

## 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)	<b>£150</b>
Ad hoc statement	<b>No fee</b>
Certificate of interest	<b>No fee</b>
Licenses for alterations	<b>£200</b>
Consent to lease using internal solicitor (excludes Scottish properties)	<b>£200 per lease</b>
Consent to lease using external solicitor	<b>Variable based on complexity</b>
Deed of easement	<b>£200</b>
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. (excludes Scottish properties)	<b>£100 per property title</b>
Early repayment charge (ERC)	<b>As detailed in the facility letter</b>
Revaluation (not including valuer's costs)	<b>£100</b>
Existing customer switching from a variable rate product to a fixed rate	<b>£500 fee (added to the loan, non-interest bearing)</b>
Commitment fee	<b>0.1% of loan amount depending on the product taken, please refer to the facility letter for further information</b>

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 &amp; 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	<b>0.12% of the loan amount (subject to a minimum of £350) plus the equivalent amount of any insurance premium tax Cambridge &amp; Counties Bank pay. Please refer to the facility letter for further information. This fee will be collected by the Solicitors</b>

If you have any queries, please contact us at [myloan@ccbank.co.uk](mailto:myloan@ccbank.co.uk) or call **0344 225 3800**

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