

## Mortgage Charges Tariff

This document (the ‘**Mortgage Charges Tariff**’) sets out rates and charges applicable to your mortgage. It should be read in conjunction with your mortgage offer document that contains your offer illustration, and your mortgage conditions. For details of how the rates and charges set out in this document are applied please refer to your offer illustration. Alternatively, if you have any questions, please contact your banker.

### Interest rates

#### Hampden & Co Mortgage Rate

This is an ‘all-inclusive’ rate set by Hampden & Co (rather than a rate specified as a certain level above a base or reference rate).

Your loan documentation will generally only refer to the Hampden & Co Mortgage Rate if the lending is being provided to assist with the purchase of a property for your own occupation or to uplift borrowing from another lender provided for that purpose.

#### Other interest rates

For all other types of lending (e.g. by way of overdraft, or by way of loan where the Hampden & Co Mortgage Rate is not applicable) the interest rate will be individually discussed with you and will be quoted as a percentage above a base or reference rate. The base/reference rates we use are as follows:

- For GBP/£ borrowing – Bank of England Bank Rate
- For USD/\$ borrowing – US Federal Funds Rate
- For EUR/€ borrowing – European Central Bank (ECB) Main Refinancing Operations Rate
- For CHF borrowing – Swiss National Bank Policy Rate
- For HKD borrowing – Hong Kong Monetary Authority Base Rate
- For AUD borrowing – Reserve Bank of Australia Cash Rate Target

### Arrangement fees

We will normally charge a fee for arranging your lending facility. This is agreed with each client individually and would not normally exceed 1% of the facility amount, or 2% in the case of a Self-Build mortgage.

### Legal and Valuation fees

When taking a mortgage over your property, we will instruct solicitors to act on our behalf to perfect the security and we will also instruct a valuer to prepare a report & valuation of the property. If we already have a mortgage over the property (perhaps because we are already providing other lending facilities to you), then we may not need to instruct solicitors and may not require a new report & valuation of the property. Unless we agree otherwise, you will be required to reimburse us for all Legal and Valuation fees that we incur.

In most cases, the exact amount in respect of the Legal and Valuation fees will not be known at the time we issue our offer to provide the facility and, therefore, all lenders will include an estimate of costs based on a published scale so that you are able to compare offers from different lenders. The published scale is as follows:

| Property value           | Legal fees | Valuation fees | Self-Build: Final re-inspection fees | Self-Build: Stage release valuation fees (per release) |
|--------------------------|------------|----------------|--------------------------------------|--|
| Up to £100,000           | £1,000     | £250           | £350                                 | £1,000   |
| £100,001 to £250,000     | £1,250     | £400           |                                      |  |
| £250,001 to £500,000     | £1,500     | £550           |                                      |  |
| £500,001 to £750,000     | £1,750     | £650           |                                      |  |
| £750,001 to £1,000,000   | £2,000     | £850           |                                      |  |
| £1,000,001 to £1,500,000 | £2,250     | £1,100         |                                      |  |
| £1,500,001 to £2,000,000 | £2,500     | £1,300         |                                      |  |
| £2,000,001 to £3,000,000 | £3,000     | £1,600         |                                      |  |
| £3,000,001 to £4,000,000 | £3,500     | £2,000         |                                      |  |
| £4,000,001 to £5,000,000 | £4,000     | £2,500         |                                      |  |

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It must be stressed that the above figures are a guide only and the actual costs will vary according to the complexity of the individual property. VAT is payable on all Legal and Valuation fees (and is payable in addition to the above).

### **HM Land Registry/Registers of Scotland Fees**

In addition to the above, fees will be payable to HM Land Registry (for property in England & Wales) or to Registers of Scotland (for property in Scotland) in respect of the registration of the bank's mortgage over your property. The level of the fee will depend on various factors, including, for example, whether the bank's mortgage is being registered simultaneously with the purchase of the property, and the value of the transaction.

An indication of the fee will be included in your offer illustration.

If you have any questions please contact your banker or your legal adviser.

### **Early Repayment Charge**

Depending on the type of mortgage you have with us, you may have to pay an early repayment charge if you repay any part of your loan earlier than specified in your agreement.

Please see your offer illustration for whether this charge applies to your loan and how it is calculated.