

# Mortgage Compliance & Insurance Club

## Procurement Fee – 29<sup>th</sup> November 2021



Lender	Product Type	Gross Fee			Net Fee		
		Fee	Min	Max	Fee	Min	Max
Accord	Residential	0.45%	£200		0.425%	£185	
	Buy to Let	0.50%	£250		0.45%	£200	
	Further Advance	0.30%	£50		0.30%	£50	
	Ported Products	0.30%			0.28%		
	Product Transfer Res & BTL	0.30%			0.28%		
	Offset Mortgage	0.45%	£200		0.425%	£185	
Aldermore	Residential	0.45%			0.40%		
	Buy to Let	0.55%			0.50%		
	Product Transfer Res & BTL	0.35%			0.30%		
Bank of Ireland (Limited Distribution)	Residential	0.40%			0.38%		
	Buy to Let	0.50%			0.48%		
	First Start	0.50%			0.48%		
	Product Transfer Res & BTL	0.25%			0.23%		
	Porting	0.25%			0.23%		
	Further Advance	0.25%			0.23%		

Barclays							
	Residential	0.35%			0.33%		
	Buy to Let	0.40%			0.38%		
	Offset Mortgage	0.35%			0.33%		
	Product Transfer Res & BTL	0.20%			0.18%		
	Further Advance	0.30%			0.29%		
BM Solutions							
	Buy to Let	0.44%			0.39%		
	Let to Buy	0.44%			0.39%		
	Further Advance	0.44%			0.39%		
	Product Transfer	0.44%			0.39%		
Bluestone Mortgages							
	Residential	0.60%			0.50%		
	Buy to Let	0.60%			0.50%		
Buckinghamshire Building Society							
	Residential	0.40%			0.38%		
	Buy to Let	0.42%			0.40%		
BuildLoan							
	Vernon Building Society	0.40%			0.35%		
	Bath Building Society	0.40%			0.35%		
	The Loughborough Building Society	0.40%			0.35%		
	The Tipton & Coseley Building Society	0.40%			0.35%		
	Furness Building Society	0.40%			0.35%		
	The Nottingham Building Society	0.50%			0.45%		
Hinckley & Rugby Building Society	0.40%			0.35%			

	Buckinghamshire Building Society	0.40%			0.35%		
	Darlington Building Society	0.40%			0.35%		
	Chorley Building Society Product Specific	0.40%			0.35%		
		0.50%			0.45%		
		0.35%			0.30%		
	The West Brom Building Society	0.40%			0.35%		
	Mansfield Building Society	0.40%			0.35%		
	Newcastle Building Society	0.40%			0.35%		
Central Trust							
	1st Charge Products	1.50%			1.30%		
	2nd Charge Products	1.50%			1.30%		
Clydesdale Bank							
	Residential	0.40%			0.38%		
	Buy to Let	0.40%			0.38%		
	Product Transfer	0.20%			0.18%		
Coventry / Godiva							
	Standard	0.43%		£8,600	0.40%		£8,000
	Buy to Let	0.43%		£4,300	0.40%		£4,000
	Offset Mortgage	0.43%		£8,600	0.40%		£8,000
	Product Transfers Res & BTL	0.30%			0.28%		
Darlington Building Society							
	All Products	0.37%			0.35%		
	Product Transfers	0.20%			0.18%		

Dudley Building Society	All Products	0.40%			0.37%		
Fleet Mortgages	Buy to Let	0.50%			0.45%		
Foundation Home Loans	Residential	0.50%			0.45%		
	Buy to Let	0.50%			0.45%		
	Product Transfers	0.30%			0.27%		
Furness	Residential	0.40%		£4,000	0.38%		£3,800
	Buy to Let	0.40%		£4,000	0.38%		£3,800
	Product Transfer	0.30%			0.28%		
Gatehouse Bank	Home Purchase Plan	0.55%			0.50%		
	Single Unit BTL UK Res	0.55%			0.50%		
	Ltd co. BTL, Ex-Pat, BTL & Inter	0.70%			0.65%		
	HMO & MUFB	0.70%			0.65%		
	Product Transfer	0.30%			0.25%		
	Direct Package	0.40%			0.35%		
Glenhawk	Bridging Products	1.75%			1.50%		
Greenfield Mortgages	Bridging Products	1.55%			1.50%		

Halifax							
	Residential	0.36%			0.35%		
	Product Transfer	0.36%			0.35%		
	Further Advance	0.36%			0.35%		
Harpenden Building Society							
	Residential OO + BTL/CBTL	0.50%			0.48%		
	Residential JBSP	0.40%			0.38%		
	Holiday Let + 2nd/Holiday Home	0.40%			0.38%		
	Residential Self-Build	0.50%			0.48%		
	Resi Bridging/Development to Sell/Let	0.75%			0.70%		
Hinckley & Rugby							
	Residential	0.42%	Min £225		0.40%		
	Buy to Let	0.42%	Min £225		0.40%		
Hodge Lifetime							
	50+ Mortgage	0.55%	£225		0.50%	£225	
	RIO Mortgage (Retirement IO)	0.55%	£225		0.50%	£225	
	Portfolio BTL	0.55%			0.50%		
	Residential Product Transfer	0.25%			0.25%		
	Residential Further Advance	0.55%			0.50%		
	Holiday Let	0.55%	£225	£7,500	0.50%	£225	£7,500
HSBC (Limited Distribution)							
	Residential	0.40%			0.38%		
	Product Transfer	0.20%			0.19%		
	Further Advance	0.50%			0.48%		
	Buy to Let	0.50%			0.48%		

Interbay	Buy to Let	1.05%			0.85%		
	Commercial and Semi Commercial	1.05%			0.85%		
	Bridging	1.20%			1.00%		
Suffolk Building Society	All Products	0.40%			0.37%		
Kent Reliance	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 Transfer	0.30%			0.28%		
Kensington	Residential	0.50%			0.40%		
	Buy to Let	0.50%			0.40%		
Keystone	All Products	0.80%			0.70%		
Landbay	All Products	0.55%			0.45%		
	Residential	0.40%			0.37%		
	Buy to Let	0.50%			0.45%		

Leeds BS	Shared Ownership	0.40%			0.37%		
	Product Transfer	0.20%			0.18%		
Lendinvest							
	Bridging	1.50%			1.25%		
	Buy to Let	0.70%			0.60%		
Legal & General Home Finance							
	Retirement Lending	3.00%			2.85%		
	Premier Black Range	2.15%			2.00%		
	RIO	0.55%			0.50%		
LiveMore							
	All Products	0.55%			0.50%		
LV=							
	Lifetime Mortgage Lump Sum	1.75% + £50			1.75%		
	Flexible Lifetime Mortgage	1.50% + £50			1.50%		
Mansfield							
	Residential	0.37%			0.35%		
	Buy-to-Let	0.42%			0.40%		
	Expatriate Buy-to-Let	0.50%			0.48%		
	RIO	0.50%			0.48%		
	Residential	0.40%			0.38%		

Metro Bank	Residential Rate Switch	0.30%			0.285%		
	Buy-to-Let	0.43%			0.41%		
	Buy-to-Let Rate Switch	0.30%			0.285%		
More2Life	All Products	2.35%			2.25%		
MT Finance	All Products	1.75%			1.25%		
Nationwide	Residential	0.35%			0.33%		
	Product Transfer	0.20%			0.19%		
NatWest	Residential	0.35%	£250	£10,000	0.32%	£225	£9,150
	Buy to Let	0.45%	£250	£10,000	0.40%	£225	£9,150
	Product Transfer Res & BTL	0.20%		£10,000	0.18%		£9,150
Newbury	All Products	0.37%			0.35%		
Newcastle	Residential	0.40%			0.38%		
	Buy-to-Let	0.50%			0.46%		
	Retention	0.20%			0.18%		
Octane							



	Loans up to £250,000	Decided by Broker			Decided by Broker		
	Loans between £250,001 - £750,000	Decided by Broker			Decided by Broker		
	Loans Above £750,001	Decided by Broker			Decided by Broker		
One Family							
	All Products	2.50%		£10,000	2.30%		£9,200
Paragon							
	All Products	0.55%	£300		0.50%	£250	
	Further Advance	0.55%			0.50%		
	Second Charge	1.50%			1.25%		
	Bridging	0.75%			0.70%		
	Product Transfer	0.30%			0.28%		
Pepper Money							
	Residential	0.50%			0.40%		
	Buy to Let	0.50%			0.40%		
Post Office (Limited Distribution)							
	Residential	0.40%			0.37%		
	Buy to Let	0.50%			0.46%		
	Retirement Link	0.50%			0.46%		
	Family Link	0.50%			0.46%		
	Further Advance	0.25%			0.23%		
	Porting	0.25%			0.23%		
Product Transfer Res & BTL	0.25%			0.23%			
Precise							
	Residential	0.60%			0.50%		

	Buy to Let	0.60%			0.50%		
	Second Charge	1.50%			1.25%		
	Free Fee Bridging	1.00%			0.90%		
	Standard Bridging	1.75%			1.30%		
	Product Transfer	0.30%			0.28%		
Principality							
	Residential	0.40%		£2,500	0.38%		£2,375
	Buy to Let	0.40%		£2,500	0.40%		£2,500
	Product Transfers	0.20%			0.18%		
Proportunity							
	All Products	1.10%			0.85%		
Reliance Bank							
	All Residential	0.37%		£2,500	0.35%		£2,250
	Further Advance	0.37%			0.35%		
Roma Finance							
	All Short-term Finance	2.00%			1.90%		
Saffron Building Society							
	Self-Build	1.00%			0.90%		
	All Other Products	0.45%			0.40%		
Santander							
	Standard Residential	0.34%			0.32%		
	Buy to Let	0.45%			0.42%		
	Ported	0.34%			0.32%		

	Product Transfer Res & BTL	0.20%			0.19%		
Scottish Widows							
	Residential	0.36%			0.35%		
	Product Transfer	0.36%			0.35%		
	Further Advance	0.36%			0.35%		
Skipton							
	Residential	0.40%	£100	£4,000	0.37%	£90	£3,700
	Buy to Let	0.50%	£100	£3,750	0.45%	£90	£3,375
	Product Transfer Residential	0.30%			0.28%		
	Shared Ownership	0.45%			0.40%		
	Product Transfer Buy to Let	0.35%			0.33%		
Stafford Railway Building Society							
	Residential	0.40%			0.38%		
	Buy to Let	0.40%			0.38%		
Swansea							
	All Products	0.37%			0.35%		
The Family BS							
	Buy to Let	0.52%	£234		0.50%	£225	
	Owner Occupied	0.42%	£189.00		0.40%	£180	
	Offset Mortgage	0.52%	£234		0.50%	£225	
	Family Mortgage	0.57%	£256.50		0.55%	£245	
	Ported Products	0.15%			0.10%		
	Product Transfer	0.22%			0.20%		
Further Advance	0.27%	£5.40		0.25%	£5		

The Mortgage Lender							
	Residential	0.60%			0.50%		
	Buy to Let	0.60%			0.50%		
The Mortgage Works	Buy to Let	0.44%			0.39%		
	Product Transfer	0.20%			0.19%		
	Further Advance	0.44%			0.39%		
	Large Portfolio	0.54%			0.49%		
	Ltd Co. BTL	0.54%			0.49%		
Tipton	Residential	0.42%	£225	£4,200	0.40%	£210	£4,000
	RIO	0.42%	£225	£2,250	0.40%	£210	£2,000
	Buy to Let	0.45%	£225	£2,250	0.42%	£210	£2,000
	Product Transfer	0.20%			0.18%		
Together	Residential	0.60%			0.55%		
	Buy to Let	0.60%			0.55%		
	Bridging	1.00%			0.95%		
TSB (Limited Distribution)	Residential	0.35%			0.33%		
	Buy to Let	0.44%			0.39%		
	Product Transfers: Res & BTL	0.28%			0.27%		
United Trust Bank							

	First Charge	0.45%			0.40%		
	Bridging and Second Charge	1.25%			1.00%		
Vida Homeloans							
	Residential	0.45%			0.40%		
	Buy to Let	0.50%			0.45%		
Virgin							
	Residential	0.50%			0.45%		
	Buy to Let	0.50%			0.45%		
	Product Transfer	0.38%			0.35%		
	Ported Products	0.50%			0.45%		
West One							
	Buy to Let	0.60%			0.50%		
	Bridging	1.50%			1.40%		
Zephyr Homeloans							
	All Products	0.50%			0.45%		