

Property finance

Tariff of charges

The following table is a tariff of the charges that may be incurred on loans and services with Cambridge & Counties Bank.

These charges are subject to change – the latest tariff of charges will be available on our website or by contacting us. Costs not covered in the table may also be charged – these will be discussed prior to the charge being raised.

There may also be costs for legal or professional firms' charges in relation to additional services – these will be discussed prior to the charge being raised.

Account services	Charge
Add or remove mortgage parties (not including solicitors' costs)	£150
Ad hoc statement	No fee
Certificate of interest	No fee
Licenses for alterations	£200
Consent to lease using internal solicitor (excludes Scottish properties)	£200 per lease
Consent to lease using external solicitor	Variable based on complexity
Deed of easement	£200
Discharge fee and/or part/full release of title deeds (per property title). Please note this fee is not charged if the loan is approaching maturity.	£100 per property title
Early repayment charge (ERC)	As detailed in the facility letter
Revaluation (not including valuer's costs)	£100
Existing customer switching from a variable rate product to a fixed rate	£500 fee (added to the loan, non-interest bearing)
Commitment fee	0.1% of loan amount depending on the product taken, please refer to the facility letter for further information

Account arrears or recoveries	Charge
Unpaid direct debit or standing order	£10
Arrears management letter	£25
Default notice	£25
Final demand	£40
Debt recovery costs <small>This may include solicitors' and valuation fees, account management time, receivers' costs and any other third party costs required to recover the sums due.</small>	Variable based on circumstances

Perfect Title Insurance Premium <small>(Cambridge & Counties Bank Limited is the insured party, please refer to the facility letter for further information where applicable).</small>	Charge
Loan amounts up to £500,000	0.12% of the loan amount (subject to a minimum of £350) plus the equivalent amount of any insurance premium tax Cambridge & Counties Bank pay. Please refer to the facility letter for further information. This fee will be collected by the Solicitors

If you have any queries, please contact us at myloan@ccbank.co.uk or call **0344 225 3800**

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 **Cambridge & Counties Bank, Charnwood Court, 5B New Walk, Leicester LE1 6TE**

Cambridge & Counties Bank Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm registration number 579415. Our authorisation can be checked at the Financial Services Register at www.fca.org.uk.

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