



What you will have to pay us for our services?

Mortgage Advice

Our fees are based on the complexity and time taken to manage your application. We do not charge an upfront fee and all fees are payable on receipt of an offer letter.

Type of Application	Type of Customer	Fee Payable
Purchase (all types)	New and Existing	£495
Remortgage	New Customer	£295
Remortgage	Existing Customer	No Fee
Rate Switch with existing lender	All Customers	No Fee

We will tell you how much the total fee will be in good time before you apply for a mortgage, but you may ask for this information earlier.

You will receive a key facts illustration / European Standardised Information Sheet (ESIS) when considering a particular mortgage, which will tell you about any fees relating to that mortgage. You also have the right to request an illustration / ESIS for any mortgage we offer.

Protection Advice

We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the premium you pay to the insurer.

Refund of fees

If we charge you a fee and this is paid, and your regulated mortgage does not go ahead, you will receive:

No refund of the total fee paid will be made if you decide not to proceed with your application, once your mortgage application has been submitted and offered.