

TARIFF OF CHARGES

The following is a list of fees which may be incurred by borrowers in different situations. This Tariff is subject to revision from time to time and will be distributed to our customers with the annual mortgage statement. For more information please call us on 0345 845 0829 or visit our website at www.scottishwidowsbank.co.uk Unless otherwise stated, the fee will be charged to each mortgage account.

Applicable to all residential mortgage types	
Transfer of Funds Fee	£25.00
Fee to transfer the loan amount direct to your solicitor's bank account or, if a further advance, direct to your bank account.	
Transfer of Title Fee	£160.00
Fee charged if you request a transfer of an interest in the title to the property, subject to the mortgage remaining in force.	
Applicable to all mortgage types with the exception of the Lifetime Mortgage and Retirement Home Plan	
Consent to Let Fee	0.5%
Fee charged annually for short-term letting arrangements, (not applicable for buy to let mortgages). 0.5% calculated on the total outstanding balance of the mortgage, including any further drawdowns, as at the 1st of the month in which consent to let is granted. The fee is non-refundable, even if the property is let for less than 12 months or the mortgage is redeemed in full.	

Scottish Widows Bank plc. Registered Office: PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ. Registered in Scotland no. 154554.

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