

# Scottish Widows Bank plc

## 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 on a regular basis. Any variation to this Tariff of Charges or to the Terms & Conditions of your mortgage will be advised in writing to you, no less than 30 days prior to implementation. If you need further help in understanding any of the following or for details of our current product fees and early repayment charges please call us on 0845 845 0829 or visit our website at [www.scottishwidowsbank.co.uk](http://www.scottishwidowsbank.co.uk)

These will also be detailed on our Product Interest Rate Sheet and the Key Facts Illustration you receive prior to submitting a new application.

<p><b>Transfer of Funds Fee</b></p> <p>Fee to transfer the loan amount direct to your solicitor's bank account or, if a further advance, direct to your bank account.</p>	<p><b>£25.00</b></p>	<p><b>Property Letting Fee</b> up to a maximum of <b>£450.00</b></p> <p>Fee charged annually for short-term letting arrangements, (not applicable for Buy to Let Mortgages).</p>	
<p><b>Unpaid Buildings Insurance Fee</b></p> <p>Fee charged if notification is received of unpaid buildings insurance premiums.</p>	<p><b>£25.00</b></p>	<p><b>Duplicate Certificate of Loan Interest Paid Fee</b></p> <p><b>£15.00</b></p>	
<p><b>Unpaid Ground Rent/Service Charges Fee</b></p> <p>Fee charged if notification is received of unpaid ground rent and/or service charges.</p>	<p><b>£45.00</b></p>	<p><b>Mortgage Reference Fee</b></p> <p>Fee charged for completing a mortgage reference request received from another lender. The fee is paid directly to us.</p>	<p><b>£40.25</b> (incl. VAT)</p>
<p><b>Part Sale of Land/Security Fee</b></p> <p>Fee charged if a request is made to sell part of the land/security. The fee is debited once the part sale of land/security is completed.</p>	<p><b>£50.00</b></p>	<p><b>Deeds Release Fee</b></p> <p>Fee charged when the Deeds are released for inspection to your solicitors.</p>	<p><b>£35.00</b></p>
<p><b>Second Charge Questionnaire Fee</b></p> <p>Fee charged if we provide standard title and accounting information to a proposed second mortgage. If the fee is not paid direct to us it is debited to your mortgage account.</p>	<p><b>£40.25</b> (incl. VAT)</p>	<p><b>Unpaid Direct Debit Fee</b></p> <p>Fee charged when a direct debit is returned unpaid.</p>	<p><b>£25.00</b></p>
<p><b>Transfer of Title Fee</b></p> <p>Fee charged if you request a transfer of an interest in the title to the property, subject to the mortgage remaining in force.</p>	<p><b>£100.00</b></p>	<p><b>Cheque Unpaid Fee</b></p> <p>Fee charged when a cheque is returned unpaid by our bankers.</p>	<p><b>£25.00</b></p>
		<p><b>Arrears Fee</b></p> <p>Fee charged each month when your mortgage account is one or more monthly payments in arrears at the month end.</p>	<p><b>£30.00</b></p>