

**Your home may be repossessed if you do not
keep up repayments on your mortgage.**

Mortgage Fees

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Buckinghamshire Building Society is a member of
The Building Societies Association
The Council of Mortgage Lenders
The Financial Ombudsman Service
The Financial Services Compensation Scheme

Authorised by the Prudential Regulation Authority and
regulated by the Financial Conduct Authority and the
Prudential Regulation Authority.
Registration number 206022.

**This leaflet details the Society's
current tariff of charges and other
fees which may be made in
relation to our mortgage services.**

Buckinghamshire 
Building Society
doing the right thing

Valuation Fee

Purchase Price / Estimated Value Not Exceeding	Fee (VAT inc.)
£50,000	£82
£75,000	£115
£100,000	£130
£125,000	£145
£150,000	£160
£175,000	£175
£200,000	£185
£250,000	£205
£300,000	£255
£400,000	£310
£450,000	£360
£500,000	£410
£600,000	£485
£700,000	£565
£800,000	£640
£900,000	£715
£1,000,000	£795
£1,250,000	£945
£1,500,000	£1,100
£1,750,000	£1,250
£2,000,000	£1,405
Over £2,000,000	Negotiable

The fees quoted above relate only to the basic valuation which is required to enable the Society to assess whether the property is suitable security for the mortgage you require. If you are purchasing a property, it is strongly recommended that you consider obtaining either a Homebuyer's Report or Full Structural Survey. Please advise the Society of your choice on the mortgage application form.

Mortgage Tariff of Charges

Mortgage Questionnaire	£75
Conversion of account to alternative repayment basis	£75
Extending account term	£50
Agreement of letting property	£100
Mortgage discharge fee	£100
Deeds release fee	£25
Copy of deeds	£25
Consent to second charge	£25
Redemption statement – 3 rd request + subsequent	£25
Mortgage re-offer – Re-issue maximum	£50
Deed of transfer	£100
Release of security	£50
Product transfer fee	£50
Further advance fee up to £100,000	£100
Further advance fee over £100,000	negotiable
Capital raising minimum	£100
Reinspection fee	At cost
Arrears letter	£25
Arrears referred to Solicitor	£125
Broken arrangement	£35
Solicitor fees	At cost
Possession fee	£350
Possession sale	£150
Non payment of ground rent	£50
Non payment of service / management charge	£50
Non payment of insurance premiums	£25
Duplicate mortgage statement	£20
Closed / redeemed mortgage statement	£20
Certificate of interest paid	£20
Copy of personal records	£10
Unpaid cheque	£25
Unpaid direct debit	£25
CHAPS transfer fee	£25

Legal Fees

Solicitors' and Licensed Conveyancers' fees are not based on a set scale. You should ask your Solicitor to provide you with a quote for acting on your behalf and on behalf of the Society. If the Society is instructing its own Solicitor because your Solicitor is not acceptable to us you will have to pay their fees as well. Likewise if you are using a Licensed Conveyancer you will have to pay the fees of the Society's Solicitor as we do not accept Licensed Conveyancers. If your Solicitor is not acceptable, we will tell you at the earliest possible opportunity.

Arrangement Fee

A minimum arrangement fee of £295 is payable for owner occupied residential mortgage applications. This fee may be higher depending on individual circumstances. The arrangement fee must be submitted with your application form and is non-refundable.

Early Repayment Charges

Interest will be charged to the date on which redemption takes place. If you originally benefited from a mortgage scheme, an early repayment charge may be payable. Your mortgage offer or the Society's literature for the particular scheme will tell you if this is the case.

This is the Society's current tariff of charges. Any changes will be notified to all borrowers 30 days prior to the change.