

Procuration Fees (payment paid direct from Lender to Intermediary*)

Lender	Gross fee paid by lender	Net fee paid to intermediary
Abbey for Intermediaries	Standard Mortgages with initial product term of less than 5 years – 0.35% Standard Mortgages with initial product term of 5 years or more – 0.50% Flexible Plus Mortgages – 0.40% Buy to Let mortgages – 0.50%	Standard Mortgages with initial product term of less than 5 years – 0.34% Standard Mortgages with initial product term of 5 years or more – 0.49% Flexible Plus Mortgages – 0.39% Buy to Let mortgages – 0.45%
Accord Mortgages	Standard/Offset 0.325% + £20 (Min £175 / No Max)	Standard/Offset 0.325% (Min £175 / No Max)
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%
Aviva	Lifestyle Lump Sum Max 2.0% Lifestyle Flexible Option 2.0% of the initial loan + 0.67% (Max £500) if a reserve is taken out £35 per case paid to pms@	Lifestyle Lump Sum Max 2.0% Lifestyle Flexible Option 2.0% of the initial loan+ 0.67% (Max £500) if a reserve is taken out
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 0.30% (No Min/No Max) – no fee paid on SVR Buy to Let 0.48% (Min £200/Max £5000) House 2 House 0.48% (Min £200/Max £5000) Self Build 0.48% (Min £200/Max £5000)	Mainstream 0.26% (No Min/No Max) – no fee paid on SVR Buy to Let 0.44% (Min £200/Max £5000) House 2 House 0.44% (Min £200/Max £5000) Self Build 0.44% (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
Cambridge BS	0.40%	0.37%
Cheval Bridging Finance	1% of the drawdown amount + £150	1% of the drawdown amount
Coventry & Godiva Mortgages Ltd	Standard residential, Offset, FTB Loans up to £73,529 £250 Loans> £73,529 0.34% (Min £250/Max £3000) Buy to Let Loans up to £73,529 £250 Loans> £73,529 0.34% (Min £250/Max £3000)	Standard residential, Offset, FTB Loans up to £73,529 £250 Loans> £73,529 0.32% (Max £3000) Buy to Let Loans up to £73,529 £250 Loans> £73,529 0.32% (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)
GE Money Home Lending	0.60%	0.35%
Halifax Intermediaries	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 0.20% (No Min/Max £2500) Loans over 90% LTV 0.15% (No Min/Max £2500)	0.30% (No Min/No Max) Further Advance/ Product Transfer Loans up to 75% LTV 0.30% (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)
Ipswich BS	0.30% (Min £150/No Max)	0.27% (Min £150/No Max)
Islamic Bank of Britain (IBB)	Residential 0.35% BTL 0.50% (Limited Offer)	Residential 0.33% BTL 0.45% (Limited Offer)
Just Retirement	2%	2%
Kensington	0.50%	0.40%
Leeds BS	0.37% (Max £2775) Overseas 0.50%	0.34% (Max £2475) Overseas 0.50%
Lloyds TSB Scotland	0.4% (Min £200)	0.4% (Min £200)
LV=	1.5% + £25 per case	1.5%
Marsden BS	0.35% (Max £700) *Minimum loan £30,000	0.35% (Max £700) *Minimum loan £30,000

Lender	Gross fee paid by lender	Net fee paid to intermediary
Melton Mowbray BS via MIS	Mainstream exclusives 0.45% Mainstream non-exclusives 0.35% Near Prime exclusives 0.50%	Mainstream exclusives 0.40% Mainstream non-exclusives 0.33% Near Prime exclusives 0.45%
More2life	Protected plan (lump sum or drawdown) 1.5% Enhanced Protected plan (lump sum or drawdown) 1.5% Enhanced Plus (lump sum) 1.5%	Protected plan (lump sum or drawdown) 1.5% Enhanced Protected plan (lump sum or drawdown) 1.5% Enhanced Plus (lump sum) 1.5%
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 £875) 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 £875) Owner occupier/residential investment SVR – 0.10% (Min £100/Max £250)
Nationwide For Intermediaries	0.35% + £25	0.35%
NatWest Intermediary Solutions Proc Fees paid via PMS as of 1 st April 2011	Residential 0.32% (Min £250/Max £6000) Buy to Let 0.35% (Min £250/Max £6000) * The minimum amount payable to PMS is £25.	Residential 0.30% (Min £225/Max £5625) Buy to Let 0.33% (Min £225/Max £5625)
Newlife	Lifetime Fix – 1.30% (No Min/Max £2500) Gold – 1.30% (No Min/Max £2500) 2 nd Home Lifetime Mortgage – 1.05% (No Min/Max) Landlord Loan – 1.05% (No Min/No Max) Home Reversion 2% (No Min/No Max)	Lifetime Fix – 1.25% (No Min/Max £2500) Gold – 1.25% (No Min/Max £2500) 2 nd Home Lifetime Mortgage – 1% (No Min/No Max) Landlord Loan – 1.00% (No Min/No Max) Home Reversion – 2% (No Min/No Max)
Northern Rock	Standard purchase 0.37%* Re-mortgage 0.37%* Buy to Let 0.37%* *Ported products £250 Flat Fee – Northern Rock plc	Standard purchase 0.35%* Re-mortgage 0.35%* Buy to Let 0.35%* *Ported products £250 Flat Fee – Northern Rock plc
Nottingham BS	0.35% (Min £200/Max £1,500)	0.35% (Min £200/Max £1,500)
Platform	Buy to Let 0.53% (No Min/Max £6000)	Buy to Let 0.48% (No Min/Max £6000)
Precise Mortgages	Standard - 0.60% Short Term Lending – 1.10%	Standard - 0.50% Short Term Lending – 1.00%
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)
Saffron BS	0.35% (No Min/Max £1000)	0.35% (No Min/Max £1000)
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	Loans up to £50k - £200 Loans £50,001 -150k - £400 Loans > £150k – 0.4% (Max £2000)
Skipton BS	Standard 0.35% (No Min/Max £3500) BTL 0.35% (No Min/Max £3500)	Standard 0.30% (No Min/Max £3500) BTL 0.30% (No Min/Max £3500)
Stonehaven	1.5% (Min £500/ No Max)	1.3% (Min £500/ No Max)
The Mortgage Works	TMW Residential 0.35% +£25 Buy to Let 0.50%	TMW Residential 0.35% Buy to Let 0.45%
Tipton & Coseley BS	0.30% (min £175/max £1500)	0.30% (min £175/max £1500)
Ulster Bank Proc Fees paid via PMS	0.25%	0.20%
Woolwich	Standard 0.35% Offset 0.35% Buy to Let 0.35% Retention 0.20%	Standard 0.33% Offset 0.33% Buy to Let 0.33% Retention 0.175%

Retention Procuration Fees

Lender	Gross fee paid by lender	Net fee paid to intermediary
BM Solutions	Mainstream 0.30% (No Min/No Max) Buy to Let 0.48% (Min £100/No Max)	Mainstream 0.26% (No Min/No Max) Buy to Let 0.44% (Min £100/No Max)
Halifax Intermediaries	Loans up to 75% LTV 0.31% (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 0.30% (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 Procuration Fees

Lender	Gross fee paid by lender	Net fee paid to intermediary
Accord Mortgages	0.3% (min £50)	0.3% (Min £50)
BM Solutions	Mainstream 30% (Min £100/No Max) Buy to Let 0.48% (Min £100/No Max)	Mainstream 0.26% (Min £100/No Max) Buy to Let 0.44% (Min £100/No Max)
Halifax Intermediaries	Loans up to 75% LTV 0.31% (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 0.30% (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	Buy to Let 0.50% Minimum loan £2,500	Buy to Let 0.45% Minimum loan £2,500

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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.

*PMS will pay all NatWest Intermediary Solutions & Ulster Bank procuration fees