

MORTGAGES

Mortgage Fees

Set out below are our fees. These can change from time to time, but we will let you know each year if there are any changes. We will also let you know what the fee will be at the time of taking the service. If you want to know more look at www.halifax.co.uk/mortgages

Where we have put an asterisk* next to a fee you can ignore it if you were charged a Mortgage account fee when you completed your mortgage, or if we have not charged you a Mortgage account fee because of the Product you chose. You will have been told in your mortgage offer if a Mortgage account fee was to be charged. It is for the setting up, routine maintenance and closing down of the mortgage account.

Service or application	Fee
Mortgage advance by CHAPS	£30
Full copy of title documents, plans, etc	£35
Single copy of document or provision of title information	£17.50
Consenting to transactions – for example, release from the mortgage of part of the property, grant of easement (for example, a right of way) or consent to legal documents	£75
Completing questionnaires or references sent by other lenders granting another mortgage	£100
Payment of ground rent/service charges/shared ownership rent	£75
Transfer of Mortgaged Property (transfer of ownership)	
Adding and/or removing name(s) to/from the mortgage	£160
Arrangement fee for further advances	£99
Revaluation fee for further advances	
Property value not exceeding £150,000	£108
£200,000	£128
£300,000	£165
£400,000	£200
£500,000	£233
Please contact us if the property value exceeds £500,000	
Property re-inspection fee	£70
Arrangement fee for increasing reserve for Flexible Mortgage	£125

a little extra help



Service or application

Fee

*Deeds Despatch Fee	£50
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*If a Repayment Administration fee is payable on your mortgage account, we will tell you how much the fee is and whether it can change in the mortgage offer, further advance offer or product transfer offer you have most recently accepted. Where it applies, the amount of the fee will also show on your Annual Mortgage Statement and on any Amount Owing Statement. We will also tell you the amount of the fee whenever you ask us to. If the mortgage has run its full term (including any agreed extension and/or term applicable to any further advance) the fee will be waived.

You may also have to pay any third party costs we incur in relation to your mortgage, for example any Land Registry fees for closing down your mortgage.

Any Early Repayment Charges which apply are shown on your mortgage offer.

The following fees may apply depending on the conduct of an account:

Arrears (action taken)

Where we have to contact you in writing an arrears management fee will be charged	£35
If we instruct solicitors to collect arrears or seek possession	£125
*If we send title deeds to our solicitors to help prepare for court action	£50
If we take the mortgaged property into possession	£350

In addition, borrowers will have to pay any costs we pay to third parties that we may instruct to recover any money owed to us or to create or protect our security or in using our legal rights. Examples of costs we pay include:

- Each visit by an External Field Agent
- Solicitor's charges
- Possession management fees

We will write to advise borrowers before we instruct a third party.

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