

Tariff of Fees and Mortgage Charges

This document sets out the fees and charges that may apply to your buy-to-let mortgage with Birmingham Bank.

Birmingham Bank follows the standard mortgage tariff format used across the UK mortgage industry to help customers understand fees and compare charges between lenders.

All fees are designed to reflect reasonable administrative costs. They are not intended as penalty charges or to generate profit. Our aim is to be fair, predictable, and open in all our dealings with customers.

If we change any of these fees, we will give you at least 28 days' notice before the change takes effect. We are committed to making our communications accessible—if you require information in a different format or need additional support, please contact us so we can assist you.

We may need to charge additional fees or charges for other services, particular circumstances or events, or if you request a non-standard transaction. We will make you aware of this in advance and you can decide if you wish to proceed.

1. Before your first monthly payment

Name of charge	What this charge is for	How much is the charge
Application fee	Assessing and processing your mortgage application (even if it does not proceed)	As advised at application
Product fee	A fee charged on some mortgage products as part of the deal	As advised at offer
Valuation fee	Our valuation of the property for mortgage purposes	As advised
Legal fee	You will usually appoint a solicitor or licensed conveyancer to act on your behalf in connection with the purchase or remortgage of your property. You will be responsible for paying their fees and any associated costs for the work they carry out for you. These fees and costs are normally payable directly to your appointed solicitor or conveyancer, unless we tell you that we will contribute towards the legal costs as part of a specific product arrangement.	Variable
Lender legal fees	Legal work carried out on behalf of the Bank	As advised
Funds transfer fee	Electronically transferring mortgage funds to your solicitor	£41

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2. If you make changes to your mortgage

Name of charge	What this charge is for	How much is the charge
Consent to structural alteration	Reviewing physical changes to the property	£110
Licence to alter or development consent	Reviewing material alterations or development works	£150
Consent to limited company director change	Reviewing changes to directors of a corporate borrower	£175
Consent to limited company shareholder change	Reviewing changes to ownership or control of a corporate borrower	£225
Consent to second charge	Providing consent to another lender's charge	£50
Consent to lease or variation	Reviewing changes to a leasehold arrangement	£50
Retention release	Releasing funds retained from the original mortgage advance	£50
Change of mortgage term	Extension or reduction of the mortgage term	£75
Partial release of property	Release of part of the security	£150 plus legal costs (charged at cost)

3. If your mortgage comes to an end

Name of charge	What this charge is for	How much is the charge
Mortgage exit fee	Administration of loan closure following full redemption or transfer	£50

4. If you ask us for documents or information

Standard mortgage references are provided free of charge

Name of charge	What this charge is for	How much is the charge
Copy of documents	Non-standard document requests	£10
Duplicate certificate of interest	Replacement of a previously issued certificate	£10
Enhanced mortgage reference	Non-standard or commercial mortgage reference	£40

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5. If you fall into arrears or breach the terms of your mortgage

Name of charge	What this charge is for	How much is the charge
Monthly arrears administration fee	Additional administration while the account remains in arrears	£25 per month Charged to your mortgage account for each calendar month that the account remains one or more instalments in arrears. This covers the additional administration required while the account is in arrears. No fee applies where an agreed repayment arrangement is in place and maintained.
Returned item fee	Failed direct debit or returned cheque	£10 per item
Unpaid ground rent or service charge	Managing unpaid leasehold charges to protect security	£25
Breach management fee	Managing a material breach of mortgage terms	£100 per breach

6. If we manage or protect our security

Name of charge	What this charge is for	How much is the charge
Appointment of field agent	Third party attendance at the property	Charged at cost
Deed of easement	Legal assessment of easement impact on security	£50
Section 106 agreement consent	Legal review of planning obligations affecting the property	£50
Deed of priority	Rearranging the ranking of security	£50
Postponement of charge	Security postponement for additional borrowing	£50

7. Litigation and enforcement

For charges described as charged at cost, you pay only the actual third party or court costs incurred. Birmingham Bank does not add any margin or administration fee.

Name of charge	What this charge is for	How much is the charge
Appointment of receiver	Instruction of a receiver	Charged at cost
Commencement of proceedings	Administrative preparation for instructing solicitors	£150 This fee applies only at the point referral to solicitors is initiated and is charged once per lifecycle stage. It does not overlap with breach management or pre-litigation administration activity.
Enforcing a possession order	Court and enforcement action	Charged at cost
Cancellation of eviction	Recovery of court or enforcement costs incurred	Charged at cost

END

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