To Let0.40%0.38%0Product Transfers0.20%0.20%0Further Advances0.40%0.38%0Porting0.40%0.38%0COUTTS0.40%0.38%0	All Products	1.50%			1.30%		
CHORLEY BUILDING SOCIETY Tel: 0800 980 6100 www.chorleybs.co.uk Lends in England, Scotland and Wales 0.40% 0.38% Residential 0.40% 0.48% Buy to Let 0.50% 0.48% CLYDESDALE BANK Tel: 01257 235000 www.clydesdalebankintermediaries.co.uk Residential 0.40% 0.38% Residential 0.40% 0.38% Buy To Let 0.40% 0.38% </td <td></td> <td>o.uk/intermedia</td> <td>ries/</td> <td></td> <td></td> <td></td> <td></td>		o.uk/intermedia	ries/				
Lends in England, Scotland and WalesResidential0.40%0.38%Image: Constraint of the state	All products	0.55%			0.50%		
Buy to Let0.50%0.48%0.48%CLYDESDALE BANK Lends in England, Scotland and Wales0.40%0.40%0.38%0Residential0.40%0.40%0.38%00Buy To Let0.40%0.40%0.38%00Product Transfers0.20%0.20%0.38%00Further Advances0.40%0.40%0.38%00Porting0.40%0.40%0.38%00COUTTS0.40%0.000.38%00		orleybs.co.uk	_				
CLYDESDALE BANK Tel: 01257 235000 www.clydesdalebankintermediaries.co.uk Lends in England, Scotland and Wales 0.40% 0.38% Residential 0.40% 0.38% Buy To Let 0.40% 0.20% Product Transfers 0.20% 0.20% Further Advances 0.40% 0.38% Porting 0.40% 0.38% COUTTS 0.40% 0.38%		0.40%			0.38%		
Lends in England, Scotland and WalesResidential0.40%0.38%Buy To Let0.40%0.38%Product Transfers0.20%0.20%Further Advances0.40%0.38% </td <td>Buy to Let</td> <td>0.50%</td> <td></td> <td></td> <td>0.48%</td> <td></td> <td></td>	Buy to Let	0.50%			0.48%		
Buy To Let 0.40% 0.38% 0.38% 0.00 Product Transfers 0.20%	CLYDESDALE BANK Tel: 01257 235000 www.clydesdalebanki Lends in England, Scotland and Wales	ntermediaries.co	p.uk				
Product Transfers 0.20%	Residential	0.40%			0.38%		
Further Advances0.40%0.38%0.38%Porting0.40%00.38%Image: Count of the second seco	Buy To Let	0.40%			0.38%		
Porting 0.40% 0.38% 0.38% COUTTS	Product Transfers	0.20%			0.20%		
COUTTS	Further Advances	0.40%			0.38%		
	Porting	0.40%			0.38%		
All products 0.35% 0.33%	COUTTS						
	All products	0.35%			0.33%		

5202U07	GROS	S FEE REC	EIVED	NE [.]	T FEE PAID	OUT
PRODUCT	Fee	Min	Max	Fee	Min	Max
COVENTRY FOR INTERMEDIARIES & GODIVA MO Lends in England, Scotland and Wales	RTGAGES	5 Tel: 0800 121	7788 www.co	ventrybuilding	society.co.uk/in	ermediaries
Standard Residential, FTB, Offset & Porting	0.43%			0.40%		
Buy to Let	0.43%			0.40%		
All Product Transfers	0.30%			0.28%		
Further Advance	0.43%			0.40%		
DARLINGTON BUILDING SOCIETY Tel: 01325 741004 ww Lends in England, Scotland and Wales	w.darlington.co	.uk	1			1
All New Business (excluding additional borrowing)	0.40%			0.38%		
Product Transfers	0.30%			0.28%		
DUDLEY BUILDING SOCIETY Tel 01384 489195 www.dudleyt	ouildingsociety.c	o.uk/intermedia	ries/			
All products	0.40%			0.38%		
Product Transfers	0.25%			0.23%		
ESBS (EARL SHILTON BUILDING SOCIETY) Tel: 0145 Lends in England and Wales	5 844422 www	.esbs.co.uk	1			1
All Products	0.40%+ £50	£275		0.40%	£250	
Product Transfers	0.25% + £50	£275		0.25%	£250	
Porting	0.40% + £50	£275		0.40%	£250	
FAMILY BUILDING SOCIETY Tel: 01372 744 155 www.famil Lends in England and Wales	lybuildingsociety	/.co.uk/				
Buy to Let & Offset	0.52%	£234		0.50%	£209	
Owner Occupier	0.42%	£189		0.40%	£164	
Family Mortgage	0.57%	£256.50		0.55%	£231.50	
Porting	0.15%	£100		0.14%	£75	
Product Transfers - Including Owner Occipier & BTL mortgages	0.52%			0.50%		
Product Transfers - Family Mortgages	0.57%			0.55%		
Owner Occupier mortgages (excl. offset & Family Mortgages)	0.42%			0.40%		
Owner Occupier offset mortgages (excl. Family Mortgages)	0.52%			0.50%		
Product Transfers - Family Mortgages	0.57%			0.55%		
Buy to Let mortgages	0.52%			0.50%		•
Further advances	0.27%	£5.40		0.27%	£5.00	
SVR Porting	0.10%	£100		0.09%	£75	
FLEET MORTGAGES Tel: 01252 916 800 www.fleetmortgages.co Lends in England and Wales						
All Products	0.50%			0.45%		
Loyalty Products	0.40%			0.38%		
Product Transfers	0.35%			0.33%		
FOUNDATION HOME LOANS Tel 0344 770 8032 www.foundat Lends in England, Wales and Scotland		aries.co.uk				
All products	0.50%			0.45%		
Product Transfers	0.30%			0.28%		
Semi Commercial	1.20%			1.10%		
FURNESS BUILDING SOCIETY Tel: 0800 220568 www.furne Lends in England, Scotland and Wales, including Isle of Skye						
All Rates	0.40%			0.38%		
Product Transfers	0.30%			0.28%		
GATEHOUSE BANK Tel: 08000 356 544 https://gatehousebank.co Lends in England and Wales	m/intermediarie	5				
Home Purchase Plans	0.55%			0.50%		
Single Unit Buy to Let (UK resident)	0.55%			0.50%		
Limited Company and Portfolio BTL, UK Expat & International cases	0.70%			0.65%		
HMO & MUFB	0.70%			0.65%		
Product Transfers	0.30%			0.25%		

PRODUCT	GRO	SS FEE RE	CEIVED	NE	t fee paic	OUT
PRODUCT	Fee	Min	Max	Fee	Min	Max
GENERATION HOME Tel: 07723 954895 www.gener Lends in England and Wales	ationhome.com/intermedia	ries				
All Rates	0.40%			0.38%		
Product Transfers	0.25%			0.23%		
GREENFIELD MORTGAGES Tel: 0800 779 7097 V Lends in England and Wales	www.greenfieldmortgages.	com				
All Rates	1.55%			1.52%		
HALIFAX INTERMEDIARIES www.halifax-interme Lends in England, Scotland, Wales and Northern Ireland	diaries.co.uk					
Mortgage Products and Further Advances	0.36%			0.35%		
Product Transfers	0.36%			0.35%		
HANLEY ECONOMIC BUILDING SOCIETY Lends in England, Wales & Scotland including Scottish Isles	Tel: 01782 255 159 www	v.thehanley.co.	uk/intermedia	ries		
Residential	0.35%			0.33%		
Buy to Let	0.40%			0.37%		
EX Pat	0.40%			0.37%		
Self Build	0.50%			0.48%		
HARPENDEN BUILDING SOCIETY www.harpe	endenbs.co.uk					
Residential & BTL products	0.40%			0.38%		
Further Advances	0.30%			0.28%		
Product Transfers	0.30%			0.28%		
Self Build	0.50%			0.48%		
HINCKLEY AND RUGBY BUILDING SOCIETY Lends in England and Wales	www.hrbs.co.uk/introdu	cers				
Standard Products	0.42%	£225		0.40%	£200	
Product Transfers	0.20%			0.18%		
HODGE Tel:0800 138 9109 www.hodgelifetime.com Lends in England, Scotland and Wales						
Holiday Let - New Lending	0.55%	£225	£7,500	0.50%	£200	£6,800
Holiday Let - Additional Borrowing	0.55%	£225	£7,500	0.50%	£200	£6,800
Portfolio BTL	0.55%			0.50%		
Retirement Mortgage Additional Borrowing	1.40%	£300		1.25%	£275	
Resi Retire	0.55%	£225		0.50%	£200	
Resi Retire Aditional Borrowing	0.55%	£225		0.50%	£200	
Product Transfers	0.30%	6225		0.28%	6200	
RIO RIO Additional Borrowing	0.55%	£225 £225		0.50%	£200 £200	
HSBC Tel: 0808 281 9309 www.intermediaries.hsbc.co.uk/ LIMITED DISTRIBUTION - PLEASE CHECK WITH LENDER	0.35%	1223		0.30%	£200	
Residential	0.40%			0.38%		
BTL	0.50%			0.48%		
Product Transfers (Both resi and BTL)	0.20%			0.18%		
INTERBAY COMMERCIAL Tel: 0330 123 1073 w Lends in England and Wales	ww.interbay.co.uk/					
Commercial and Semi-Commercial	1.05%			0.85%		
Bridging	1.20%			1.00%		
Holiday Lets	0.60%			0.55%		
Product Transfers	0.60%			0.55%		
Buy to Let	0.70%			0.50%		

	GRO	SS FEE RE	CEIVED	NET	FEE PAID	OUT
PRODUCT	Fee	Min	Max	Fee	Min	Max
JUST Tel: 01737 233296 www.justadviser.com/ Lends in England, Scotland, Northern Ireland and Wales						
All Products	2.00% + £50			2.00%		
KENSINGTON Tel: 0800 111 020 www.kensingtonmortgages.co Lends in England, Wales & mainland Scotland						
All Products	0.50%			0.40%		
Flexi Fixed	0.75%			0.70%		
Product Transfers	0.30%			0.28%		
KENT RELIANCE Tel: 01634 835791 www.kentrelianceforinterme Lends in England and Wales	diaries.co.uk					1
Residential	0.40%			0.35%		
Buy to Let	0.50%			0.45%		
Further Advance - residential	0.40%	£150		0.35%	£125	
Further Advance - Buy to Let	0.50%	£150		0.45%	£125	
Product Transfers	0.30%			0.27%		
KEYSTONE PROPERTY FINANCE Tel: 03451 489086		pertyfinance.co	.uk			
Buy to Let	0.80%			0.70%		
Product transfers	0.45%			0.43%		
Switch to Fix	0.20%			0.18%		
Product transfers & Further Advance	0.55%			0.53%		
LANDBAY Tel: 02070 962 700 www.landbay.co.uk/intermediaries						
3TL – new Purchase and Remortgage	0.55%			0.50%		
Loyalty Remortgage Products	0.35%			0.30%		
LEEDS BUILDING SOCIETY Tel: 01132 257889 www.leed: Lends in England, Scotland, Wales and Northern Ireland		o.uk/intermedia	ries/			
Residential	0.40%			0.37%		
Buy to Let	0.50%			0.45%		
Product Transfers	0.20%			0.18%		
LEEK UNITED BUILDING SOCIETY Tel: 0808 281 9309 Lends in England and Wales	www.leekunited.	co.uk/intermedi	aries			
	0.35% +					
All Products	£25	£150		0.35%	£125	
		£150		0.35%	£125	
Product transfers	£25 0.25%				£125	
Product transfers LEGAL AND GENERAL HOME FINANCE www.legala ends in England. Wales and mainland Scotland	£25 0.25% Indgeneral.com/ad			0.23%	£125	
Product transfers EGAL AND GENERAL HOME FINANCE www.legala ends in England. Wales and mainland Scotland All Products	£25 0.25% Indgeneral.com/ac			0.23% 2.85%	£125	
Product transfers LEGAL AND GENERAL HOME FINANCE www.legala .ends in England. Wales and mainland Scotland All Products Retirement Interest Only	£25 0.25% indgeneral.com/ac 3% 0.55%			0.23% 2.85% 0.50%	£125	
Product transfers LEGAL AND GENERAL HOME FINANCE www.legala ends in England. Wales and mainland Scotland All Products Retirement Interest Only Premier Black LENDINVEST www.lendinvest.com	£25 0.25% Indgeneral.com/ac			0.23% 2.85%	£125	
Product transfers LEGAL AND GENERAL HOME FINANCE www.legala Lends in England. Wales and mainland Scotland All Products Retirement Interest Only Premier Black LENDINVEST www.lendinvest.com Lends in England, Scotland and Wales	£25 0.25% indgeneral.com/ac 3% 0.55%			0.23% 2.85% 0.50%	£125	
Product transfers LEGAL AND GENERAL HOME FINANCE www.legala ends in England. Wales and mainland Scotland All Products Retirement Interest Only Premier Black LENDINVEST www.lendinvest.com ends in England, Scotland and Wales BTL Products	£25 0.25% andgeneral.com/ad 3% 0.55% 2.15% 0.70%			0.23% 2.85% 0.50% 2.00% 0.60%	£125	
Product transfers LEGAL AND GENERAL HOME FINANCE www.legala ends in England. Wates and mainland Scotland All Products Retirement Interest Only Premier Black LENDINVEST www.lendinvest.com Lends in England, Scotland and Wales BTL Products Residential	£25 0.25% andgeneral.com/ac 3% 0.55% 2.15% 0.70% 0.60%			0.23% 2.85% 0.50% 2.00% 0.60% 0.58%	£125	
Product transfers LEGAL AND GENERAL HOME FINANCE www.legala Lends in England. Wales and mainland Scotland All Products Retirement Interest Only Premier Black LENDINVEST www.lendinvest.com Lends in England, Scotland and Wales BTL Products Residential Bridging	£25 0.25% andgeneral.com/ad 3% 0.55% 2.15% 0.70% 0.60% 1.50%			0.23% 2.85% 0.50% 2.00% 0.60% 0.58% 1.45%	£125	
Product transfers LEGAL AND GENERAL HOME FINANCE www.legala ends in England. Wales and mainland Scotland All Products Retirement Interest Only Premier Black LENDINVEST www.lendinvest.com Lends in England, Scotland and Wales BTL Products Residential Bridging Buy to Let Product Transfer LIVEMORE CAPITAL tel: 020 4525 7754 www.livemorecapi	£25 0.25% andgeneral.com/ac 3% 0.55% 2.15% 0.70% 0.60% 1.50% 0.35%			0.23% 2.85% 0.50% 2.00% 0.60% 0.58%	£125	
Product transfers LEGAL AND GENERAL HOME FINANCE www.legala ends in England. Wales and mainland Scotland All Products Retirement Interest Only Premier Black LENDINVEST www.lendinvest.com Lends in England, Scotland and Wales BTL Products Residential Bridging Buy to Let Product Transfer LIVEMORE CAPITAL tel: 020 4525 7754 www.livemorecapi Lends in England, Wales and Scotland	£25 0.25% andgeneral.com/ad 3% 0.55% 2.15% 0.70% 0.60% 1.50% 0.35% tal.com			0.23% 2.85% 0.50% 2.00% 0.60% 0.58% 1.45% 0.33%	£125	
Product transfers LEGAL AND GENERAL HOME FINANCE www.legala ends in England. Wales and mainland Scotland All Products Retirement Interest Only Premier Black LENDINVEST www.lendinvest.com Lends in England, Scotland and Wales BTL Products Residential Bridging Buy to Let Product Transfer LIVEMORE CAPITAL tel: 020 4525 7754 www.livemorecapi Lends in England, Wales and Scotland All products (RIO)	£25 0.25% andgeneral.com/ad 3% 0.55% 2.15% 0.70% 0.60% 1.50% 0.35% ital.com 0.55%			0.23% 0.23% 2.85% 0.50% 2.00% 0.60% 0.58% 1.45% 0.33%	£125	
All Products Product transfers LEGAL AND GENERAL HOME FINANCE www.legala Lends in England. Wales and mainland Scotland All Products Retirement Interest Only Premier Black LENDINVEST www.lendinvest.com Lends in England, Scotland and Wales BTL Products Residential Bridging Buy to Let Product Transfer LIVEMORE CAPITAL tel: 020 4525 7754 www.livemorecapi Lends in England, Wales and Scotland All products (RIO) Ongoing Care Lifetime Mortgages	£25 0.25% andgeneral.com/ad 3% 0.55% 2.15% 0.70% 0.60% 1.50% 0.35% tal.com		£20,000	0.23% 2.85% 0.50% 2.00% 0.60% 0.58% 1.45% 0.33%	£125	£19,000

PRODUCT	GROS	SS FEE RE	CEIVED	NE	T FEE PAID	OUT
	Fee	Min	Max	Fee	Min	Max
LOUGHBOROUGH BUILDING SOCIETY Tel: 01 Lends in England and Wales	1509 631953 www	.theloughborou	igh.co.uk/interm	ediaries		
All Products	0.40%	£150.00		0.38%	£125.00	
LV= Tel:0800 028 8974						
Lends in England, Wales and Scotland	1.75% +					
Lifetime Mortgage Lump Sum+	£50			1.75%		
Lifetime Mortgage Drawdown+	1.50% + £50			1.50%		
MANSFIELD BUILDING SOCIETY Tel: 01623 676 360 Lends in England and Wales	www.mansfieldbs.	.co.uk				
Residential	0.37%			0.35%		
Buy to Let	0.42%			0.40%		
RIO's	0.50%			0.48%		
Product Transfers MARKET HARBOROUGH BUILDING SOCIETY	0.22%			0.20%		
Lends in England and Wales	www.mnbs.co.uk/im	termediaries	-			ń
Residential	0.37%			0.35%		
Bridging	1.02%			1.00%		
Holiday Lets and BTL	0.47%			0.45%		
MARSDEN BUILDING SOCIETY Tel: 01282 440583 Lends in England and Wales	www.themarsden.co	.uk/intermedia	ylending			
Residential & Expat Residential	0.40%+ £25			0.40%		
Expat Buy to Let	0.40%+ £25			0.40%		
Clients in retirement	0.40%+ £25			0.40%		
Retirement Interest Only & Later Life	0.55% + £25			0.55%		£5,00
MELTON BUILDING SOCIETY www.themelton.co.uk/br Lends in England and Wales	okers					
Standard Residential (inc. Shared Ownership & RTB)	0.40%	£150		0.38%	£125	
BTL & RIO	0.45%	£150		0.40%	£125	
Self-Build & Near Prime	0.50%	£150		0.45%	£125	
Retention Products	0.26%	£150		0.25%	£125	
Credit Assist, Credit Recovery	0.55%	£150		0.50%	£125	
MERCANTILE TRUST Tel: 0800 9806 086 www.mercantile Lends in England, Wales, Scotland, Northern Ireland	trust.co.uk					
Buy to Let	2.00%			1.75%		
METRO BANK Tel: 0203 427 1019 www.metrobankonline.co.uk PLEASE NOTE: Registration restrictions may apply. Please contact Metro I Lends in England and Wales		203 427 1019 f	or more informa	tion.		
Residential	0.40%			0.38%		
Buy to Let	0.43%			0.41%		
Product Transfers	0.30%			0.285%		
MFS (MARKET FINANCIAL SOLUTIONS) Tel: 020 Lends on properties in England & Wales		nfsuk.com/		0.20370		
Unregulated Bridging	1.50%			1.30%		
Unregulated Buy to Let	1.20%			1.10%		
• •						
Renewal of Unregulated Bridging MOLO FINANCE Tel: 0333 006 8288 www.molofinance.com	0.75%			0.70%		
Lends on properties in England & Wales				0.4-01		
Buy to Let	0.50%			0.45%		
Product Transfers	0.35%			0.30%		
International Buy to Let	0.55%			0.50%		

	GRO	SS FEE REG	CEIVED	NET	FEE PAID	OUT
PRODUCT	Fee	Min	Max	Fee	Min	Max
MORE 2 LIFE Tel: 03454 150 150 www.more2life.co.uk Lends in England, Scotland & Wales			·			
All Products	2.35%			2.25%		
MPOWERED MORTGAGES Tel: 01483 357912 Lends in England and Wales		1			1	
Residential	0.40%			0.38%		
BTL	0.60%			0.55%		
Product Transfers	0.20%			0.18%		
NATIONWIDE FOR INTERMEDIARIES Tel: 0800 545 31 Lends in England, Scotland, Wales and Northern Ireland	31 www.natior	wide-intermedi	ary.co.uk		1	
All standard Products	0.35%			0.33%		
Product Transfers	0.20%			0.19		
Further Advances	0.35%	£100		0.33%	£100	
Ported Products	0.35%			0.33%		
NATWEST INTERMEDIARY SOLUTIONS Tel: 03459 00 Lends in England, Scotland, Wales and Northern Ireland		ntermediary.nat	west.com			
Residential	0.35%	£250		0.32%	£225	
Buy to Let	0.45%	£250		0.40%	£225	
Product Transfers	0.20%			0.18%		
NATWEST INTERNATIONAL Tel: 01624 632444 https://www Lends in England, Scotland, Wales and Northern Ireland	v.natwestinternat	ional.com/interna	ational-banking.l	html		
Non-regulated Mortgage Business	0.45%		£20,000	0.40%		£18,500
Product Transfer	0.20%		£20,000	0.18%		£18,500
Regulated Mortgage Business	0.35%		£20,000	0.32%		£18,500
NEWBURY BUILDING SOCIETY Tel: 01635 918 000 www. Lends in England and Wales with postcode restrictions	newbury.co.uk/ii	ntermediaries				
All Products	0.42%	£125	£3,500	0.40%	£100	£3,300
Product Transfers/Retention Products	0.20%			0.18%		
NEWCASTLE BUILDING SOCIETY Tel: 0345 602 2338 M Lends in England, Scotland and Wales	www.newcastlei	s.co.uk				
Standard Products	0.40%			0.39%		
Buy to Let	0.50%			0.47%		
Product Transfer	0.20%			0.18%		
ONEFAMILY Tel: 0800 802 1645 www.onefamilyadviser.com Lends in England, Wales & Scotland		1			- 1	
All Products	2.50%			2.30%		
PARAGON BANK Tel: 0345 849 4040 https://paragonbank.co.ul Lends in England, Scotland and Wales	k					
Buy to Let	0.55%	£300		0.50%	£250	
Buy to Let Further Advances	0.55%			0.50%		
Buy to Let Product Transfers	0.40%			0.38%		
Second Charge Loans	1.50%			1.35%		
Short Term Loans	0.75%			0.70%		
PENRITH BUILDING SOCIETY Tel: 01768 863675 www.pe Lends in England, Wales & Scotland	nrithbs.co.uk/In	termediaries/				
All Products	0.45%			0.43%		
Product Transfers	0.30%			0.28%		
PEPPER MONEY Tel: 0333 344 1013 https://intermediary.perenna Lends in England and Wales	.com/					
All Products	0.50%			0.40%		
Product Transfers	0.27%			0.25%		

	GROS	S FEE REG	CEIVED	NET	FEE PAID	OUT
PRODUCT	Fee	Min	Max	Fee	Min	Max
PERENNA Tel: 03333 701 105 www.peppergroup.co.uk/lending Lends in England and Wales			_		_	
All Products	0.40%			0.38%		
Further Advances	0.20%			0.18%		
Porting	0.40%			0.38%		
Trail Commission Paid every 2 years starting from Year 4 when the firm completes a review of the clients circumstances. This will continue for the life of the loan.	0.20%			0.18%		
PRECISE MORTGAGES Tel: 0800 116 4385 www.precisemortgag Lends in England, Scotland and Wales	ges.co.uk				-	
Buy to Let	0.60%			0.50%		
Residential Mortgages	0.60%			0.50%		
Second Charge Loans	1.50%			1.25%		
Product Transfers	0.30%			0.28%		
Bridging Loans	1.25%			1.00%		
Refurbushed BTL		idging eleme her 0.60% wl ompletes			ridging elem her 0.50% w ompletes	
PRINCIPALITY BUILDING SOCIETY Tel: 0330 33 4021 V Lends in England and Wales	www.principali	ty.co.uk/pbs/in	termediaries			
Buy to Let & Holiday Let	0.40%			0.38%		
Residential Mortgages	0.40%			0.38%		
Product Transfers	0.20%			0.18%		
PROGRESSIVE BUILDING SOCIETY Tel: 0845 604 979 Lends in Northern Ireland only	www.theprog	gressive.com				
New Business	0.38%	£175	£2,000	0.36%	£160	£1.895
Product Transfers	0.20%	£200		0.19%	£190	
PURE RETIREMENT www.pureretirement.co.uk/professionals/						
Sovereign	2.30% + £125		£20,000	2.30%		
Heritage	2.30% + £125		£20,000	2.30%		
Heritage Freedom 40	2.30% + £125		£20,000	2.30%		
QUANTUM MORTGAGES Tel: 01908 909650 www.quantummor Lends in England, Wales & Northern Island						
All Products	0.75%			0.70%		
SAFFRON FOR INTERMEDIARIES www.saffronforintermed	diaries.co.uk		·	·	·	·
FTB, Next Step, Everyday Own/Occ + BTL Mainstream 3Yr Discounts	0.45%			0.40%		
Self Build	1.00%			0.90%		
Self Employed, Professional, Conctractors, BTL ExPat + BTL Light Refurb	0.45%			0.40%		
SANTANDER FOR INTERMEDIARIES www.santanderfor Lends in England, Scotland, Wales and Northen Ireland	intermediaries	.co.uk				
Standard Residential (including Ported products)	0.34%			0.33%		
Buy to Let (including Ported products)	0.45%			0.45%		
Product Transfers	0.20%			0.19%		
SCOTTISH WIDOWS BANK www.scottishwidows.co.uk Lends in England, Scotland, Wales and Northern Ireland						
All Products inc. further advance, porting and product transfers	0.36%		£10,000	0.35%		£9,500
	v.scottishbs.co	o.uk/				
All Products	0.42%			0.40%		

PRODUCT	GROS	S FEE REG	CEIVED	NET	FEE PAID	OUT
PRODUCT	Fee	Min	Max	Fee	Min	Max
SKIPTON INTERMEDIARIES Tel: 0345 600 1469 www.skip Lends in England, Scotland and Wales	ton-intermediarie	s.co.uk				
Standard Residential Range (+ Proted Products)	0.40%			0.37%		
Large Loan Residential Range - Loans Between \pounds 1m - \pounds 3m	0.40%		£12,000	0.37%		£11,100
Buy to Let (+ Proted Products - no maximum)	0.50%		£7,500	0.45%		£7,025
Shared Ownership	0.45%			0.42%		
Additional Borrowing during current product term - Residential**	0.30%			0.28%		
Additional Borrowing during current product term - Buy to Let**	0.35%			0.33%		
Additional Borrowing at time of Product Transfer – Residential***	0.30%			0.28%		
Additional Borrowing at time of Product Transfer – Buy to let***	0.35%			0.33%		
Product Transfers - Residential***	0.30%			0.28%		
Product Transfers - Buy to Let***	0.35%			0.33%		
Minimum loan size of £10,000 *No minimum loan size						
STANDARD LIFE HOME FINANCE Lends in England, Wales & Scotland						
All Products	2.85%			2.75%		
STRIDEUP Tel:0203 875 3585 www.intermediaries.strideup.co/ Lends in England						
Advised Sale	0.55%			0.50%		
Referred Sale	0.45%			0.40%		
SUFFOLK BUILDING SOCIETY Tel:03301231073 www. Lends in England and Wales	suffolkforinterme	diaries.co.uk				1
All Products	0.40%	£125		0.37%	£110	
Further Advance	0.20%			0.18%		
SWANSEA BUILDING SOCIETY www.swansea-bs.co.uk/bro Lends in England & Wales		ea-intermediar	ies			
All Products	0.37%			0.35%		
TANDEM BANK Tel: 01253 603951 www.intermediary.tandem.or	co.uk/					
All Products	0.60%			0.50%		
TEACHERS BUILDING SOCIETY Tel: 0800 378 669 opti Lends in England and Wales	ion 2 www.tea	chersbs.co.uk/	/intermediary			
All Products	0.35%			0.33%		
THE CO-OPERATIVE BANK FOR INTERMEDIARII Lends in England, Scotland and Wales	ES Tel: 0345 0	70 1999* optio	n 1 www.plat	form.co.uk		
Mainstream Products	0.40%			0.37%		
Buy to Let	0.48%			0.45%		
Buy to Let Premier / Let to Buy	0.48%			0.45%		
Product Transfers	0.30%			0.28%		
Further Advances and Ported	0.30%			0.28%		
THE MORTGAGE LENDER Tel: 0344 257 0418 www.themo Lends in England, Scotland and Wales	ortgagelender.co.	uk				
Residential	0.60%			0.50%		
Buy to Let	0.60%			0.50%		
Product Transfers	0.30%			0.28%		
THE MORTGAGE WORKS Lends in England, Scotland and Wales		ik		0.20%		
Buy to Let	0.44%			0.39%		
Product Transfore				U. 1970		
Product Transfers BTL Limited Company and Large Portfolio	0.20%			0.49%		

PRODUCT	GRO	SS FEE REG	CEIVED	NET	FEE PAID	TUC
	Fee	Min	Max	Fee	Min	Max
THE NOTTINGHAM FOR INTERMEDIARIES Tel: (Lends in England and Wales	0344 481 0029 wv	ww.thenottingha	am-intermedia	ries.com		
Residential and Buy to Let	0.40%	£200		0.38%	£175	
Limited Company Buy to Let	0.55%	£200		0.50%	£175	
Product Transfers - BTL & Residential	0.30%			0.25%		
Product Transfers - Ltd Co BTL & RIO	0.35%			0.33%		
RIO's, foreign national, returning expat	0.50%	£200		0.48%	£175	
THE STAFFORD FOR INTERMEDIARIES Tel: 017 Lends in England and Wales	785 223 212 www.	srbs.co.uk/inter	mediaries/logi	in/		
All Products	0.40%			0.38%		
THE WEST BROM FOR INTERMEDIARIES www.v Lends in England and Wales	wbfi.co.uk Tel: 0345	241 3597				
All Products	0.40%			0.38%		
Product Transfers	0.20%			0.18%		
TIPTON AND COSELEY BUILDING SOCIETY Lends in England and Wales No procuration fees will be made on applications with an adverse coa		www.thetip	ton.co.uk			
Standard Products	0.42%	£225		0.40%	£200	
Buy to Let Products	0.45%	£225		0.43%	£200	
Product Transfers	0.20%	£225		0.18%	£200	
TOGETHER Tel: 0161 451 3154 www.togethermoney.com Lends in England, Scotland and Wales No procuration fees will be made on applications with an adverse coal Residential First Charge Mortgage	I mining report			0.55%		
Buy-to-Let Mortgage or Consumer Buy-to Let Mortgage	0.60%			0.55%		
regulated & non-regulated bridging loans	1.00%			0.9%		
TSB BANK www.intermediary.tsb.co.uk/ LIMITED DISTRIBUTION - please check with lender	1.0070			0.070		
BTL Product Transfers	0.28%			0.27%		
BTL	0.44%			0.39%		
Residential	0.35%			0.33%		
Residential 5 Year Fixed Rate Product Transfer	0.28%			0.27%		
Residential 2 Year Fixed Rate Product Transfer	0.28%			0.27%		
UNITED TRUST BANK www.utbank.co.uk/intermediaries/ Te Lends in England, Wales and Mainland Scotland	el: 020 7190 5555					
Residential	0.45%			0.40%		
2nd charge	1.25%			1.00%		
BTL	0.50%			0.45%		
Product Transfers	0.40%			0.38%		
	0.4070					1
				0.95%		
Product Transfers 2nd charge VERNON BUILDING SOCIETY www.thevernon.co.uk/into Lends in England and Wales	1.00%	61 429 4327		0.95%		
Product Transfers 2nd charge VERNON BUILDING SOCIETY www.thevernon.co.uk/into	1.00%	61 429 4327 £150		0.95%	£125	
Product Transfers 2nd charge VERNON BUILDING SOCIETY www.thevernon.co.uk/inte Lends in England and Wales	1.00% ermediaries Tel: 01				£125 £125	
Product Transfers 2nd charge VERNON BUILDING SOCIETY www.thevernon.co.uk/into Lends in England and Wales Residential	1.00% ermediaries Tel: 01 0.37%	£150		0.35%		
Product Transfers 2nd charge VERNON BUILDING SOCIETY www.thevernon.co.uk/intel Lends in England and Wales Residential BTL	1.00% ermediaries Tel: 01 0.37% 0.42%	£150 £150		0.35% 0.40%	£125	
Product Transfers 2nd charge VERNON BUILDING SOCIETY www.thevernon.co.uk/inte Lends in England and Wales Residential BTL Self Build	1.00% ermediaries Tel: 01 0.37% 0.42% 0.37% 0.22%	£150 £150 £150 £150 £150		0.35% 0.40% 0.35%	£125 £125	
Product Transfers 2nd charge VERNON BUILDING SOCIETY www.thevernon.co.uk/intr Lends in England and Wales Residential BTL Self Build Retention / Product Transfers VIDA HOMELOANS Tel: 0300 024 6246 www.vidahomeloans.u	1.00% ermediaries Tel: 01 0.37% 0.42% 0.37% 0.22%	£150 £150 £150 £150 £150		0.35% 0.40% 0.35%	£125 £125	
Product Transfers 2nd charge VERNON BUILDING SOCIETY www.thevernon.co.uk/inte Lends in England and Wales Residential BTL Self Build Retention / Product Transfers VIDA HOMELOANS Tel: 0300 024 6246 www.vidahomeloans.elends in England, Wales and Scotland	1.00% ermediaries Tel: 01 0.37% 0.42% 0.37% 0.22% 0.22% 0.22%	£150 £150 £150 £150 £150		0.35% 0.40% 0.35% 0.20%	£125 £125	

PPODUCT	GROS	S FEE REC	EIVED	NET FEE PAID OUT		
PRODUCT	Fee	Min	Max	Fee	Min	Max
VIRGIN MONEY intermediaries.virginmoney.com/virgin Lends in England, Scotland, Wales and Northern Ireland						
Residential, Help to Buy, Buy to Let and Ported Products	0.50%			0.45%		
Product Transfers	0.38%			0.35%		
WEST ONE Tel:0333 1234556 www.westoneloans.co.uk						
Residential	0.50%			0.40%		
BTL	0.60%			0.50%		
Product Transfers	0.30%			0.29%		
ZEPHYR HOMELOANS www.zephyrhomeloans.co.uk Tel: 0370 70 Lends in England and Wales)7 1894					
All Products	0.50%			0.45%		
3MC https://www.3-mc.com/ Tel: 0161 962 7800 (option 3) Lends in England, Wales, Scotland & Northern Island						
Refer to 3mc's dedicated website page for the full proc fee list, deper	dent on the l	ender.				

Contact us.

Customer services: 0330 303 0236

Telephone hours

Monday 9.00am to 5.00pm Tuesday 9.00am to 5.00pm Wednesday 10.00am to 5.00pm Thursday 9.00am to 5.00pm Friday 9.00am to 5.00pm



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