

finova Payment and Mortgage Services  
**Procurement Fees – 14th February 2024**

finova

Lender	Product Type	Gross Fee			Net Fee		
		Fee	Min	Max	Fee	Min	Max
Accord							
	Residential	0.45%	£200		0.425%	£185	
	Buy to Let	0.50%	£250		0.45%	£200	
	Further Advance	0.30%	£50		0.30%	£50	
	Ported Products	0.30%			0.28%		
	Product Transfer Res & BTL	0.30%			0.28%		
	Offset Mortgage	0.45%	£200		0.425%	£185	
Aldermore							
	Residential	0.55%			0.50%		
	Buy to Let	0.65%			0.60%		
	Product Transfer Res & BTL	0.35%			0.30%		
Bank of Ireland (Limited Distribution)							
	Residential	0.40%			0.38%		
	Buy to Let	0.50%			0.48%		
	First Start	0.50%			0.48%		
	Product Transfer Res & BTL	0.25%			0.23%		
	Porting	0.25%			0.23%		
	Further Advance	0.25%			0.23%		

Barclays							
	Residential	0.35%			0.33%		
	Buy to Let	0.40%			0.38%		
	Offset Mortgage	0.35%			0.33%		
	Product Transfer Res & BTL	0.20%			0.18%		
	Further Advance	0.30%			0.29%		
Bath Building Society							
	All Products	0.375%			0.35%		
Bluestone Mortgages							
	All Products	0.60%			0.50%		
BM Solutions							
	Buy to Let	0.44%			0.39%		
	Let to Buy	0.44%			0.39%		
	Further Advance	0.44%			0.39%		
	Product Transfer	0.44%			0.39%		
Buckinghamshire Building Society							
	Residential	0.40%			0.38%		
	Buy to Let	0.42%			0.40%		
BuildLoan							
	Vernon Building Society	0.40%			0.37%		
	Bath Building Society	0.40%			0.37%		
	The Loughborough Building Society	0.40%			0.37%		
	The Tipton & Coseley Building Society	0.40%			0.37%		

	Furness Building Society		0.40%			0.37%		
	The Nottingham Building Society		0.50%			0.45%		
	Hinckley & Rugby Building Society		0.40%			0.37%		
	Buckinghamshire Building Society		0.40%			0.37%		
	Darlington Building Society		0.40%			0.37%		
	Chorley Building Society	IP024, IP026, IP027, IP029,	0.40%			0.37%		
		IP025	0.50%			0.47%		
		IP028	0.35%			0.32%		
	Mansfield Building Society		0.40%			0.37%		
	Newcastle Building Society		0.40%			0.37%		
Bridge Help								
	All Products		2.00%			1.90%		
Central Trust								
	1st Charge Products		1.50%			1.30%		
	2nd Charge Products		1.50%			1.30%		
CHL Mortgages								
	All Products		0.55%			0.50%		
Clydesdale Bank								
	Residential		0.40%			0.38%		
	Buy to Let		0.40%			0.38%		
	Product Transfer		0.20%			0.18%		
Coventry Building Society								
	Standard		0.43%		£8,600	0.40%		£8,000

	Buy to Let	0.43%		£4,300	0.40%		£4,000
	Offset Mortgage	0.43%		£8,600	0.40%		£8,000
	Product Transfers Res & BTL	0.30%			0.28%		
Darlington Building Society							
	All Products	0.37%			0.35%		
	Product Transfers	0.20%			0.18%		
Dudley Building Society							
	All Products	0.40%			0.37%		
esbs							
	New Business	0.40%			0.37%	£250	
	Product Transfers	0.25%			0.23%		
Even							
	All Products	1.00%			0.85%		
Family Building Society							
	Buy to Let (incl. Product Transfers)	0.52%	£234		0.50%	£225	
	Owner Occupied (incl. Product Transfers)	0.42%	£189.00		0.40%	£180	
	Offset Mortgage (incl. Product Transfers)	0.52%	£234		0.50%	£225	
	Family Mortgage (incl. Product Transfers)	0.57%	£256.50		0.55%	£245	
	Ported Products	0.15%			0.10%		
	Further Advance	0.27%	£5.40		0.25%	£5	
	Product Transfer (Prior to 05.10.2023)	0.22%			0.20%		
Fleet Mortgages							
	Buy to Let	0.50%			0.45%		

	Product Transfers	0.40%			0.38%		
Foundation Home Loans							
	Residential	0.50%			0.45%		
	Buy to Let	0.50%			0.45%		
	Product Transfers	0.30%			0.27%		
Furness							
	Residential	0.40%		£4,000	0.38%		£3,800
	Buy to Let	0.40%		£4,000	0.38%		£3,800
	Product Transfer	0.30%			0.28%		
Gatehouse Bank							
	Home Purchase Plan	0.55%			0.50%		
	Single Unit BTL UK Res	0.55%			0.50%		
	Ltd co. BTL, Ex-Pat, BTL & Inter	0.70%			0.65%		
	HMO & MUFB	0.70%			0.65%		
	Product Transfer	0.30%			0.25%		
	Direct Package	0.40%			0.35%		
Gen H							
	All Products	0.40%			0.38%		
Glenhawk							
	Bridging Products	1.75%			1.50%		
Godiva							
	Standard	0.43%		£8,600	0.40%		£8,000

	Buy to Let	0.43%		£4,300	0.40%		£4,000
	Offset Mortgage	0.43%		£8,600	0.40%		£8,000
	Product Transfers Res & BTL	0.30%			0.28%		
Greenfield Mortgages							
	Bridging Products	1.55%			1.50%		
Halifax							
	Residential	0.36%			0.35%		
	Product Transfer	0.36%			0.35%		
	Further Advance	0.36%			0.35%		
Hampshire Trust Bank							
	Buy to Let (Term Loans)	1.20%			1.00%		
	Bridging (Short Term Loans)	1.70%			1.50%		
Harpenden Building Society							
	Residential (all products)	0.40%			0.38%		
	BTL (all products)	0.40%			0.38%		
	Retention	0.30%			0.28%		
	Further Advance	0.20%			0.18%		
Hinckley & Rugby							
	Residential	0.42%	Min £225		0.40%		
	Buy to Let	0.42%	Min £225		0.40%		
	Product Transfer	0.20%	Min £225		0.18%		
Hodge Lifetime							
	50+ Mortgage	0.55%			0.50%		

	RIO Mortgage (Retirement IO)	0.55%			0.50%		
	Portfolio BTL	0.55%			0.50%		
	Residential Product Transfer	0.30%			0.28%		
	Residential Further Advance	0.55%			0.50%		
	Holiday Let	0.55%			0.50%		
Hope Capital							
	All Products	2.00%			1.90%		
HSBC (Limited Distribution)							
	Residential	0.40%			0.38%		
	Product Transfer	0.20%			0.19%		
	Further Advance	0.50%			0.48%		
	Buy to Let	0.50%			0.48%		
InterBay							
	Buy to Let	0.70%			0.50%		
	Commercial and Semi Commercial	1.05%			0.85%		
	Bridging	1.20%			1.00%		
Kent Reliance							
	Residential	0.40%			0.35%		
	Buy to Let	0.50%			0.45%		
	Further Advance Residential	0.40%	£150		0.35%	£125	
	Further Advance Buy to Let	0.50%	£150		0.45%	£125	
	Product Transfer	0.30%			0.28%		
Kensington							
	Residential	0.50%			0.40%		

	Buy to Let	0.50%			0.40%		
	Fixed for Term	0.75%			0.70%		
	Product Transfer	0.30%			0.28%		
Keystone Property Finance							
	Buy to Let	0.80%			0.70%		
	Product Transfer	0.45%			0.43%		
Landbay							
	All Products	0.55%			0.45%		
Leeds BS							
	Residential	0.40%			0.37%		
	Buy to Let	0.50%			0.45%		
	Shared Ownership	0.40%			0.37%		
	Product Transfer	0.20%			0.18%		
LendInvest							
	Residential	0.60%			0.50%		
	Bridging	1.50%			1.25%		
	Buy to Let	0.70%			0.60%		
Legal & General Home Finance							
	Retirement Lending	3.00%			2.85%		
	Premier Black Range	2.15%			2.00%		
	RIO	0.55%			0.50%		
LiveMore							
	Enhanced (20 year & Fixed for Life)	1.10%			0.92%		



	Ongoing	0.55% (+ 0.13 every year for 15 years)			0.50%		
LV=							
	Lifetime Mortgage Lump Sum	1.75% + £50			1.75%		
	Flexible Lifetime Mortgage	1.50% + £50			1.50%		
Mansfield							
	Residential	0.37%			0.35%		
	Buy-to-Let	0.42%			0.40%		
	Expatriate Buy-to-Let	0.50%			0.48%		
	RIO	0.50%			0.48%		
Metro Bank							
	Residential	0.40%			0.38%		
	Residential Rate Switch	0.30%			0.285%		
	Buy-to-Let	0.43%			0.41%		
	Buy-to-Let Rate Switch	0.30%			0.285%		
MFS							
	Buy to Let	1.20%			1.00%		
	Bridging	1.50%			1.30%		
Molo							
	Domestic BTL	0.50%			0.45%		

	International (Non-resident) BTL	0.55%			0.50%		
More2Life							
	All Products	2.35%			2.25%		
MPowered Mortgages							
	Residential	0.40%			0.35%		
	Buy-to-Let	0.60%			0.55%		
MT Finance							
	All Products	1.75%			1.25%		
Nationwide							
	Residential	0.35%			0.33%		
	Product Transfer	0.20%			0.19%		
NatWest							
	Residential	0.35%	£250	£20,000	0.32%	£225	£18,286
	Buy to Let	0.45%	£250	£20,000	0.40%	£225	£17,778
	Product Transfer Res & BTL	0.20%		£20,000	0.18%		£18,000
Newbury							
	All Products	0.42%			0.40%		
	Product Transfers	0.20%			0.18%		
Newcastle							
	Residential	0.40%			0.38%		
	Buy-to-Let	0.50%			0.46%		

	Retention	0.20%			0.18%		
Norton Home Loans							
	All Products	1.20%			1.00		
Octane							
	Loans up to £250,000	Decided by Broker			Decided by Broker		
	Loans between £250,001 - £750,000	Decided by Broker			Decided by Broker		
	Loans Above £750,001	Decided by Broker			Decided by Broker		
One Family							
	All Products	2.50%		£10,000	2.30%		£9,200
Paragon							
	All Products	0.55%	£300		0.50%	£250	
	Further Advance	0.55%			0.50%		
	Second Charge	1.50%			1.25%		
	Bridging	0.75%			0.70%		
	Product Transfer	0.40%			0.38%		
Pepper Money							
	Residential	0.50%			0.40%		
	Buy to Let	0.50%			0.40%		
Post Office (Limited Distribution)							
	Residential	0.40%			0.37%		
	Buy to Let	0.50%			0.46%		
	Retirement Link	0.50%			0.46%		
	Family Link	0.50%			0.46%		

	Further Advance	0.25%			0.23%		
	Porting	0.25%			0.23%		
	Product Transfer Res & BTL	0.25%			0.23%		
Pure Retirement							
	All Products	2.50%			2.40%		
	Further Drawdown	1.25%			1.25%		
Precise							
	Residential	0.60%			0.50%		
	Buy to Let	0.60%			0.50%		
	Second Charge	1.50%			1.25%		
	Refurbishment Buy to Let	0.60% - Bridging element PLUS a further 0.60% - when BTL element completes			0.50% - Bridging element PLUS a further 0.50% - when BTL element completes		
	Bridging	1.25%			1.00%		
	Product Transfer	0.30%			0.28%		
Principality							
	Residential	0.40%		£2,500	0.38%		£2,375
	Buy to Let	0.40%		£2,500	0.38%		£2,500
	Product Transfers	0.20%			0.18%		
Proportunity							

	All Products	1.10%			0.85%		
Quantum Mortgages							
	All products	0.75%			0.70%		
Reliance Bank							
	All Residential	0.37%		£2,500	0.35%		£2,250
	Further Advance	0.37%			0.35%		
	Product Transfers	0.20%			0.18%		
Roma Finance							
	All Short-term Finance	2.00%			1.90%		
Saffron Building Society							
	Self-Build	1.00%			0.90%		
	All Other Products	0.45%			0.40%		
Santander							
	Standard Residential	0.34%			0.32%		
	Buy to Let	0.45%			0.42%		
	Ported	0.34%			0.32%		
	Product Transfer Res & BTL	0.20%			0.19%		
Scottish Widows							
	Lifetime Products	0.36%			0.35%		
Skipton							
	Residential	0.40%	£100	£4,000	0.37%	£90	£3,700
	Buy to Let	0.50%	£100	£3,750	0.45%	£90	£3,375

	Product Transfer Residential	0.30%			0.28%		
	Shared Ownership	0.45%			0.40%		
	Product Transfer Buy to Let	0.35%			0.33%		
SoMo Bridging							
	All Products	2.00%			1.50%		
Stafford Railway Building Society							
	Residential	0.40%			0.38%		
	Buy to Let	0.40%			0.38%		
Standard Life Home Finance							
	Initial Advance	2.85%			2.75%		£25,000
	Drawdown	1.50%			1.50%		
StrideUp							
	All Products	0.50%			0.35%		
Suffolk Building Society							
	All Products	0.40%			0.37%		
Swansea							
	All Products	0.37%			0.35%		
TAB							
	Bridging	2.00%			1.75%		
	Commercial	1.50%			1.00%		
Tandem Bank							

	Specialist Residential	0.60%			0.50%		
The Mortgage Lender							
	Residential	0.60%			0.50%		
	Buy to Let	0.60%			0.50%		
	Product Transfer	0.30%			0.28%		
The Mortgage Works							
	Buy to Let	0.44%			0.39%		
	Product Transfer	0.20%			0.19%		
	Further Advance	0.44%			0.39%		
	Large Portfolio	0.54%			0.49%		
	Ltd Co. BTL	0.54%			0.49%		
Tipton							
	Residential	0.42%	£225	£4,200	0.40%	£210	£4,000
	RIO	0.42%	£225	£2,250	0.40%	£210	£2,000
	Buy to Let	0.45%	£225	£2,250	0.42%	£210	£2,000
	Product Transfer	0.20%			0.18%		
Together							
	Residential	0.60%			0.55%		
	Buy to Let	0.60%			0.55%		
	Bridging	1.00%			0.95%		
TSB (Limited Distribution)							
	Residential	0.35%			0.33%		
	Buy to Let	0.44%			0.39%		
	Product Transfers: Res & BTL	0.28%			0.27%		

	Further Advance	0.28%	£100		0.27%	£100	
United Trust Bank							
	Residential	0.45%			0.40%		
	Buy to Let	0.50%			0.45%		
	Second Charge	1.25%			1.00%		
Vida Homeloans							
	Residential	0.60%			0.55%		
	Buy to Let	0.60%			0.55%		
	Product Transfers	0.30%			0.28%		
Virgin Money							
	Residential	0.50%			0.45%		
	Buy to Let	0.50%			0.45%		
	Product Transfer	0.38%			0.35%		
	Ported Products	0.50%			0.45%		
West One							
	Residential	0.50%			0.40%		
	Buy to Let	0.60%			0.50%		
	Bridging	1.50%			1.40%		
Zephyr Homeloans							
	All Products	0.50%			0.45%		