

Tariff of Charges



The fee schedule set out in this table is applicable during the duration of your Loan Facility in addition to any other fees and costs outlined in the Loan Facility documentation. All rights under the Loan Facility, the Guarantee, any other Finance Document including Security Document, Terms and Conditions and the documents constituting the security for your loan remain reserved.

Pre-completion charges

Name of Charge	Description of Charge	Charge Amount
Fund Transfer Fee	Electronically transferring the mortgage funds to you or your solicitor.	£35.00
Valuation Fee	The lender's valuation report, which is used to calculate how much we will lend to you. This is separate from any valuation or survey of the property you might want to commission.	Valuation Cost
Admin Fee / Processing Fee	Charged to administer and process the loan completion and deducted from the Gross Loan Advance on completion.	As shown in the Facility Document
Arrangement Fee	Charged for arranging and completing your mortgage and deducted from the Gross Loan Advance on completion. This fee may be shared with the intermediary who introduced you to Inflow.	As shown in the Facility Document

During the term of your loan

Name of Charge	Description of Charge	Charge Amount
Additional Charges	It may be necessary for us to charge an administration fee for additional work, not listed within this Tariff, that we are instructed by you to conduct. You will be notified in advance of any charge that may be incurred. If you would like additional information on the nature of the work covered by these charges, please contact us.	Variable

Approval of Easements / Rights of Way Fee	When you ask us to consider and review easements / rights of way (an additional deeds handling charge may be applicable). You will be charged this fee for considering your request.	£250.00
Buildings Insurance Policy Lapse or Cancellation Fee	Charged if we have to deal with a lapse or cancellation of your buildings insurance policy.	£125.00
Part Capital Repayment Fee	Charged to administer any early repayment.	£349.00
Consent to Letting Fee	When we are asked to consider a request to let out the security property. You will be charged this fee for considering your request.	£150.00
Consent to Lease Fee	Charged each time we provide our consent to the grant and/or registration of a non-residential lease of the security property.	£250.00
Letter of Non-Crystallisation Fee	Charged for issuing a letter of non-crystallisation and/or written confirmation to a bank or Lender.	£125.00
Giving You a Reference Fee	Charged if another lender asks us 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.	£175.00
Statement Fee	Charged each time we prepare a statement of account.	£155.00
Partial Release of Property Fee	Payable if you want to remove part of the property or land from the mortgage (or, in Scotland, standard security). It covers administration costs, including sealing the relevant legal and issuing letters of consent. If you sell or transfer the ownership of part (not all) your property or land. You will be charged this fee for considering your request.	£349.00 per title or part title released
Deed of Postponement/Ranking Agreement Fee	If we are asked to consider an application to postpone our charge in favour of another lender.	£250.00
Request for Legal Documentation Fee	When you ask us to provide you with a copy of any legal documentation we hold.	£125.00

Transfer of Equity Fee	When we are asked to consider transferring the ownership of your property. You will be charged this fee for considering your request.	£180.00
Unpaid Ground Rent / Service Charge Fee	If we have to deal with your Freeholder to pay any arrears of your Ground Rent or Service Charges. We will add the fee plus the unpaid ground rent / Service Charge that we have paid on your behalf to your account.	£250.00
Loan Management Time Fee	<p>Charged to deal with every other aspect of the loan not stipulated in the Fee Schedule.</p> <p>This fee is charged where any member of our team spends time administering, reviewing, managing, or otherwise dealing with any aspect of your loan or the security for it.</p> <p>This fee excludes work within the scope of the Arrears Fee and is billable in 1-hour units</p>	£250.00 per hour

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 debits or cheque, occur at the early stages of your inability to pay (arrears). Other charges, for example, relating to repossession of the property, may apply later in the process and will be dependent on your circumstances.

Name of Charge	Description of Charge	Charge Amount												
Arrears Fee* (we call this an Arrears Management Fee)	You may be charged an arrears fee on a monthly basis, or when specific events happen in the management of your account when you are in arrears. Charged whether or not proceedings have been issued or commenced, to cover the administration cost of managing the loan.	Variable												
	<table border="1"> <thead> <tr> <th><i>Balance Outstanding</i></th> <th><i>Monthly Fee</i></th> </tr> </thead> <tbody> <tr> <td>£0 - £150,000</td> <td>£250.00</td> </tr> <tr> <td>£150,001 - £350,000</td> <td>£350.00</td> </tr> <tr> <td>£350,001 - £500,000</td> <td>£450.00</td> </tr> <tr> <td>£500,001 - £750,000</td> <td>£550.00</td> </tr> <tr> <td>£750,000 +</td> <td>£750.00</td> </tr> </tbody> </table>	<i>Balance Outstanding</i>	<i>Monthly Fee</i>	£0 - £150,000	£250.00	£150,001 - £350,000	£350.00	£350,001 - £500,000	£450.00	£500,001 - £750,000	£550.00	£750,000 +	£750.00	
<i>Balance Outstanding</i>	<i>Monthly Fee</i>													
£0 - £150,000	£250.00													
£150,001 - £350,000	£350.00													
£350,001 - £500,000	£450.00													
£500,001 - £750,000	£550.00													
£750,000 +	£750.00													
Field agent Counselling Fee	Charged when a field agent visits your address to discuss your financial circumstances and your proposals for the repayment of the outstanding monies. This charge is per visit.	£400.00 per visit												
Event of Default Fee	Charged on each occasion an Event of Default occurs. Event(s) of Default are stipulated in your Loan Facility Letter.	£250.00 per Event of Default												
Notice of Demand Fee	Charged following an Event of Default for reviewing the file, carrying out a full review of the loan and history to include initial risk assessment, and for the preparation and service of a notice on the Borrower demanding payment and/or terminating the loan agreement.	£695.00												
Receiver Appointment Fee	The fee charged for our work in connection with the intended or actual appointment of a receiver(s). You will also have to pay us the amount of the reasonable costs we are charged by our solicitors for the legal process. This fee is charged in respect of each property over which a receiver is appointed.	£1,950.00												

Unpaid / Returned Direct Debt or Cheque Fee	Charged when your bank rejects a Direct Debit collection or your payment by cheque is returned unpaid.	£35.00 / rejected Direct Debit £35.00 / returned cheque
--	--	---

Ending your mortgage term

Name of Charge	Description of Charge	Charge Amount
Early Repayment Charge or Minimum Term Charge (ending your mortgage)	You may be charged for this if you repay your mortgage in full before the mortgage term ends.	Some loans carry an Early Repayment Charge or a Minimum Term when your loan is repaid in full before the end of its term or Minimum term. Information regarding all these charges will be clearly detailed in your loan terms and condition.

IMPORTANT

The Tariff of Charges sets out only our own fees. You are also liable to pay for all third-party fees in accordance with the terms of your Loan Facility Document, the Standard Terms of Business and the documents constituting the security for your loan. These third-party fees include the fees of solicitors, surveyors, valuers, quantity surveyors, sales agents, asset managers, project monitors, receivers, the Land Registry and the Courts.

YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT