

When you will pay this charge

Administration of your mortgage

These fees will apply if you ask us for extra documentation, request services beyond the standard management of your account or change your mortgage.

Name of charge	What this charge is for	How much is the charge?
Request for Legal Documentation Fee <i>At Engage Credit we call this the Deeds Fee</i>	Any original documents relating to your mortgage, e.g. title deeds, that you ask for. <i>At Engage Credit, we also charge this fee for copies of documents held in the title Deeds, and the release of Deeds once you repay your mortgage in full.</i>	£22.50
Lender Insurance	Charged to cover the cost of third party insurance to protect our secured interest in your property when we have not been provided with evidence that you have your own Building Insurance Cover. This is charged monthly and is based upon the outstanding balance of your mortgage. We will advise you of the amount payable.	£ variable
Unpaid Ground Rent/ Service Charge Fee	Charged to cover the administrative costs associated with our paying any outstanding ground rent or service charges or associated costs and fees on the mortgaged property following our receipt of a notification that you have not paid such ground rent, service charges or associated costs and fees when due. This fee is charged in addition to your obligation to reimburse us for the amount of any such ground rent, service charges or associated fees paid on your behalf.	£30.00

If you change your mortgage

These are fees and charges you may have to pay if you request any changes to your original agreement.

Name of charge	What this charge is for	How much is the charge?
Consent To Let Fee <i>At Engage Credit we call this the Letting of Property Fee</i>	If you want to let your property but don't have a buy-to-let mortgage, you'll pay this for each 'consent to let' agreement, where we agree to you letting out your property for a set period within your existing owner-occupied mortgage. The fee is non-refundable and is payable at the time that your application is submitted and we are unable to consider your request until the fee has been received.	£45.00
Subsequent Mortgage Consent Fee	Charged to cover the administrative costs associated with considering a request for our consent to the addition of a subsequent charge.	£48.00
Valuation Fee	The property valuation report is a requirement in any Porting application and includes a description of the property, market value at the time of inspection and an estimate of the current cost to reinstate the property in its present form. This fee will vary for each case and more details will be made available upon request. In addition to the valuation fee on Porting cases, we will use our own Solicitors to act on our behalf and you will be responsible for paying these legal fees. Details of these fees will be made available upon request.	£ variable

When you will pay this charge

If you are unable to pay your mortgage

These are the charges you may have to pay if you fail to keep up with your mortgage payments. Charges, for example, relating to our repossession of the property, may apply and will be dependent on your circumstances. Should your account be subject to any litigation action, solicitors costs may be applied in addition to the fees listed below.

Name of charge	What this charge is for	How much is the charge?
Monthly Property Management Fee	Charged monthly from the point your property is repossessed, or from the point the Receiver hands the property over to our care to manage its disposal, to cover the administrative costs of our management of the process to secure, insure, market and sell the property. Any costs incurred from third parties to secure, insure, market and sell the property are not included within this fee.	£42.50
Field Agent Instruction and Visit Fee	Charged in relation to the costs of a representative visiting you at your home to discuss your financial situation and proposals to pay the outstanding arrears balance.	£120.00

Ending your mortgage term

These are fees and charges you may have to pay if you request any changes to your original agreement.

Name of charge	What this charge is for	How much is the charge?
Mortgage Exit Fee (Applies to non CCA loans only)	<p>You may have to pay this if:</p> <ul style="list-style-type: none"> You repay your mortgage in full before the mortgage term ends; Your mortgage term comes to an end; You transfer the loan to another lender; or Transfer borrowing from one property to another. <p>This is payable at either the end of the mortgage term, or before the end of your mortgage term if you transfer the loan to another lender or another property (known as 'redemption').</p> <p>You may be charged a separate fee by your solicitor or licensed or qualified conveyancer for their work relating to redemption of the mortgage and discharge of the security.</p>	£25.00

Note

Whilst this tariff includes our current fees and charges in operation from 1 March 2023, these are subject to review by us and may be amended or changed from time to time. We will only amend our fees if there is a change in the costs we incur associated with that fee.

The above fees are not exhaustive and may vary according to the complexity of each case. You will have to pay any other costs or expenses we pay to third parties (e.g. associates, solicitors, asset managers, receivers, courts etc.) that we may instruct to recover any money owed to us, or to create or protect our security, or in any other exercise of our legal rights. If we apply any other fee or charge to cover administrative costs in relation to your mortgage with us, we will give you reasonable notice, stating the amount of the fee, the nature of the work covered by it and the date on which we will add the fee to your mortgage.

Unless otherwise specified, all fees are inclusive of VAT where applicable and, where we are charged VAT by third parties, we will pass this cost on to you.

Fees and charges shall be imposed in accordance with this tariff, except where the terms and conditions of your Agreement provide otherwise.

If you would like this or any of our other documents supplied in an alternative format, e.g. large print, please contact us on 0333 014 2046.