Tariff of Charges

Buy to Let, Residential and Commercial Mortgages

West One

This tariff is for Buy to Let, Residential and Commercial Mortgages.

We want you to know when you might need to pay a fee for the administration of your mortgage.

We want our fees and charges to be clear and easy to understand. Our tariff of charges adopts good practice principles and allows you to compare against other lenders.

When looking at the fees that other firms charge, you may notice some that don't appear in our tariff (below). This means we don't charge you these fees.

If you request a complex or unusual transaction, we may need to charge an additional fee for this but will make you aware of this in advance so you can decide if you wish to proceed.

Before your First Monthly Payment

These are the fees and charges you may have to pay before we transfer your mortgage funds

Name of charge	What is the charge for?	How much is the charge?
Funds Transfer Fee	Electronically transferring the mortgage funds to you or your solicitor.	£35.00
Arrangement Fee	This is charged as part of the deal. It can be paid upfront or added to the total mortgage amount. If you add it to your mortgage, you'll pay interest on it at the same rate as the rest of your borrowing. It might be a flat fee, or a percentage of the mortgage amount.	Variable. Please refer to your Illustration or offer letter for full details.
Valuation Fee	The valuation report is used to calculate how much we'll lend you. This is separate from any valuation or survey of the property you might want to commission. There are other homebuyers or structural survey options available to you at a cost and there may be different approaches in different parts of the UK. The fee will need to be paid upfront, and is non-refundable The valuation report will be for the benefit of West One.	Variable
Legal Fee	You'll normally instruct a solicitor to act on your behalf in connection with your transaction. You may need to pay legal fees and costs as part of their work on your behalf. These fees/costs are normally charged by the solicitor directly to you. You will also have to pay for the legal work undertaken on our behalf. This fee is in addition to the fees that your solicitor will charge in respect of the work carried out on your behalf.	Variable
Application Fee	This fee is payable upon each application for a mortgage product and is used to cover the assessment of your application along with any related searches that may need to be obtained. This fee is non-refundable. This fee will be charged again in the event you re-apply for a new product other than the one originally applied for, to cover the cost of re-assessing your application, updating searches (as required) and re-issuing an Offer. ***For BTL and First Charge Residential Mortgages only***	£199.00

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If you ask us for extra documentation and/or services beyond the standard management of your account		
Name of Charge	**What is the charge for?**	**How much is the charge?**
Duplicate / Interim Statement Fee	Requesting a copy of a previous mortgage statement or an interim statement of your account as it stands. It might be paid by you or another lender.	£20.00
Giving You a Reference	Charged if another lender asks for a mortgage reference, such as how you have managed your mortgage account with us. We will only supply this if you have given us permission.	£35.00
Request for Legal Documentation Fee	Any original documents relating to your mortgage, e.g., title deeds that you ask for.	£25.00
Unpaid Ground Rent / Service Charge Fee	Charged if you fail to pay your ground/chief rent charges or service/maintenance charges	£95.00

If you change your mortgage NB if you change to a new product, the 'before your first monthly payment' fees may also apply at this stage.		
Name of Charge	**What is the charge for?**	**How much is the charge?**
Partial Release of Property Fee (including variation of security)	Payable if you want to remove a property or part of the property or land from the mortgage. It covers administration costs, including letters of consent. Our costs when considering any request to vary our security. This includes sealing a deed, deed variation and lease extension. This will also apply in the following scenarios where the security is changed (this is not an exhaustive list): • Lease Variations • Deed of Easement • Deed of Grant e.g., for rights of way • Deed of Postponement	£150.00
Change of Parties' Administration Fee	Our administrative costs of adding or removing someone ('a party') from the mortgage.	£150.00
Consent to Let Fee	Subject to your terms and conditions, if we are asked to consider a request to let out your property. 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. ***For First and Second Charge Residential Mortgages only***	£150.00
Subsequent Mortgage Consent Fee	Our costs when considering your request for our consent to a further charge over your property. ***For First Charge Residential Mortgages only***	£35.00
Re-Inspection Fee	This fee is charged when a re-inspection of your property is required. The fee requires payment in advance and prior to inspection.	Variable
Change of Term Fee	Payable if you want us to consider a request to extend or reduce the remaining term of your mortgage.	£135.00
Change of Repayment Fee	Payable if you want us to consider a request to change your repayment method from a repayment to an interest only basis or vice versa.	£135.00

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If you are unable to pay your mortgage

These are the most common charges you may have to pay if you fail to keep up with your mortgage payments. Some charges, for example those covering unpaid/returned direct debits or cheques, occur at the early stages of your inability to pay (arrears). Other charges, for example, relating to our repossession of the property, may apply later in the process and will be dependent on your circumstances

Name of charge	What is the charge for?	How much is the charge?
Returned DD / unpaid Cheque Fee	Charged when your nominated bank rejects a Direct Debit collection or your payment by cheque is returned unpaid by your bank.	£16.00
Arrears Fee	You may be charged an arrears fee monthly, or when specific events happen in the management of your account when you are in arrears. This covers charges in respect of your account if you fall behind on your payments.	£50.00
Over Term Fee	You may be charged an over term fee for each month your mortgage goes beyond the mortgage end date. This fee replaces the Arrears Fee.	£150.00
Home Visit Fee	The cost of a visit to your home by one of our representatives, if this is necessary to discuss your account(s) and the options available to you if you're in breach of your mortgage conditions, for example if your mortgage account is in arrears.	Up to £120.00 + VAT
Asset Management Fee	Charged to cover the costs incurred in relation to managing a property that has been taken into Possession by West One or if Receivers are appointed. We will add these costs to the amount that you owe us. Any costs incurred from third parties are not included within this fee. Arrears Fee will cease to apply at the point of Possession or when Receivers are appointed.	Variable
Third Party Charges	You will be required to pay all third party expenses we incur in connection with: (a) the protection, enforcement, or discharge of our security; or (b) the administration of your mortgage account and/or the recovery of any money you owe us under the mortgage.	These fees/costs are charged by Third Parties. Examples of these costs may include Solicitor's Costs, Court Costs, LPA Receiver, or Estate Agent fees. Where applicable, we will give you an indication of the costs before we instruct a third party.

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Ending your mortgage term		
Name of charge	**What is the charge for?**	**How much is the charge?**
Mortgage Exit (Administration) Fee	Charged for releasing West One's charge and dealing with you or your solicitors to repay the mortgage ***For BTL, First and Second Charge Residential Mortgages only***	£175.00
Redemption Fee	Charged for releasing West One's charge and dealing with you or your solicitors to repay the mortgage.	£175.00
Mortgage Exit Fee	You may be charged this if you repay your mortgage (either fully or part) before the mortgage term ends. Product specific. ***For Commercial Mortgages only***	The fee will be a percentage of the mortgage amount. Please refer to your Illustration or offer letter for full details.
Early Repayment Charge (Ending your mortgage)	You may be charged this if you repay your mortgage (either fully or part) before the mortgage term ends. Product specific.	The fee will be a percentage of the mortgage amount. Please refer to your Illustration or offer letter for full details

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.
YOUR BUY TO LET PROPERTY MAY BE REPOSSESSED OR AN LPA RECEIVER APPOINTED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR BUY TO LET MORTGAGE

Tariff of Mortgage Charges
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The Edward Hyde Building, 38 Clarendon Road,
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West One Loan Ltd. is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 510024); its company registration number is 05385677.
West One Secured Loans Ltd. is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 776026); its company registration number is 09425230.