Charter
Mortgages

Tariff of Mortgages

Effective from 1st September 2026

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Charter Mortgages was closely involved in the mortgage industry's past initiative with UK Finance Mortgage Lenders and Which? to make our fees and charges easy for you to understand.

Our tariff of mortgage charges fully reflects the initiative's good practice principles. This same document is being used across the industry to help customers compare mortgages.

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.

Please note that further details of variable fees can be found on our website **www.chartermortgages.co.uk/UsefulInformation**

When you will have to pay this charge:

Before your first monthly payment

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

Name of change	What this charge is for	How much is the charge?
Application fee (First Charge)	Assessing and processing your application (even if your application is unsuccessful or you withdraw it).	£180.00
Funds transfer fee	Electronically transferring the mortgage funds to you or your solicitor.	£25.00
Legal fee	You will normally instruct a solicitor to act on your behalf in connection with your home purchase/re-mortgage transaction. You may be required to pay their legal fees and costs as part of their work on your behalf. These fees/ costs are normally charged by the solicitor, directly to you unless we tell you that we will contribute to the legal costs as part of your product deal.	These fees/costs vary depending on the property you are purchasing/remortgaging. You should ask thesolicitor/ conveyancer for a quote. The fees/costs are payable to the solicitor/ conveyancer directly by you.
Product fee	This is charged on some mortgages as part of the deal. It can be paid up-front 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 loan amount.	Varies by product. Please seeyour Mortgage Illustration and/orMortgage Offer.
Re-inspection fee	If your mortgage is released in stages and you're using it to renovate your home, or if there are other reasons for the bank needing the valuer to re-inspect to validate that other works have been completed, this covers the inspection process we need to do after the works carried out. A re-inspection does not provide an updated valuation figure.	£80.00

Continued overleaf

<table>
<tr><th>Name of change</th><th>What this charge is for</th><th colspan="2">How much is the charge?</th></tr>
<tr><td rowspan="19">Valuation fee</td><td rowspan="19">The lender’s valuation report, which is used to calculate how much it will lend you.

This is separate from any valuation or survey of the property you might want to commission.

There are other home buyers or structural survey options available to you at a cost and there may be different approaches in different parts of the UK.

Some mortgages offer free valuations – the product details for your mortgage will tell you if this is the case.</td><td>Valuation up to</td><td>Valuation & assessment fee</td></tr>
<tr><td>£100,000</td><td>£370</td></tr>
<tr><td>£150,000</td><td>£410</td></tr>
<tr><td>£200,000</td><td>£445</td></tr>
<tr><td>£250,000</td><td>£465</td></tr>
<tr><td>£300,000</td><td>£485</td></tr>
<tr><td>£350,000</td><td>£525</td></tr>
<tr><td>£400,000</td><td>£560</td></tr>
<tr><td>£450,000</td><td>£590</td></tr>
<tr><td>£500,000</td><td>£630</td></tr>
<tr><td>£600,000</td><td>£695</td></tr>
<tr><td>£700,000</td><td>£750</td></tr>
<tr><td>£800,000</td><td>£810</td></tr>
<tr><td>£900,000</td><td>£920</td></tr>
<tr><td>£1,000,000</td><td>£975</td></tr>
<tr><td>£1,250,000</td><td>£1,090</td></tr>
<tr><td>£1,500,000</td><td>£1,200</td></tr>
<tr><td>£1,750,000</td><td>£1,315</td></tr>
<tr><td>£2,000,000</td><td>£1,540</td></tr>
<tr><td>Lender’s Legal Fees</td><td>We will instruct a solicitor or other conveyancer to act on our behalf to ensure that the property will be satisfactory security for the mortgage and that we will have a charge over it.

We will normally instruct the same solicitor/conveyancer who is acting for you, providing that they are on our conveyancing panel.

If you wish to instruct a conveyancer who does not feature on our panel then we will instruct a conveyancer on our panel to act on our behalf.</td><td colspan="2">These fees/costs vary depending on the property you are purchasing/remortgaging.

You should ask the solicitor/conveyancer for a quote.

The fees/costs are payable to the solicitor/ conveyancer directly by you.</td></tr>
</table>

When you will have to pay this charge: If you change your mortgage

NB: If you change to a new mortgage product, the 'before your first monthly payment' fees may also apply at this stage

Name of change	What this charge is for	How much is the charge?
Early repayment charge (changing your mortgage)	You may have to pay this if: You overpay more than your mortgage terms allow; You switch mortgage product or lender during a special rate period (e.g. while you're on a fixed or tracker interest rate).	Variable (Varies by product, check your mortgage offer)
Change of term fee	Extending or reducing the remaining term of your mortgage.	£55.00
Change of repayment fee	Transferring all or part of your mortgage from a repayment to an interest-only basis or vice versa.	£55.00
Partial release of property fee	Payable if you want to remove part of the property or land from the mortgage. It covers administration costs, including sealing the relevant legal deed and issuing. letters of consent.	£70.00
Change of parties administration fee	Our administrative costs of adding or removing someone (a 'party') from the mortgage.	£95.00
Consent to let fee	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 within your existing owner-occupier mortgage.	£20.00
Property revaluation fee	When an up to date valuation of your property is required. You may also have to pay additional charges incurred by the valuer; we will tell you about this at the time of the valuation.	Variable
Unpaid ground rent/ service charge fee	If you have a leasehold or freehold property and we have to deal with outstanding ground rent, service charge or other arrears. If the arrears remain unpaid we may decide to pay them adding the amount to your mortgage or loan account.	£23.00

When you will have to pay this charge: If you are unable to pay your mortgage

If you fall behind with your mortgage payments, you may need to pay additional fees and costs. These are charges from third parties involved in helping manage the situation and could include fees from field agents, solicitors, courts, receivers, or other legal and professional advisers.

We will notify you of any other charges if they apply.

Name of change	What this charge is for	How much is the charge?
Commencement of proceedings fee	If we need to take legal action relating to your mortgage, you may have to pay the costs involved. These could include fees paid to third parties, such as court fees, as well as other costs and expenses we reasonably incur.	Variable (Third party fee)
Application for warrant of possession	If we apply to the court for a warrant of possession (an order that allows us to take possession of your property), you may have to pay the costs involved. These could include court fees, charges paid to third parties, and other costs we reasonably incur. You'll also be liable for disbursement payments made to third parties and/or costs/expenses incurred by the Bank (e.g., court fees).	Variable (Third party fee)
Payments under lease (e.g., rent arrears, service charges)	If there are unpaid ground rent or service charges on your property and we pay them on your behalf, you'll need to repay those amounts. This could include payments made to a freeholder, landlord or housing association. Should the Bank have to pay outstanding ground rent and/or service charge arrears on your behalf to the freeholder/landlord (e.g. Housing Association), you'll also be liable for the amount of arrears, ground rent and/or service charges the Bank has paid on your behalf.	Variable (Third party fee)
Appointment of receiver fee	If we appoint a Law of Property Act (LPA) receiver to manage your property, you may have to pay the costs involved. This could include the receiver's fees, fees paid to third parties, and other costs and expenses we reasonably incur. The receiver's costs are also payable in addition to this fee.	Variable (Third party fee)
Field agent visit fee	If we arrange for a field agent to visit you to discuss missed mortgage payments, we'll add the cost of the visit to your mortgage account. The costs paid by us to the field agents will be debited to your mortgage account.	Variable (Third party fee)

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When you will have to pay this charge: Ending your mortgage term

Name of change	What this charge is for	How much is the charge?
Early repayment charge (ending your mortgage)	You may be charged this if you repay your mortgage in full before the mortgage term ends.	Variable (Refer to your mortgage offer)
Mortgage exit fee	You may have to pay this if: ▶ Your mortgage term comes to an end; ▶ You transfer the loan to another lender; or ▶ Transfer borrowing from one property to another. This is payable either at the end of the mortgage term, or before the end of your mortgage term if you transfer the loan to another lender or another property (known as 'redemption'). You may be charged a separate fee by your solicitor or licensed or qualified conveyancer for their work relating to redemption of the mortgage and discharge of the security.	£21.00

Additional information about Charter Mortgages' Tariff of Mortgage Charges

Unless otherwise stated, this tariff is applicable to residential and buy to let mortgages and second charge loans made by Charter Mortgages. The amount and type of fee in this tariff are subject to change from time to time under the terms of our Agreement with you and we may change the amount of the fees, remove or add fees to reflect changes in our operating costs for doing the work for which the fee is charged. A copy of the latest tariff will be sent to you each year with your annual statement. All fees are inclusive of any applicable VAT.

Other Expenses
The above fees are not exhaustive and may vary according to the complexity of each case. You will have to pay any other Expenses we incur that you are responsible for under the terms of our Agreement with you including costs we pay to third parties (e.g solicitors, asset managers, receivers) that we may instruct to recover any money owed to us, or to create or protect our security, or in any other exercise of our legal rights.

If we apply any other fee to cover administration costs in relation to your mortgage with us, we will give you reasonable notice, stating the amount of the fee, the nature of work covered by it and the date on which we will add the fee to your mortgage or loan.

Interest on fees and expenses added to your Mortgage or loan
We may add these fees and expenses to the amount you owe and charge interest on them in the manner and circumstances set out in our Agreement with you.

ANY PROPERTY TAKEN AS SECURITY FOR THE MORTGAGE MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account. You can contact us either by phone, in writing or visiting support.osb.co.uk/charter-mortgages for more information.

Charter Mortgages is a trading name of Charter Mortgages Limited which is registered in England and Wales with company number 06749495. Charter Mortgages Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register Firm Reference Number 739516).
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