

See below a list of procurement fees for our lenders and master brokers.

Updated 14/01/19

Lender / Product	Gross Fee			Net Fee		
	Fee	Min	Max	Fee	Min	Max
3mc						
www.3-mc.com 0161 962 7800						
Dependent on lender and product. Call 3mc directly.						
Accord Mortgages						
www.accordmortgages.com Lends in England, Scotland, Wales and Northern Ireland Procurement fee paid by PMS						
Standard / Offset	0.45%	£200*		0.425%	£200*	
BTL (England and Wales only)	0.50%	£250*		0.45%	£250*	
Ported Products (paid on 'Top Up' only)	0.30%			0.30%		
Further Advance (min loan £5,000)	0.30%	£50		0.30%	£50	
Product Transfer - Residential and Buy to Let	0.30%			0.28%		
Affirmative						
www.affirmativefinance.co.uk Lends in England, Scotland and Wales Procurement fee paid directly by the lender						
Constructive Lending / Self Build / Bridging	1.50%			1.45%		
Aldermore Mortgages						
www.aldermore.co.uk Lends in England, Scotland and Wales Procurement fee paid directly by the lender						
Residential / BTL	0.45%			0.40%		
Product Transfers	0.35%			0.30%		
Al Rayan Bank						
www.alrayanbank.com Lends in England, Scotland and Wales Procurement fee paid directly by the lender						
Residential	0.35%			0.33%		
BTL	0.50%			0.45%		
Aviva Equity Release						
www.aviva-for-advisers.co.uk Lends in England, Scotland, Wales and Northern Ireland Procurement fee paid directly by the lender						
Lifetime Lump Sum Max	2.25% + £60			2.25%		
Lifestyle Flexible Option	2.25% (of initial loan) + 0.70% ¹ + £60		£500	2.25% + 0.70%		£500
Bank of Ireland						
www.bankofireland4intermediaries.co.uk Lends in England, Wales, Scotland and Northern Ireland Procurement fee paid by PMS						
*Only available to a selected distribution, please check with lender.						
BTL	0.50%			0.48%		
Residential	0.40%			0.38%		
Product Transfers	0.25%			0.23%		
First Start	0.50%			0.47%		
Barclays						
www.barclays.co.uk/intermediaries Lends in England, Scotland, Wales and Northern Ireland Procurement fee paid by PMS						
Standard / Offset	0.35%			0.33%		
BTL	0.40%			0.38%		
Further Advances	0.30%			0.28%		
Product Transfers	0.20%			0.18%		
Ported Products				Pay full fee		
Bath Building Society						
www.bathbuildingsociety.co.uk Lends in England and Wales Procurement fee paid by PMS						

*Subject to minimum loan size set by the lender (£30,000). **Subject to a minimum further advance of £3,000. ***Subject to a minimum of £600 on initial drawdown and 2% commission will also be paid on any further drawdowns once the overall advances exceed £30,000. ¹ If a reserve is taken out £60 per case is paid to PMS. ² Subject to minimum loan size of £25,000 set by the lender. ³ When a product is ported, Scottish Widows will be pay a procurement fee on the total amount of new mortgage. ****Standard Residential Mortgages include fixed rate products, Help to Buy, Lifetime Tracker, Loyalty mortgage products (C prefix), Flexi, Long Term including K Prefix & Ported products and any other product we may introduce on occasion.

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Lender / Product	Gross Fee			Net Fee		
	Fee	Min	Max	Fee	Min	Max
All Products	0.375%	£150		0.35%	£150	
Bluestone Mortgages						
www.bluestone.co.uk Lends in England and Wales Procuration fee paid by PMS						
Residential	0.60%			0.50%		
Buy to Let	0.60%			0.50%		
BM Solutions						
www.bmsolutions.co.uk Lends in England, Scotland, Wales and Northern Ireland Procuration fee paid by PMS						
BTL Mortgage and Product Transfer	0.44%			0.39%		
BTL Further Advance	0.44%			0.39%		
Buckinghamshire Building Society						
www.bucksbs.co.uk/intermediaries Lends in England and Wales Procuration fee paid by PMS						
All Products	0.40%		£4,000	0.38%		£4,000
Contractors	0.42%		£4,000	0.40%		£4,000
Buy to Let	0.42%		£4,000	0.40%		£4,000
Product Transfers	0.22%		£4,000	0.20%		£4,000
BuildLoan						
www.buildloan.co.uk Lends in England, Scotland, Wales and Northern Ireland Procuration fee paid by PMS						
Bath Building Society, Penrith Building Society, The Tipton & Coseley Building Society, Virgin Money, Furness Building Society, Hanley Economic Building Society, Stafford Railway Building Society, Chorley Building Society, Dudley Building Society, Mansfield Building Society, Newcastle Building Society, Loughborough Building Society, West Brom Building Society, Vernon Building Society	0.40%			0.35%		
The Nottingham	0.40%		£2,000	0.35%		£2,000
Darlington Building Society	0.20%		£1,500	0.35%		£1,500
CAF Bank						
www.cafonline.org Procuration fee paid directly by the lender						
All Products	0.25%			0.23%		
Cambridge Building Society						
www.cambridgebs.co.uk Lends in England Procuration fee paid directly by the lender						
The Cambridge lends within the following counties: Bedfordshire, Buckinghamshire, Cambridgeshire, Essex (excluding Canvey Island), Hertfordshire, Norfolk, Northamptonshire and Suffolk						
All Products	0.40%	£150	£3,500	0.37%	£150	£3,500
Product Transfers	0.20%	£75	£1,750	0.20%	£75	£1,750
Canada Life						
www.canadalife.co.uk/adviser Lends in England and Wales Procuration fee paid directly by the lender						
All Products	2.30%	£500**	£30,000	2.10%	£450**	£30,000
CFB UK Ltd						
www.cfbuk.com 0800 999 2015						
Dependent on lender and product. Call CFB UK Ltd directly.						
Chorley Building Society						
www.chorleybs.co.uk Lends in England, Scotland and Wales Procuration fee paid by PMS						
All Products	0.40%			0.38%		
Coventry for Intermediaries						
www.coventryintermediaries.co.uk Lends in England, Scotland and Wales Procuration fee paid by PMS						
Residential	0.43%			0.40%		
BTL	0.43%			0.40%		
All Product Transfers	0.30%			0.28%		
Ported Products	Pay full fee					
Darlington Building Society						
www.darlington.co.uk Lends in England and Wales Procuration fee paid by PMS						
All Products	0.37%			0.35%		

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	Fee	Min	Max	Fee	Min	Max
Dudley Building Society						
www.dudleybuildingsociety.co.uk/intermediary Lends in England and Wales Procuration fee paid by PMS						
All Products	0.40%			0.38%		
Earl Shilton Building Society						
www.esbs.co.uk Lends in England and Wales Procuration fee paid directly by the lender						
All Products	0.40% + £25			0.40%		
Ecology Building Society						
www.ecology.co.uk Lends in England, Scotland, Wales and Northern Ireland Procuration fee paid directly by the lender						
All Products	0.35%	£300**	£1,000	0.35%	£300**	£1,000
Enterprise Finance						
www.enterprisefinance.co.uk 02087 315 333						
Dependent on lender and product. Call Enterprise Finance directly.						
Family Building Society						
www.familybuildingsociety.co.uk Lends in England and Wales Procuration fee paid directly by the lender						
Fixed Rates / Owner Occupier / Retirement Lifestyle	0.42%	£180		0.40%		
Family Mortgage	0.57%	£256.50		0.55%		
Offset	0.52%	£234		0.50%		
BTL	0.52%	£234		0.50%		
Further Advance	0.25%			0.23%		
Product Switch	0.22%			0.20%		
Fleet Mortgages						
www.fleetmortgages.co.uk Lends in England and Wales Procuration fee paid by PMS						
BTL	0.50%			0.45%		
Foundation Homeloans						
www.foundationforintermediaries.co.uk Lends in England and Wales Procuration fee paid by PMS						
All Products	0.50%			0.45%		
Furness Building Society						
www.furnessbs.co.uk Lends in England, Scotland and Wales Procuration fee paid by PMS						
Residential & BTL	0.40%			0.38%		
Hanley Building Society						
www.thehanley.co.uk Lends in England and Wales Procuration fee paid by PMS						
Residential	0.35%			0.33%		
BTL	0.40%			0.35%		
Self-Build	0.50%			0.45%		
Halifax Intermediaries						
www.halifax-intermediaries.co.uk Lends in England, Scotland, Wales and Northern Ireland Procuration fee paid by PMS						
All Products incl. Product Transfers	0.33%			0.32%		
Hinckley & Rugby Building Society						
www.hrbs.co.uk/introducers Lends in England and Wales Procuration fee paid by PMS						
All Products	0.40% + £25	£225**	£1,250	0.40%	£225**	£1,250
Hodge Lifetime						
www.hodgelifetime.co.uk Lends in England, Wales and Scotland Procuration fee paid directly by the lender						
Lump Sum, Lifetime / Additional, Flexible Lifetime / Additional Borrowing	2.25% + £50		£11,250	2.25%		£11,250
Flexible Lifetime Mortgage	2.25% + 0.15% + £50		£11,250	2.25% + 0.15%		£11,250
Retirement Mortgage / Additional Borrowing	1.25% + £50	£300		1.25%	£300	
Index Lifetime Mortgage / Additional Borrowing	2.25% + £50		£10,265	2.25%		£10,265

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	Fee	Min	Max	Fee	Min	Max
55+ Mortgage and 55+ Retirement Interest Only (RIO) Procuration fee paid by PMS	0.55%	£225		0.50%	£225	
HSBC www.intermediaries.hsbc.co.uk Lends in England, Wales, Scotland, Northern Ireland and the Scottish Isles Procuration fee paid by PMS						
All Products (only available to a limited distribution)	0.40%			0.38%		
Impact Specialist Finance www.impactsf.co.uk 01403 272 625						
Dependent on lender and product. Call Impact Specialist Finance directly.						
InterBay Commercial www.interbay.co.uk Lends in England and Wales Procuration fee paid by PMS						
BTL, Commercial and Semi-Commercial	1.05%			0.85%		
Bridging	1.20%			1.00%		
Ipswich Building Society www.ibs.co.uk Lends in England and Wales Procuration fee paid directly by the lender						
All Mortgages	0.40%	£150**		0.37%	£150**	
Further Advance	£150 for loans over £25k			£150 for loans over £25k		
JUST www.wearejust.co.uk Lends in England, Wales, Scotland and Northern Ireland Procuration fee paid directly by the lender						
All Products	2.00%**	£600		£2.00%**	£600	
Kensington www.kmc.co.uk/intermediaries Lends in England and Wales Procuration fee paid by PMS						
All Products	0.50%			0.40%		
Kent Reliance www.kentreliance.co.uk Lends in England and Wales Procuration fee paid by PMS						
BTL	0.50%			0.45%		
Residential	0.40%			0.35%		
Further Advance	0.35%	£150		0.33%	£150	
Product Transfers	0.30%			0.28%		
Keystone www.keystonepropertyfinance.co.uk Lends in England and Wales Procuration fee paid directly by the lender						
Classic Range Products	0.80%			0.70%		
Landbay intermediaries.landbay.co.uk Lends in England and Wales Procuration fee paid directly by the lender						
Specialist Buy to Let Products	0.55%			0.45%		
Leeds Building Society www.leedsbuildingsociety.co.uk Lends in England, Wales, Scotland and Northern Ireland Procuration fee paid by PMS For any loans over £750k, please contact the lender directly						
Residential	0.40%			0.37%		
BTL	0.50%			0.45%		
Product Transfers	0.20%			0.19%		
Ported Products	Pay full fee					
Leek United www.leekunited.co.uk/intermediaries Lends in England and Wales Procuration fee paid by PMS						
All Products	0.35% + £20			0.35%		
LV= www.lv.com Lends in England, Wales and Scotland Procuration fee paid directly by the lender						
All Products	1.50% + £25			1.50%		

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	Fee	Min	Max	Fee	Min	Max
L&G Home Finance						
Flexible Lifetime Mortgage, Premier Flexible Lifetime Mortgage						
www.advisers.landghomefinance.com Lends in England and Wales Procuration fee paid directly by the lender						
Initial Drawdown	2.00%			2.00%		
Further Drawdown Thereafter	1.00%			1.00%		
Flexible & Optional Payment Lifetime	2.20%			2.15%		
Premier Products	2.05%			2.00%		
Magellan Homeloans						
www.magellanhomeloans.co.uk Lends in England, Wales and Scotland Procuration fee paid by PMS						
All Products	0.50%			0.40%		
Mansfield Building Society						
www.mansfieldbs.co.uk Lends in England and Wales Procuration fee paid by PMS						
Residential	0.37%			0.35%		
BTL	0.42%			0.40%		
Marsden Building Society						
www.themarsden.co.uk Lends in England and Wales Procuration fee paid directly by the lender						
Residential / Professional	0.40%** + £25			0.40%**		
BTL	0.50% + £25			0.50%		
Lending to Retired	0.60% + £25			0.60%		
Masthaven Finance						
www.masthaven.co.uk Lends in England, Wales and Scotland Procuration fee paid directly by the lender						
Residential	0.55%			0.50%		
Bridging	1.50%		£1,500	1.30%	£1,300	
MBS Lending						
www.mbslending.co.uk Lends in England and Wales Procuration fee paid directly by the lender						
Near Prime	0.55% + £25	£150	£1,000	0.55%	£150	£1,000
Credit Assist	0.55% + £25	£150	£1,000	0.55%	£150	£1,000
Credit Recovery	0.65% + £25	£150	£1,000	0.65%	£150	£1,000
Melton Building Society						
www.themelton.co.uk Lends in England and Wales Procuration fee paid by PMS						
All Products	0.35% + £25	£150	£1,000	0.35%	£150	£1,000
Product Transfers	0.25% + £25	£150	£1,000	0.25%	£150	£1,000
Metro Bank						
www.metrobankonline.co.uk Lends in England and Wales Procuration fee paid by PMS						
Residential	0.40%		£20,000	0.38%		£19,750
BTL	0.43%		£20,000	0.41%		£19,750
Product Transfers	0.30%			0.285%		
More2Life						
www.more2life.co.uk Lends in England and Wales Procuration fee paid directly by the lender						
Tailored Choice	2.25%			2.25%		
Capital Choice	2.00%			2.00%		
Mortgages For Business						
www.mortgagesforbusiness.co.uk 01732 471 618						
Dependent on lender and product. Call MFB directly and quote PMS.						
Nationwide for Intermediaries						
www.nationwide-intermediary.co.uk Lends in England, Wales, Scotland and Northern Ireland Procuration fee paid by PMS						

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	Fee	Min	Max	Fee	Min	Max
All Standard Products	0.35%			0.33%		
Product Transfers	0.20%			0.19%		
Ported Products	Pay full fee					
NatWest Intermediary Solutions						
www.intermediary.natwest.com Lends in England, Wales, Scotland and Northern Ireland Procurement fee paid by PMS						
Residential ²	0.35%	£250	£10,000	0.32%	£228	£9,142
BTL ²	0.45%	£250	£10,000	0.40%	£222	£8,888
Product Transfers	0.20%	£250	£10,000	0.18%	£225	£9,000
Ported Products	Pay full fee					
Newbury Building Society						
www.newbury.co.uk Lends in England and Wales Procurement fee paid directly by the lender						
All Products	0.37%	£125	£3,500	0.35%	£125	£3,500
Newcastle Building Society						
www.newcastle.co.uk Lends in England, Wales and Scotland Procurement fee paid directly by the lender						
BTL	0.50%			0.45%		
All Products	0.40%			0.37%		
Nottingham for Intermediaries						
www.thenottingham-intermediaries.com Lends in England and Wales Procurement fee paid by PMS						
All Products	0.40%			0.38%		
Oakbridge Financial Services						
www.oakbridge.co.uk Lends in England, Wales and Scotland Procurement fee paid directly by the lender						
All Products	1.00%	£1,000		0.80%	£850	
Octopus						
www.octopusproperty.com Lends in England Procurement fee paid directly by the lender						
Loans less than £250k	1.55%			1.30%		
Loans over £250k	1.80%			1.55%		
One Family						
www.onefamily.com Procurement fee paid directly by the lender						
All Products	2.50%	£500	£10,000	2.30%	£475	£9,200
Paragon						
www.paragonbank.co.uk/intermediary/mortgages/buy-to-let Lends in England and Wales Procurement fee paid by PMS						
BTL	0.55%	£300		0.50%	£250	
Further Advances	0.55%			0.50%		
Product Transfers	0.25%			0.23%		
Second Charge	1.50%			1.25%		
Penrith Building Society						
www.penrithbuildingsociety.co.uk/intermediaries Lends in England and Wales* Procurement fee paid by PMS						
* Penrith building society are available to advisers in Cumbria, Lancashire, Northumberland, Durham, North Yorkshire, West Yorkshire and Tyne & Weir, but lend in the whole of England and Wales.						
All Products	0.35% + £25		£1,000	0.35%		£1,000
Pepper Homeloans						
www.peppergroup.co.uk Lends in England and Wales Procurement fee paid by PMS						
All Products	0.50%			0.40%		
Platform						
www.platform.co.uk Lends in England, Wales and Scotland Procurement fee paid by PMS						
Mainstream	0.40%		£4,000	0.37%		£3,700
Core BTL up to £350k	0.48%		£1,680	0.43%		£1,505
Premier BTL up to £500k	0.48%		£2,400	0.43%		£2,150
Product Transfer	0.30%			0.28%		
Positive Lending						
www.positivelending.co.uk 0333 121 1388						

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	Fee	Min	Max	Fee	Min	Max
Dependent on lender and product. Call Positive Lending directly.						
Post Office						
www.postoffice4intermediaries.co.uk Lends in England, Wales and Scotland Procuration fee paid by PMS *Only available to a selected distribution, please check with lender.						
Residential	0.40%			0.37%		
BTL	0.50%			0.46%		
Retirement Link	0.50%			0.46%		
Family Link	0.50%			0.46%		
Product Transfers / Further Advance (top up amount only) / Porting	0.25%			0.23%		
First Start	0.50%			0.47%		
Precise Mortgages						
www.precisemortgages.co.uk Lends in England, Wales and Scotland Procuration fee paid by PMS						
Almost Prime	0.60%			0.50%		
Near Prime Residential & BTL	0.60%			0.50%		
Bridging	1.75%			1.30%		
Fee Free Bridging	1.00%			0.90%		
Second Charge Loans Procuration fee paid by PMS	1.50%			1.25%		
Product Transfers	0.25%			0.23%		
Refurbishment Buy to Let - Bridge	0.60%			0.50%		
Refurbishment Buy to Let - Buy to Let	0.60%			0.50%		
Principality Building Society						
www.principality.co.uk Lends in England and Wales Procuration fee paid by PMS						
Residential	0.40%	£175	£2,500	0.37%	£175	£2,500
BTL	0.40%	£175	£2,500	0.40%	£175	£2,500
Product Transfers	0.20%			0.19%		
Progressive Building Society						
www.theprogressive.com Lends in Northern Ireland Procuration fee paid by PMS						
New Business	0.38%	£175**	£2,000	0.36%	£175*	£2,000
Product Switch	0.20%	£200**		0.19%	£190**	
Promise Solutions						
www.promisesolutions.co.uk 01902 267 145						
Dependent on lender and product. Call Promise Solutions directly.						
Pure Retirement						
www.pureretirement.co.uk Procuration fee paid directly by the lender						
All Products	2.30%			2.10%		
Saffron for Intermediaries						
www.saffronforintermediaries.co.uk Lends in England and Wales Procuration fee paid by PMS						
FTB, Next Step, Everyday Own / Occ & BTL Mainstream 3Y Dis	0.40%			0.35%		
Self Build	1.00%			0.90%		
Self-Employed, Professional, Contractors, BTL ExPat & BTL Light Refurb	0.50%			0.40%		
Santander for Intermediaries						
www.santanderforintermediaries.co.uk Lends in England, Wales, Scotland and Northern Ireland Procuration fee paid by PMS						
Standard Mortgage**** ₂	0.34%	£250		0.32%	£228	
BTL	0.50%			0.45%		
Product Transfers	0.20%			0.18%		
Ported Products	Pay full fee					
Scottish Buiding Society						
www.scottishbs.co.uk Lends in Scotland Procuration fee paid directly by the lender						
All Products	0.40%		£1,500	0.40%		£1,500

*Subject to minimum loan size set by the lender (£30,000). **Subject to a minimum further advance of £3,000. ***Subject to a minimum of £600 on initial drawdown and 2% commission will also be paid on any further drawdowns once the overall advances exceed £30,000. ¹ If a reserve is taken out £60 per case is paid to PMS. ² Subject to minimum loan size of £25,000 set by the lender. ³ When a product is ported, Scottish Widows will be pay a procuration fee on the total amount of new mortgage. ****Standard Residential Mortgages include fixed rate products, Help to Buy, Lifetime Tracker, Loyalty mortgage products (C prefix), Flexi, Long Term including K Prefix & Ported products and any other product we may introduce on occasion.

The procuration fees listed are for reference only. Prior to submission of any mortgage application, PMS members should confirm what remuneration will be paid by contacting the lender directly. PMS will not reimburse members for any differences between figures listed and the amount received by the member from the lender. Refer to lender for more information.

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Lender / Product	Gross Fee			Net Fee		
	Fee	Min	Max	Fee	Min	Max
Scottish Widows Bank³						
www.scottishwidows.co.uk/bank Lends in England, Wales, Scotland and Northern Ireland Procurement fee paid directly by the lender						
Mortgage (including Product Transfers)	0.37% + £50			0.37%		
Further Advance (loans over £10k)	£100			£100		
Skipton Intermediaries						
www.skipton-intermediaries.co.uk Lends in England, Wales and Scotland Procurement fee paid by PMS						
Residential Product Transfers	0.30%			0.28%		
BTL Product Transfers	0.35%			0.33%		
Residential ²	0.40%		£4,000	0.37%		£3,500
BTL ²	0.50%		£3,750	0.45%		£3,375
Shared Ownership	0.45%			0.40%		
Swansea Building Society						
www.swansea-bs.co.uk Lends in Wales Procurement fee paid by PMS						
All Products	0.37%			0.35%		
TBMC						
www.tbmc.co.uk 02920 695 400						
Dependent on lender and product. Call TBMC directly.						
The Mortgage Lender						
www.themortgagelender.com Lends in England, Wales and Scotland Procurement fee paid by PMS						
Residential	0.58%			0.50%		
Buy to Let	0.60%			0.50%		
The Mortgage Works						
www.themortgageworks.co.uk Lends in England, Wales and Scotland Procurement fee paid by PMS						
BTL Mortgage	0.44%			0.39%		
BTL Further Advance	0.44%			0.39%		
Product Transfers	0.20%			0.19%		
Large Portfolio Product Range	0.54%			0.49%		
Tipton & Coseley Building Society						
www.thetipton.co.uk Lends in England and Wales Procurement fee paid by PMS						
Residential	0.420%	£225	£2,100	0.400%	£200	£2,000
BTL	0.450%	£225	£1,575	0.400%	£220	£1,475
TSB						
intermediary.tsb.co.uk Lends in England, Wales and Scotland Procurement fee paid by PMS *Only available to a selected distribution, please check with lender.						
Residential and Ported Products	0.35%			0.33%		
BTL and Ported Products	0.44%			0.39%		
Product Transfers (Residential and BTL)	0.28%			0.27%		
Vernon Building Society						
www.thevernon.co.uk Lends in England and Wales Procurement fee paid by PMS						
All Products	0.37%	£150		0.35%	£140	
Vida Home Loans						
www.vidahomeloans.co.uk/intermediaries Lends in England and Wales Procurement fee paid by PMS						
Residential	0.45%			0.40%		
BTL	0.50%			0.45%		
Virgin Money						
uk.virginmoney.com/virgin Lends in England, Wales, Scotland and Northern Ireland Procurement fee paid by PMS						
All Products	0.50%			0.45%		
Product Transfers	0.38%			0.35%		
West One						
www.westoneloans.co.uk Lends in England, Wales and Scotland Procurement fee paid directly by the lender						
Bridging Products	1.50%			1.25%		

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