

Tariff of C charges

We want you to know when you may incur a fee for the administration of your bridging loan.

These are the most common charges you may have to pay in relation to the administration of your bridging loan. If you require a service not listed below, there may be a charge payable. You may also be required to pay fees to third parties. We review our fees annually to ensure they reflect changes in our operating costs and business processes. All fees are exclusive of VAT unless otherwise stated.

Fees payable during the Term of your Loan

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| i. | CHAPS Fee (Telegraphic Transfer of Money) on each and every occasion that we transfer monies directly to you, your solicitor or advisors, or solicitors bank account or an over payment made by you in connection with the loan. | £36 |
| ii. | Insurance Premium | At cost |
| iii. | Request for a hard copy of the valuation report | £25 |
| iv. | Duplicate Breakdown of Account or Redemption Statements | £35 |
| v. | Request for additional redemption statements | £30 |
| vi. | Approval of Tenancy Fee (excluding legal costs) | £125 |
| vii. | Unpaid Ground Rent and Service Charges (Excluding legal costs) | £125 |
| viii. | Completing Questionnaires or references sent by other lenders granting another mortgage (including 2nd charges or waivers) | £75 |
| ix. | Varying the loan under the amount borrowed under the terms and conditions of the facility. | £50 |
| x. | Attendance visits by Field Agent | £99.75 Plus VAT |
| xi. | Field Agent visit with regard to an extension of maturity date or increased loan amount | £145 Plus VAT |
| xii. | Insurance Premium on facilities | At cost |
| xiii. | On each request to drawdown funds | £250 |
| xiv. | Fee for each Breach of Mortgage Agreement | £100 |
| xv. | Consent to Further Charge Fee | £50 |

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| xvi. | Extension Fee | 2% of loan Balance |
| xvii. | Redemption Fee | £225 |
| xviii. | Security Release fee per DS1/DS3 | £275 plus VAT |
| xix. | Deed of Release | £250 plus VAT |
| xx. | Letter of Non Crystallisation | £95 plus VAT |
| xxi. | Solicitors bank fees for Redemption | £42 |

Default / Arrears and Recovery Charges

Note: If at any time you make a payment over and above your monthly payment, we will use this extra payment to pay any costs, expenses, or fees you may have on your account with us, then to pay any interest arrears and then to reduce the outstanding loan balance.

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| The following charges will apply and be debited to your account: | | |
| a. | Missed Payment/Returned Cheque/Standing Order Refusal | £100 |
| b. | On each and every occasion of our writing to you in connection with any arrears of interest or repayment of capital | £100 |
| c. | On each and every occasion of our telephoning/emailing you in connection with any arrears of interest or repayment of capital | £75 |
| d. | Letters to agents or solicitors acting (if the loan is in default) | £100 |
| e. | Instruction to our solicitor and/or receiver in connection with the loan | £275 |
| f. | Instruction of Enquiry agents | £125 |
| g. | Instruction to our agents to market a property | £225 |
| h. | Failure to either put in place or renew insurance on the property(ies) and our arranging insurance in addition to any premium and/or costs paid by us. | £125 |
| i. | Attendances upon solicitors, valuers and/or agents following default by the borrower. | At cost |

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| j. | Recoveries Portfolio Management Fee | £21per hour |
| k. | Collections & Recoveries Home Visit Fee | At cost |
| l. | Expired Loan Monthly Fee | £75 |
| m. | Monthly Default/Repossession Management Fee | £225 |

To see our consumer duty policy, please visit www.bridgingfinance-solutions.co.uk/about-us/further-info/consumer-duty-policy/

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