

IMPORTANT INFORMATION ABOUT CHANGES TO YOUR ACCOUNT

MORTGAGE DIRECT DEBITS

We currently provide some accounts that are paid by Direct Debit with five working days' notice and others with seven days' notice when we change the amount, date or frequency of your payment.

From 1 March 2012 onwards we will provide all accounts with five working days' notice of any change to your payment. This change only applies to you if you pay your mortgage by Direct Debit and no further action is required.

MORTGAGE FEES AND CHARGES

From 1 January 2012 we are removing or reducing a number of our mortgage fees and charges. From 1 March 2012 some of our remaining charges will be renamed and our charge for approving an application to temporarily let a property will increase.

Our mortgage service fees and charges are summarised below. For full details of these charges please refer to our leaflet 'Our fees and charges explained'.

MORTGAGE SERVICE FEES

Changes effective 1 March 2012

Telegraphic Transfer charge	£35.00	Renamed to 'Money transfer fee'
Unpaid cheques	£20.00	These fees will be renamed to 'Missed or returned payments fee'
Unpaid Direct Debit	£20.00	
Unpaid standing order	£20.00	
Letting your property	£75.00*	Increased to £100.00*
Unpaid ground rent	£50.00	
Transfer of equity	£150.00	
Transferring from a Flexible mortgage (with a drawdown facility) to a non-flexible mortgage	£100.00	
Redemption fee**	Please refer to your mortgage illustration and/or offer	

*In addition the interest rate charged on your mortgage accounts will be increased by 1% whilst the property is let. This will not apply to Lifetime mortgages.

**This is in addition to any Early Repayment Charges that may apply to your mortgage. Please note that if you repay your mortgage by cheque a charge equal to 7 days' interest will be made.

ARREARS FEES

Arrears notification	£20.00
Arrears review	£20.00
Arrears arrangement breakdown	£25.00
Placing an arrears account with a solicitor	£90.00
Warrant fee	£95.00
Repossessed properties	£260.00



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