

Procuration Fees (payment made direct from lender to intermediary)

Lender	Gross fee paid by lender	Net fee paid to intermediary
Abbey for Intermediaries	Standard Mortgages – 0.37% Flexible Plus Mortgage – 0.47% 5 Year Fixed - 0.38% + £150 7 year fixed – 'U' prefix – 0.63% + £150 10 year fixed – 'W' prefix – 0.73% + £150	Standard Mortgages – 0.36% Flexible Plus Mortgage – 0.46% 5 Year Fixed - 0.37% + £150 7 year fixed – 'U' prefix – 0.62% + £150 10 year fixed – 'W' prefix – 0.72% + £150
Accord Mortgages	Standard/Offset 0.325% + £20 (Min £175/Max £3000)	Standard/Offset 0.325% (Min £175/Max £3000)
Affirmative	0.50% of the loan amount	0.45% of the loan amount. Affirmative also allow you to charge a fee, which is added to the loan & paid on completion
Aldermore Mortgages	0.45%	0.40%
Alliance & Leicester	Standard 0.35% (Max £4000)	Standard 0.35% (Max £4000)
Aviva	Lifestyle Lump Sum 1.5% Lifestyle Lump Sum Max 1.5% Lifestyle Flexible Option 1.5% of the initial loan +£150 (Min £150/No Max) £25 per case paid to pms®	Lifestyle Lump Sum 1.5% Lifestyle Lump Sum Max 1.5% Lifestyle Flexible Option 1.5% of the initial loan + £150 (Min £150/No Max)
Banco Halifax Hispania	Purchase/Capital raising on unencumbered property 0.7% Switch & Save 0.525% * 25€ payable to PMS	Purchase/Capital raising on unencumbered property 0.7% Switch & Save 0.525%
BM Solutions	Mainstream 0.35% (No Min/No Max) – no fee paid on SVR Buy to Let 0.5% (Min £200/Max £5000) House 2 House 0.55% (Min £200/Max £5000) Self Build 0.55% (Min £200/Max £5000)	Mainstream 0.31% (No Min/No Max) – no fee paid on SVR Buy to Let 0.46% (Min £200/Max £5000) House 2 House 0.46% (Min £200/Max £5000) Self Build 0.46% (Min £200/Max £5000)
Build Loan	0.45%* (Min/Max dependent on lender) Melton Mowbray – 0.30% * For a limited period only	0.43%* (Min/Max dependent on lender) Melton Mowbray – 0.28% * For a limited period only
C & G for Intermediaries	0.35% Mainstream (Min £175) 0.40% for 5 & 7 Year Fixed Rate deals (Min £175) 0.5% Buy to Let (Min £175) Minimum loan £25,000	0.34% Mainstream (Min £175) 0.39% for 5 & 7 Year Fixed Rate deals (Min £175) 0.49% Buy to Let (Min £175) Minimum loan £25,000
Cheval	0.50% of the drawdown amount + £150	0.50% of the drawdown amount
Coventry Intermediaries	Coventry Mortgages Ltd Standard residential, Offset, FTB Loans up to £73,529 £250 Loans> £73,529 0.34% (Min £250/Max £3000) Godiva Mortgages Ltd Buy to Let Loans up to £73,529 £250 Loans> £73,529 0.34% (Min £250/Max £3000)	Coventry Mortgages Ltd Standard residential, Offset, FTB Loans up to £73,529 £250 Loans> £73,529 0.32% (Min £250/Max £3000) Godiva Mortgages Ltd Buy to Let Loans up to £73,529 £250 Loans> £73,529 0.32% (Min £250/Max £3000)
Ecology BS	0.35% (Min £300/Max £1000)	0.35% (Min £300/Max £1000)
Furness BS	0.35% (Min £100/Max £1750)	0.35% (Min £100/Max £1750)
Halifax Intermediaries	0.32% (No Min/No Max) Further Advance/ Product Transfer Loans up to 75% LTV 0.32% (No Min/Max £2500) Loans 75% – 90% LTV 0.20% (No Min/Max £2500) Loans over 90% LTV 0.15% (No Min/Max £2500)	0.31% (No Min/No Max) Further Advance/ Product Transfer Loans up to 75% LTV 0.31% (No Min/Max £2500) Loans 75% – 90% LTV 0.19% (No Min/Max £2500) Loans over 90% LTV 0.14% (No Min/Max £2500)
Hinckley & Rugby BS	0.3% (Min £225/Max £750) Exclusive Products 0.4% (Min £225/Max £1000)	0.3% (Min £225/Max £750) Exclusive Products 0.4% (Min £225/Max £1000)
Hodge Lifetime	Lifetime Mortgage Option 1.25% (Min £250/Max £2500)	Lifetime Mortgage Option 1.25% (Min £250/Max £2500)
Home & Capital	3% + £25	3%
Ipswich BS	0.30% (Min £150/No Max)	0.27% (Min £150/No Max)
Just Retirement	2%	2%
Leeds BS	0.37% (Max £2775) Overseas 0.75% Ported Money – No Fee	0.33% (Max £2475) Overseas 0.75% Ported Money – No Fee
Lloyds TSB Scotland	0.4% (Min £200) + £25 per case	0.4% (Min £200)
LV=	1.5% + £25 per case	1.5%

Lender	Gross fee paid by lender	Net fee paid to intermediary
Marsden BS	0.25% (No Min/Max £500)	0.25% (No Min/Max £500)
Mortgage Centre IFA	Depends on lender and product	Call Mortgage Centre IFA on 0207 495 7333 & quote PMS
Mortgages For Business	Depends on lender and product	Call Mortgages for Business on 01732 471 618 & quote PMS
National Counties BS	Lifetime Mortgages – 0.75% 1 Year Discount/Fixed/Capped – 0.10% (Min £100/Max £250) 2 Year Discount/Fixed/Capped – 0.20% (Min £100/Max £500) 3 Year Discount/Fixed/Capped – 0.25% (Min £100/Max £625) 4 Year Discount/Fixed/Capped – 0.30% (Min £120/Max £750) 5 Year Discount/Fixed/Capped – 0.35% (Min £150/Max £375) Owner occupier/residential investment SVR – 0.10% (Min £100/Max £250)	Lifetime Mortgages – 0.75% 1 Year Discount/Fixed/Capped – 0.10% (Min £100/Max £250) 2 Year Discount/Fixed/Capped – 0.20% (Min £100/Max £500) 3 Year Discount/Fixed/Capped – 0.25% (Min £100/Max £625) 4 Year Discount/Fixed/Capped – 0.30% (Min £120/Max £750) 5 Year Discount/Fixed/Capped – 0.35% (Min £150/Max £375) Owner occupier/residential investment SVR – 0.10% (Min £100/Max £250)
Nationwide For Intermediaries	0.35% + £25	0.35%
NatWest Intermediary Solutions	Residential 0.32% (Min £250/Max £6000) Buy to Let 0.35% (Min £250/Max £6000)	Residential 0.32% (Min £250/Max £6000) Buy to Let 0.35% (Min £250/Max £6000)
New Life Mortgages	Lifetime Fix – 1.30% (No Min/Max £2500)	Lifetime Fix – 1.25% (No Min/Max £2500)
Northern Rock	Standard purchase 0.37% (Min £175)* Re-mortgage 0.37% (Min £175/No Max)* Buy to Let 0.37% (No Min/No Max)* *Ported products £250 Flat Fee	Standard purchase 0.35% (Min £175)* Re-mortgage 0.35% (Min £175/No Max)* Buy to Let 0.35% (No Min/No Max)* *Ported products £200 Flat Fee
Nottingham BS	0.35% (Min £200/Max £1,500)	0.35% (Min £200/Max £1,500)
Platform	Buy to Let 0.55% (No Min/Max £6000) Almost Prime 0.60% (No Min/Max £2400)	Buy to Let 0.5% (No Min/Max £6000) Almost Prime 0.55% (No Min/Max £2280)
Principality BS	0.4% (No Min/Max £2500) Buy to Let 0.4% (No Min/Max £2000)	0.4% (No Min/Max £2500) Buy to Let 0.4% (No Min/Max £2000)
Progressive BS	0.31% (Min £175/Max £1500)	0.31% (Min £175/Max £1500)
RBS Private Banking	0.75% of the drawdown amount	0.70% of the drawdown amount
Scottish Widows Bank	Loans up to £50k - £200* Loans £50,001 -150k - £400* Loans > £150k – 0.4% (Max £2000)* * Additional £50 for each case completed Lifetime Mortgages 1% (Min £300/Max £2500)	Loans up to £50k - £200 Loans £50,001 -150k - £400 Loans > £150k – 0.4% (Max £2000) Lifetime Mortgages 1% (Min £300/Max £2500)
Skipton BS	Standard 0.35% (No Min/Max £3500)	Standard 0.30% (No Min/Max £3500)
Sophisticated Mortgages	0.25% (Min / Max dependant on lender)	0.25% (Min / Max dependant on lender)
The Mortgage Works	Prime 0.35% +£25 Buy to Let 0.55%	Prime 0.35% Buy to Let 0.45%
Tipton & Coseley BS	0.30% (min £175/max £1500)	0.30% (min £175/max £1500)
Woolwich	Standard 0.35% (Min £200/No Max) Offset 0.40% Buy to Let 0.35% Retention 0.20%	Standard 0.34% (Min £200/No Max) Offset 0.35% Buy to Let 0.30% Retention 0.175%

Retention Procurement Fees

Lender	Gross fee paid by lender	Net fee paid to intermediary
BM Solutions	Buy to Let 0.5% (Min £100) Self Cert 0.4% (Min £100) Sub-prime status 0.35% Sub-prime self cert 0.4%	Buy to Let 0.46% (Min £100) Self Cert 0.36% (Min £100) Sub-prime status 0.31% Sub-prime self cert 0.36%
Halifax Intermediaries	Loans up to 75% LTV 0.32% (No Min/Max £2500) Loans 75% – 90% LTV 0.20% (No Min/Max £2500) Loans over 90% LTV 0.15% (No Min/Max £2500)	Loans up to 75% LTV 0.31% (No Min/Max £2500) Loans 75% – 90% LTV 0.19% (No Min/Max £2500) Loans over 90% LTV 0.14% (No Min/Max £2500)
Woolwich	0.20%	0.175%

Further Advance Procurement Fees

Lender	Gross fee paid by lender	Net fee paid to intermediary
Accord Mortgages	0.3% (min £50)	0.3% (Min £50)
BM Solutions	Buy to Let 0.5% (Min £100) Self Cert 0.4% (Min £100) Sub-prime status 0.35% Sub-prime self cert 0.4% * All loans must be over £15,000	Buy to Let 0.46% (Min £100) Self Cert 0.36% (Min £100) Sub-prime status 0.31% Sub-prime self cert 0.36% * All loans must be over £15,000
C & G for Intermediaries	Mainstream 0.35% (Min £175/No Max) 5 & 7 year fixed rates 0.4% (Min £175/No Max) Buy to Let 0.5% (Min £175/No Max) * All loans must be over £25,000	Mainstream 0.34% (Min £175/No Max) 5 & 7 year fixed rates 0.39% (Min £175/No Max) Buy to Let 0.49% (Min £175/No Max) * All loans must be over £25,000
Halifax Intermediaries	Loans up to 75% LTV 0.32% (No Min/Max £2500) Loans 75% – 90% LTV 0.20% (No Min/Max £2500) Loans over 90% LTV 0.15% (No Min/Max £2500)	Loans up to 75% LTV 0.31% (No Min/Max £2500) Loans 75% – 90% LTV 0.19% (No Min/Max £2500) Loans over 90% LTV 0.14% (No Min/Max £2500)
Ipswich BS	Flat fee of £150 paid on loans over £25k	Flat fee of £150 paid on loans over £25k
Lloyds TSB Scotland	0.4% (Min £200) + £25 per case * All loans must be over £5,000	0.4% (Min £200) * All loans must be over £5,000
Scottish Widows Bank	All loans must be over £10,000. Flat fee £120	All loans must be over £10,000. Flat fee £120
The Mortgage Works	Prime 0.35% +£25 Buy to Let 0.55% Minimum loan £2,500	Prime 0.35% Buy to Let 0.45% Minimum loan £2,500
Woolwich	0.35%	0.34%

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