Guide

FINOVA

Broker Payments

Procuration Fees

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Lender	Product Type	Gross Fee			Net Fee		
		Fee	*Min*	*Max*	*Fee*	*Min*	*Max*
Accord	Residential (inc offset)	0.45%	£200		0.425%	£185	
	Buy to Let	0.50%	£250		0.45%	£225	
	Residential Further Advance £5000 <	0.30%	£50		0.28%	£45	
	Porting	0.30%			0.28%		
	Product Transfers Residential & Buy to Let	0.30%			0.28%		
Aldermore	Residential	0.55%			0.50%		
	Buy to Let	0.65%			0.60%		
	Product Transfers Residential & Buy to Let	0.35%			0.30%		
Bank of Ireland (Limited Distribution)	Residential (exc first start)	0.40%			0.38%		
	Buy to Let	0.50%			0.48%		
	First Start	0.50%			0.48%		
	Product Transfers Residential & Buy to Let	0.30%			0.28%		
	Porting	0.25%			0.23%		
	Further Advance	0.25%			0.23%		
Barclays	Residential	0.35%			0.33%		
	Buy to Let	0.40%			0.38%		
	Offset Mortgage	0.35%			0.33%		
	Product Transfers Residential & Buy to Let	0.20%			0.18%		
	Further Advance	0.30%			0.29%		
Bath Building Society	All Products	0.42%			0.40%		
	Buy for Uni	0.225%			0.20%		
	Product Transfers	0.30%			0.28%		
Bluestone Mortgages	All Products	0.60%			0.50%		
	Product Transfers	0.35%			0.33%		
BM Solutions	Ltd Company Purchase and Remortgage	0.54%			0.52%		
	Purchase and Remortgage	0.46%			0.44%		
	Further Advance	0.46%	£300		0.44%	£280	
	Product Transfer	0.37%			0.35%		
Buckinghamshire Building Society	Residential and Retirement	0.40%			0.38%		

	Buy to Let and Contractors	0.42%			0.40%		
	Product Transfers	0.22%			0.20%		
BuildLoan	Vernon Building Society	0.40%			0.37%		
	Bath Building Society	0.40%			0.37%		
	The Loughborough Building Society	0.40%			0.37%		
	The Tipton & Coseley Building Society	0.40%			0.37%		
	Furness Building Society	0.40%			0.37%		
	The Nottingham Building Society	0.50%			0.47%		
	Hinckley & Rugby Building Society	0.40%			0.37%		
	Buckinghamshire Building Society	0.40%			0.37%		
	Darlington Building Society	0.40%			0.37%		
	Chorley Building Society	0.40%			0.37%		
	Mansfield Building Society	0.40%			0.37%		
	Newcastle Building Society	0.40%			0.37%		
	Stafford Railway Building Society	0.40%			0.37%		
Bridge Help	All Products	2.00%			1.90%		
Central Trust	1st Charge Products	1.50%			1.30%		
	2nd Charge Products	1.50%			1.30%		
CHL Mortgages	All Products	0.60%			0.55%		
Clydesdale Bank	Residential	0.40%			0.38%		
	Buy to Let	0.40%			0.38%		
	Product Transfer	0.20%			0.18%		
	Further Advances & Porting	0.40%			0.38%		
Coventry Building Society	Standard	0.43%		£8,600	0.40%		£8,000
	Buy to Let	0.43%		£4,300	0.40%		£4,000
	Offset Mortgage	0.43%		£8,600	0.40%		£8,000
	Further Advance	0.43%			0.40%		
	Product Transfers Residential & Buy to Let	0.30%			0.28%		
Darlington Building Society	All Products	0.40%			0.38%		
	Product Transfers	0.30%			0.28%		
Dudley Building Society	All Products	0.40%			0.37%		
esbs	New Business	0.40%			0.37%	£250	
	Product Transfers	0.25%			0.23%		
	Porting	0.40%			0.37%		

Even	All Products	1.00%			0.85%		
Family Building Society	Buy to Let (incl. Product Transfers)	0.52%	£234		0.50%	£225	
	Owner Occupied (incl. Product Transfers)	0.42%	£189.00		0.40%	£180	
	Offset Mortgage (incl. Product Transfers)	0.52%	£234		0.50%	£225	
	Family Mortgage (incl. Product Transfers)	0.57%	£256.50		0.55%	£245	
	Ported Products	0.15%			0.10%		
	Further Advance	0.27%	£5.40		0.25%	£5	
	Porting	0.15%			0.10%		
	Product Transfer (Prior to 05.10.2023)	0.22%			0.20%		
Fleet Mortgages	Buy to Let	0.55%			0.50%		
	Product Transfers	0.35%			0.33%		
Foundation	Residential	0.50%			0.45%		
	Buy to Let	0.50%			0.45%		
	Product Transfers	0.30%			0.28%		
Furness	Residential	0.40%		£4,000	0.38%		£3,800
	Buy to Let	0.40%		£4,000	0.38%		£3,800
	Product Transfer	0.30%			0.28%		
Gatehouse Bank	Home Purchase Plan	0.55%			0.50%		
	Single Unit Buy to Let UK Res	0.55%			0.50%		
	Ltd co. Buy to Let, Ex-Pat, BTL & Inter	0.70%			0.65%		
	HMO & MUFB	0.70%			0.65%		
	Product Transfer	0.30%			0.25%		
	Direct Package	0.40%			0.35%		
Gen H	All Products	0.40%			0.38%		
	Product Transfers	0.25%			0.23%		
Glenhawk	Bridging Products	1.75%			1.50%		
Godiva	Standard	0.43%		£8,600	0.40%		£8,000
	Buy to Let	0.43%		£4,300	0.40%		£4,000
	Offset Mortgage	0.43%		£8,600	0.40%		£8,000
	Product Transfers Residential & Buy to Let	0.30%			0.28%		
Greenfield Mortgages	Bridging Products	1.55%			1.52%		
Halifax	Affordable Housing	0.39%	£750		0.38%	£730	
	First Time Buyer	0.39%			0.38%		
	Home Mover & Remortgage	0.36%			0.35%		

	Further Advance	0.36%	£300		0.35%	£280	
	Product Transfer	0.27%			0.26%		
Hampshire Trust Bank	Residential	0.36%			0.35%		
	Product Transfer	0.36%			0.35%		
	Further Advance	0.36%			0.35%		
Harpenden Building Society	Residential	0.40%			0.38%		
	BTL	0.40%			0.38%		
	Retention	0.30%			0.28%		
	Further Advance	0.20%			0.18%		
Hinckley & Rugby	Residential	0.42%	Min £225		0.40%		
	Buy to Let	0.42%	Min £225		0.40%		
	Product Transfer	0.20%	Min £225		0.18%		
Hodge Lifetime	50+ Mortgage	0.55%			0.50%		
	RIO Mortgage (Retirement IO)	0.55%			0.50%		
	Portfolio BTL	0.55%			0.50%		
	Residential Product Transfer	0.30%			0.28%		
	Residential Further Advance	0.55%			0.50%		
	Holiday Let	0.55%			0.50%		
	Retirement Additional Borrowing	1.40%			1.25%		
Hope Capital	All Products	2.00%			1.90%		
HSBC (Limited Distribution)	Residential	0.40%			0.38%		
	Product Transfer	0.20%			0.19%		
	Further Advance	0.50%			0.48%		
	Buy to Let	0.50%			0.48%		
Inflow Finance	All Products	1.75%			1.50%		
InterBay	Buy to Let	0.70%			0.50%		
	Commercial and Semi Commercial	1.05%			0.85%		
	Holiday Lets	0.60%			0.56%		
	Bridging	1.20%			1.00%		
	Product Transfers	0.60%			0.56%		
Kent Reliance	Residential	0.40%			0.35%		
	Buy to Let	0.50%			0.45%		
	Further Advance Residential	0.40%	£150		0.35%	£125	
	Further Advance Buy to Let	0.50%	£150		0.45%	£125	

	Product Transfer	0.30%			0.28%		
Kensington Mortgages	Residential	0.50%			0.40%		
	Buy to Let	0.50%			0.40%		
	Flexible for Term	0.75%			0.70%		
	Product Transfer	0.30%			0.28%		
Keystone Property Finance							
	All Products	0.8%			0.70%		
	Product Transfer	0.45%			0.400%		
	Product Transfer Plus	0.55%			0.50%		
	Buy To Let	0.8%			0.70%		
	Refurb To Let	1.0%			0.80%		
	Refurb Exit	0.55%			0.50%		
	Product Transfer - Buy To Let	0.45%			0.40%		
Landbay	All Products	0.45%			0.43%		
	Loyalty Remortgage Products	0.55%			0.45%		
Leeds Building Society	Residential	0.35%			0.30%		
	Buy to Let	0.40%			0.37%		
	Shared Ownership	0.50%			0.45%		
	Product Transfer	0.40%			0.37%		
LendInvest	Residential	0.20%			0.18%		
	Bridging	0.60%			0.50%		
	Buy to Let	1.50%			1.25%		
Legal & General Home Finance	Retirement Lending	0.70%			0.60%		
	Premier Black Range	3.00%			2.85%		
	RIO	2.15%			2.00%		
LiveMore	All Products (RIO)	0.55%			0.50%		
	Enhanced (20 Year & Fixed for Life)	0.55%			0.53%		
	Ongoing	1.10%			1.08%		
	Lifetime Mortgages	0.13%			0.12%		
LV=	Lifetime Mortgage Lump Sum	3.00%			2.85%		
	Flexible Lifetime Mortgage	1.75% + £50			1.75%		
Mansfield Building Society	Residential	1.50% + £50			1.50%		
	Buy to Let	0.37%			0.35%		
	Product Transfer	0.42%			0.40%		
		0.20%			0.18%		

	Expatriate Buy to Let	0.50%			0.48%		
	RIO	0.50%			0.48%		
Market Financial Solutions	Buy to Let	1.20%			1.00%		
	Bridging	1.50%			1.30%		
	Renewal	1.20%			1.10%		
Molo	Domestic BTL	0.50%			0.45%		
	International (Non-Resident) Buy to Let	0.55%			0.50%		
	Product Transfers	0.35%			0.30%		
Monmouthshire Building Society	Residential	0.35%			0.34%		
	Product Transfer	0.30%		£1,500	0.29%		£1,475
	Buy-To-Let, Holiday Let or MFU	0.45%			0.43%		
	Further Advance	0.30%			0.29%		
More2Life	All Products	2.35%			2.25%		
MPowered Mortgages	Residential	0.40%			0.38%		
	Buy-to-Let	0.60%			0.55%		
MT Finance	Bridging	1.75%			1.25%		
	BTL	0.60%			0.55%		
Nationwide	Residential	0.35%			0.33%		
	Further Advance	0.35%			0.33%		
	Product Transfer	0.20%			0.19%		
	Porting	0.35%			0.33%		
NatWest	Residential	0.38%	£250	£20,000	0.32%	£225	£18,286
	Buy to Let	0.45%	£250	£20,000	0.40%	£225	£17,778
	Product Transfers Residential & Buy to Let	0.20%		£20,000	0.18%		£18,000
Newbury Building Society	All Products	0.42%			0.40%		
	Product Transfers	0.20%			0.18%		
Newcastle Building Society	Residential	0.40%			0.38%		
	Buy-to-Let	0.50%			0.47%		
	Product Transfers	0.30%			0.28%		
Norton Home Loans	All Products	1.20%			1.00%		
Nottingham Building Society	Residential & Buy to Let	0.40%	£200		0.38%		
	Ltd Co. Buy to Let	0.55%	£200		0.50%		
	RIO, foreign national, returning expat	0.50%	£200		0.48%		
	Product Transfers Residential & Buy to Let	0.30%			0.28%		

	Product Transfers Ltd Co. Buy to Let & RIO	0.35%			0.33%		
Octane Capital	All Products	1.50%			1.40%		
Paragon	All Products	0.55%	£300		0.50%	£250	
	Further Advance	0.55%			0.50%		
	Product Transfer	0.43%			0.40%		
	Refurb to Let	0.80%			0.75%		
Pepper Money	Residential	0.50%			0.40%		
	Buy to Let	0.50%			0.40%		
	Product Transfer	0.27%			0.25%		
Post Office (Limited Distribution)	Residential	0.40%			0.37%		
	Buy to Let	0.50%			0.46%		
	Retirement Link	0.50%			0.46%		
	Family Link	0.50%			0.46%		
	Further Advance	0.25%			0.23%		
	Porting	0.25%			0.23%		
	Product Transfers Residential & Buy to Let	0.25%			0.23%		
Pure Retirement	All Products	2.50%			2.40		
	Further Drawdown	1.25%			1.25		
Precise	Residential	0.60%			0.50%		
	Buy to Let	0.60%			0.50%		
	Second Charge	1.50%			1.25%		
	Refurbishment Buy to Let	0.60% - Bridging element PLUS a further 0.60% - when BTL element completes			0.50% - Bridging element PLUS a further 0.50% - when BTL element completes		
	Bridging	1.25%			1.00%		
	Product Transfer	0.30%			0.28%		
Principality Building Society	Residential	0.40%		£2,500	0.38%		£2,375
	Buy to Let	0.40%		£2,500	0.38%		£2,500
	Product Transfers	0.20%			0.18%		
Proportunity	All Products	1.10%			0.85%		

Quantum Mortgages	All Products	0.75%			0.70%		
Roma Finance	All Short-term Finance	2.00%			1.90%		
Saffron Building Society	Self-Build	1.00%			0.90%		
	All Other Products	0.45%			0.40%		
Santander	Standard Residential	0.34%			0.32%		
	Buy to Let	0.45%			0.42%		
	Ported	0.34%			0.32%		
	Product Transfers Residential & Buy to Let	0.20%			0.19%		
Scottish Widows	Further Advance	0.36%	£300		0.345%		
	Porting	0.36%			0.345%		
	Product Transfers	0.27%			0.26%		
Skipton Building Society	Residential	0.40%	£100	£4,000	0.37%	£90	£3,700
	Buy to Let	0.50%	£100	£3,750	0.45%	£90	£3,375
	Product Transfer Residential	0.30%			0.28%		
	Shared Ownership	0.45%			0.40%		
	Product Transfer Buy to Let	0.35%			0.33%		
SoMo Bridging	All Products	2.00%			1.50%		
Stafford Building Society	Residential	0.40%			0.38%		
	Buy to Let	0.40%			0.38%		
Standard Life Home Finance	Initial Advance	2.85%			2.75%		£25,000
	Drawdown	1.50%			1.50%		
StrideUp	All Products	0.50%			0.35%		
Suffolk Building Society	All Products	0.40%	£125		0.37%	£110	
	Further Advance	0.40%			0.37%		
	Product Transfer	0.20%			0.18%		
Swansea Building Society	All Products	0.37%			0.35%		
TAB	Bridging	2.00%			1.75%		
	Commercial	1.50%			1.00%		
Tandem Bank	Specialist Residential	0.60%			0.50%		
The Mortgage Lender	Residential	0.60%			0.50%		
	Buy to Let	0.60%			0.50%		
	Product Transfer	0.30%			0.28%		
The Mortgage Works	Buy to Let	0.44%			0.39%		
	Product Transfer	0.20%			0.19%		

	Further Advance	0.54%			0.49%		
	Large Portfolio	0.54%			0.49%		
	Ltd Co. Buy to Let	0.54%			0.49%		
Tipton Building Society	Residential	0.42%	£225	£4,200	0.40%	£210	£4,000
	RIO	0.42%	£225	£2,250	0.40%	£210	£2,000
	Buy to Let	0.42%	£225	£2,250	0.42%	£210	£2,000
	Product Transfer	0.20%			0.18%		
Together	Residential	0.60%			0.55%		
	Buy to Let	0.60%			0.55%		
	Bridging	1.00%			0.95%		
TSB (Limited Distribution)	Residential	0.35%			0.33%		
	Buy to Let	0.44%			0.39%		
	Product Transfers Residential & Buy to Let	0.28%			0.27%		
	Further Advance	0.28%	£100		0.27%	£100	
United Trust Bank	Residential 1st Charge	0.45%			0.40%		
	Residential 2nd Charge	1.25%			1.00%		
	Residential 1st Charge Product Transfer	0.40%			0.38%		
	Residential 2nd Charge Product Transfer	1.00%			0.95%		
	Buy to Let	0.50%			0.45%		
Vida Homeloans	Residential	0.70%			0.65%		
	Buy to Let	0.60%			0.55%		
	Product Transfers	0.40%			0.38%		
Virgin Money	Residential	0.50%			0.45%		
	Buy to Let	0.50%			0.45%		
	Product Transfer	0.38%			0.35%		
	Ported Products	0.50%			0.45%		
West One	Residential	0.50%			0.40%		
	Buy to Let	0.60%			0.50%		
	Bridging	1.50%			1.40%		
Zephyr Homeloans	All Products	0.70%			0.65%		