

How to submit business

Complete your application, together with the relevant lender valuation fee and any supplementary lender forms directly to the lender. Ensure for either electronic or paper submissions that you identify it as a TMA application. You can do this by selecting TMA on your online lender application or clearly marking TMA on your paper application.

TMA Direct lender panel

PRODUCT	GROSS FEE RECEIVED			NET FEE PAID OUT		
	Fee	Min	Max	Fee	Min	Max
ACCORD MORTGAGES www.accordmortgages.com Lends in England, Scotland, Wales and Northern Ireland						
Residential products	0.45%	£200		0.425%	£175	
Buy to Let	0.50%	£250		0.45%	£225	
Residential Further advances £5,000 or more	0.30%	£50		0.28%	£50	
Ported products (full amount)	0.30%			0.28%		
Product Transfers	0.30%			0.28%		
AFFIRMATIVE FINANCE Tel: 0800 448 484 www.affirmativefinance.co.uk Lends in England, Scotland and Wales						
All Products	1.5% of loan amount			1.45% of loan amount		
ALDERMORE MORTGAGES Tel: 0333 321 1000 www.aldermore.co.uk/intermediaries Lends in England, Scotland and Wales						
Residential Products	0.55%			0.50%		
Individual and Specialist Buy to Let	0.65%			0.60%		
Product Transfers Owner Occupier + Buy to Let	0.35%			0.30%		
AVIVA EQUITY RELEASE Tel: 0800 206 2014 https://connect.avivab2b.co.uk/adviser/ Lends in England, Scotland, Wales & Northern Island						
All Products	2.40%			2.25%		
	0.75% on the reserve fund paid up front subject to a cap of £500			0.75% on the reserve fund paid up front subject to a cap of £500		
BANK OF IRELAND Tel:0345 266 8928 www.bankofireland4intermediaries.co.uk LIMITED DISTRIBUTION - Please check with lender Lends in England, Scotland, Wales and Northern Ireland						
All Residential, excluding First Start	0.40%			0.38%		
First Start	0.50%			0.48%		
Buy to Let	0.50%			0.48%		
Product Transfers	0.30%			0.28%		
BARCLAYS Tel:0345 073 3330 www.intermediaries.uk.barclays/home/ Lends in England, Scotland, Wales and Northern Ireland						
Buy to Let	0.40%			0.38%		
Residential (including offset)	0.35%			0.33%		
Product Transfers	0.20%			0.18%		
Further Advances	0.30%			0.28%		
BATH BUILDING SOCIETY Tel: 01225 475 737 www.bathbuildingsociety.co.uk Lends in England and Wales						
All Products	0.425%			0.40%		
Product Transfers	0.30%			0.28%		
Buy for Uni	0.225%			0.20%		

PRODUCT	GROSS FEE RECEIVED			NET FEE PAID OUT		
	Fee	Min	Max	Fee	Min	Max
BLUESTONE MORTGAGES Tel: 0800 368 1833 www.bluestone.co.uk Lends in England, Scotland & Wales						
Residential	0.60%			0.50%		
Product Transfers	0.35%			0.33%		
BM SOLUTIONS Tel: 0345 850 5000 www.bmsolutions.co.uk Lends in England, Scotland, Wales and Northern Ireland						
Buy to Let and Let to Buy, Further Advances (Minimum £15,000 Online Lending), Product Transfers and Porting	0.44%			0.42%		
BUCKINGHAMSHIRE BUILDING SOCIETY Tel: 01494 879517 www.bucksbs.co.uk/intermediaries Lends in England and Wales						
Residential & Retirement Products	0.40%		£4,000	0.38%		£3800
Buy to Let & Contractors	0.42%		£4,000	0.40%		£3800
Product Transfers	0.22%		£4,000	0.20%		£3800
BUILDLOAN Tel: 0345 223 4447 www.buildstore.co.uk/buildloan Lends in England, Scotland and Wales						
Bath Building Society	0.40%			0.37%		
Chorley Building Society*	0.40%			0.37%		
*The exception to these rules are for Product Codes: <ul style="list-style-type: none"> • IS830 – Gross Proc is 0.35% / Net 0.32% (low set up cost option) • IS835 – Gross Proc is 0.5% / Net 0.47% (£600k to £1m) 						
Darlington Building Society	0.40%			0.37%		
Furness Building Society	0.40%			0.37%		
Hinckley and Rugby BS	0.40%			0.37%		
The Loughborough Building Society	0.40%			0.37%		
Mansfield Building Society - Loans up to £5000	0.40%		£2000	0.37%		£1850
Mansfield Building Society - Loans over £5000	0.40%		£4000	0.37%		£3700
Newcastle Building Society	0.40%			0.37%		
The Nottingham For Intermediaries	0.50%	£500	£5000	0.47%	£470	£4700
Tipton and Coseley	0.40%			0.37%		
Stafford Railway Building Society	0.40%			0.37%		
Vernon Building Society	0.40%			0.37%		
CAMBRIDGE BUILDING SOCIETY Tel: 0345 601 2744 www.cambridgeforintermediaries.co.uk Lends in England and Wales						
Purchase and Remortgage (BTL and Residential)	0.40%	£150		0.37%	£125	
Further Advance and Product Switch	0.30%	£75		0.29%	£50	
CENTRAL TRUST Tel: 01257 235000 www.centraltrust.co.uk Lends in England, Scotland and Wales						
All Products	1.50%			1.30%		
CHL MORTGAGES Tel: 01252 365888 https://www.chlmortgages.co.uk/intermediaries/ Lends in England and Wales mainland						
All products	0.55%			0.50%		
CHORLEY BUILDING SOCIETY Tel: 0800 980 6100 www.chorleybs.co.uk Lends in England, Scotland and Wales						
Residential	0.40%			0.38%		
Buy to Let	0.50%			0.48%		
CLYDESDALE BANK Tel: 01257 235000 www.clydesdalebankintermediaries.co.uk Lends in England, Scotland and Wales						
Residential	0.40%			0.38%		
Buy To Let	0.40%			0.38%		
Product Transfers	0.20%			0.20%		
Further Advances	0.40%			0.38%		
Porting	0.40%			0.38%		
COUTTS						
All products	0.35%			0.33%		

PRODUCT	GROSS FEE RECEIVED			NET FEE PAID OUT		
	Fee	Min	Max	Fee	Min	Max
COVENTRY FOR INTERMEDIARIES & GODIVA MORTGAGES Tel: 0800 121 7788 www.coventrybuildingsociety.co.uk/intermediaries Lends in England, Scotland and Wales						
Standard Residential, FTB, Offset & Porting	0.43%			0.40%		
Buy to Let	0.43%			0.40%		
All Product Transfers	0.30%			0.28%		
Further Advance	0.43%			0.40%		
DARLINGTON BUILDING SOCIETY Tel: 01325 741004 www.darlington.co.uk Lends in England, Scotland and Wales						
All New Business (excluding additional borrowing)	0.37%			0.35%		
Product Transfers	0.30%			0.28%		
DUDLEY BUILDING SOCIETY Tel 01384 489195 www.dudleybuildingsociety.co.uk/intermediaries/ Lends in England and Wales						
All products	0.40%			0.38%		
Product Transfers	0.25%			0.23%		
ESBS (EARL SHILTON BUILDING SOCIETY) Tel: 01455 844422 www.esbs.co.uk Lends in England and Wales						
All Products	0.40%+ £25	£275		0.40%	£250	
Product Transfers	0.25% + £25	£275		0.25%	£250	
Porting	0.40% + £25	£275		0.40%	£250	
FAMILY BUILDING SOCIETY Tel: 01372 744 155 www.familybuildingsociety.co.uk/ Lends in England and Wales						
Buy to Let & Offset	0.52%	£234		0.50%	£209	
Owner Occupier	0.42%	£189		0.40%	£164	
Family Mortgage	0.57%	£256.50		0.55%	£231.50	
Porting	0.15%	£100		0.14%	£75	
Product Transfers - Including Owner Occipier & BTL mortgages	0.52%			0.50%		
Product Transfers - Family Mortgages	0.57%			0.55%		
Owner Occupier mortgages (excl. offset & Family Mortgages)	0.42%			0.40%		
Owner Occupier offset mortgages (excl. Family Mortgages)	0.52%			0.50%		
Product Transfers - Family Mortgages	0.57%			0.55%		
Buy to Let mortgages	0.52%			0.50%		
Further advances	0.27%	£5.40		0.27%	£5.00	
SVR Porting	0.10%	£100		0.09%	£75	
FLEET MORTGAGES Tel: 01252 916 800 www.fleetmortgages.co.uk Lends in England and Wales						
All Products	0.50%			0.45%		
Loyalty Products	0.40%			0.38%		
Product Transfers	0.35%			0.33%		
FOUNDATION HOME LOANS Tel 0344 770 8032 www.foundationforintermediaries.co.uk Lends in England, Wales and Scotland						
All products	0.50%			0.45%		
Product Transfers	0.30%			0.28%		
Semi Commercial	1.20%			1.10%		
FURNESS BUILDING SOCIETY Tel: 0800 220568 www.furnessbs.co.uk Lends in England, Scotland and Wales, including Isle of Skye						
All Rates	0.40%			0.38%		
Product Transfers	0.30%			0.28%		
GATEHOUSE BANK Tel: 08000 356 544 https://gatehousebank.com/intermediaries Lends in England and Wales						
Home Purchase Plans	0.55%			0.50%		
Single Unit Buy to Let (UK resident)	0.55%			0.50%		
Limited Company and Portfolio BTL, UK Expat & International cases	0.70%			0.65%		
HMO & MUFB	0.70%			0.65%		
Product Transfers	0.30%			0.25%		

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	Fee	Min	Max	Fee	Min	Max
GENERATION HOME Tel: 07723 954895 www.generationhome.com/intermediaries Lends in England and Wales						
All Rates	0.40%			0.38%		
Product Transfers	0.25%			0.23%		
GREENFIELD MORTGAGES Tel: 0800 779 7097 www.greenfieldmortgages.com Lends in England and Wales						
All Rates	1.55%			1.52%		
HALIFAX INTERMEDIARIES www.halifax-intermediaries.co.uk Lends in England, Scotland, Wales and Northern Ireland						
Mortgage Products and Further Advances	0.36%			0.35%		
Product Transfers	0.36%			0.35%		
HANLEY ECONOMIC BUILDING SOCIETY Tel: 01782 255 159 www.thehanley.co.uk/intermediaries Lends in England, Wales & Scotland including Scottish Isles						
Residential	0.35%			0.33%		
Buy to Let	0.40%			0.37%		
EX Pat	0.40%			0.37%		
Self Build	0.50%			0.48%		
HARPENDEN BUILDING SOCIETY www.harpendenbs.co.uk Lends in England and Wales						
Residential & BTL products	0.40%			0.38%		
Further Advances	0.30%			0.28%		
Product Transfers	0.30%			0.28%		
Self Build	0.50%			0.48%		
HINCKLEY AND RUGBY BUILDING SOCIETY www.hrbs.co.uk/introducers Lends in England and Wales						
Standard Products	0.42%	£225		0.40%	£200	
Product Transfers	0.20%			0.18%		
HODGE Tel:0800 138 9109 www.hodgelifetime.com Lends in England, Scotland and Wales						
Holiday Let - New Lending	0.55%	£225	£7,500	0.50%	£200	£6,800
Holiday Let - Additional Borrowing	0.55%	£225	£7,500	0.50%	£200	£6,800
Portfolio BTL	0.55%			0.50%		
Retirement Mortgage Additional Borrowing	1.40%	£300		1.25%	£275	
50+	0.55%	£225		0.50%	£200	
50+ Additional Borrowing	0.55%	£225		0.50%	£200	
Product Transfers	0.30%			0.28%		
RIO	0.55%	£225		0.50%	£200	
RIO Additional Borrowing	0.55%	£225		0.50%	£200	
HSBC Tel: 0808 281 9309 www.intermediaries.hsbc.co.uk/ LIMITED DISTRIBUTION - PLEASE CHECK WITH LENDER						
Residential	0.40%			0.38%		
BTL	0.50%			0.48%		
Product Transfers (Both resi and BTL)	0.20%			0.18%		
INTERBAY COMMERCIAL Tel: 0330 123 1073 www.interbay.co.uk/ Lends in England and Wales						
Commercial and Semi-Commercial	1.05%			0.85%		
Bridging	1.20%			1.00%		
Holiday Lets	0.60%			0.55%		
Product Transfers	0.60%			0.55%		
Buy to Let	0.70%			0.50%		

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JUST Tel: 01737 233296 www.justadviser.com/ Lends in England, Scotland, Northern Ireland and Wales						
All Products	2.00% + £50			2.00%		
KENSINGTON Tel: 0800 111 020 www.kensingtonmortgages.co.uk/intermediaries Lends in England, Wales & mainland Scotland						
All Products	0.50%			0.40%		
Flexi Fixed	0.75%			0.70%		
Product Transfers	0.30%			0.28%		
KENT RELIANCE Tel: 01634 835791 www.kentreliaanceforintermediaries.co.uk Lends in England and Wales						
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 Transfers	0.30%			0.27%		
KEYSTONE PROPERTY FINANCE Tel: 03451 489086 www.keystonepropertyfinance.co.uk Lends in England and Wales						
Buy to Let	0.80%			0.70%		
Product transfers	0.45%			0.43%		
Switch to Fix	0.20%			0.18%		
Product transfers & Further Advance	0.55%			0.53%		
LANDBAY Tel: 02070 962 700 www.landbay.co.uk/intermediaries Lends in England and Wales						
BTL – new Purchase and Remortgage	0.55%			0.50%		
Loyalty Remortgage Products	0.35%			0.30%		
LEEDS BUILDING SOCIETY Tel: 01132 257889 www.leedsbuildingsociety.co.uk/intermediaries/ Lends in England, Scotland, Wales and Northern Ireland						
Residential	0.40%			0.37%		
Buy to Let	0.50%			0.45%		
Product Transfers	0.20%			0.18%		
LEEK UNITED BUILDING SOCIETY Tel: 0808 281 9309 www.leekunited.co.uk/intermediaries Lends in England and Wales						
All Products	0.35% + £25	£150		0.35%	£125	
Product transfers	0.25%			0.23%		
LEGAL AND GENERAL HOME FINANCE www.legalandgeneral.com/adviser/ Lends in England, Wales and mainland Scotland						
All Products	3%			2.85%		
Retirement Interest Only	0.55%			0.50%		
Premier Black	2.15%			2.00%		
LENDINVEST www.lendinvest.com Lends in England, Scotland and Wales						
BTL Products	0.70%			0.60%		
Residential	0.60%			0.58%		
Bridging	1.50%			1.45%		
Buy to Let Product Transfer	0.35%			0.33%		
LIVEMORE CAPITAL tel: 020 4525 7754 www.livemorecapital.com Lends in England, Wales and Scotland						
All products (RIO)	0.55%			0.53%		
Ongoing Care	0.13%			0.12%		
Lifetime Mortgages	3.00%		£20,000	2.85%		£19,000
Enhanced Fee It is a requirement of the product that the activities associated with the On-going care fee must be performed for the lifetime of the loan or for 15 years, whichever is shorter.	1.10%			1.08%		

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LOUGHBOROUGH BUILDING SOCIETY Tel: 01509 631953 www.theloughborough.co.uk/intermediaries Lends in England and Wales						
All Products	0.40%	£150.00		0.38%	£125.00	
LV= Tel:0800 028 8974 Lends in England, Wales and Scotland						
Lifetime Mortgage Lump Sum+	1.75% + £50			1.75%		
Lifetime Mortgage Drawdown+	1.50% + £50			1.50%		
MANSFIELD BUILDING SOCIETY Tel: 01623 676 360 www.mansfieldbs.co.uk Lends in England and Wales						
Residential	0.37%			0.35%		
Buy to Let	0.42%			0.40%		
RIO's	0.50%			0.48%		
Product Transfers	0.22%			0.20%		
MARKET HARBOROUGH BUILDING SOCIETY www.mhbs.co.uk/intermediaries Lends in England and Wales						
Residential	0.37%			0.35%		
Bridging	1.02%			1.00%		
Holiday Lets and BTL	0.47%			0.45%		
MARSDEN BUILDING SOCIETY Tel: 01282 440583 www.themarsden.co.uk/intermediarylending Lends in England and Wales						
Residential & Expat Residential	0.40%+ £25			0.40%		
Expat Buy to Let	0.40%+ £25			0.40%		
Clients in retirement	0.40%+ £25			0.40%		
Retirement Interest Only & Later Life	0.55% + £25			0.55%		£5,00
MELTON BUILDING SOCIETY www.themelton.co.uk/brokers Lends in England and Wales						
Standard Residential (inc. Shared Ownership & RTB)	0.40%	£150		0.38%	£125	
BTL & RIO	0.45%	£150		0.40%	£125	
Self-Build & Near Prime	0.50%	£150		0.45%	£125	
Retention Products	0.26%	£150		0.25%	£125	
Credit Assist, Credit Recovery	0.55%	£150		0.50%	£125	
MERCANTILE TRUST Tel: 0800 9806 086 www.mercantiletrust.co.uk Lends in England, Wales, Scotland, Northern Ireland						
Buy to Let	2.00%			1.75%		
METRO BANK Tel: 0203 427 1019 www.metrobankonline.co.uk PLEASE NOTE: Registration restrictions may apply. Please contact Metro Bank helpdesk on 0203 427 1019 for more information. Lends in England and Wales						
Residential	0.40%			0.38%		
Buy to Let	0.43%			0.41%		
Product Transfers	0.30%			0.285%		
MFS (MARKET FINANCIAL SOLUTIONS) Tel: 020 7060 5678 www.mfsuk.com/ Lends on properties in England & Wales						
Unregulated Bridging	1.50%			1.30%		
Unregulated Buy to Let	1.20%			1.10%		
Renewal of Unregulated Bridging	0.75%			0.70%		
MOLO FINANCE Tel: 0333 006 8288 www.molofinance.com Lends on properties in England & Wales						
Buy to Let	0.50%			0.45%		
Product Transfers	0.35%			0.30%		
International Buy to Let	0.55%			0.50%		

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MORE 2 LIFE Tel: 03454 150 150 www.more2life.co.uk Lends in England, Scotland & Wales						
All Products	2.35%			2.25%		
MPOWERED MORTGAGES Tel: 01483 357912 Lends in England and Wales						
Residential	0.40%			0.38%		
BTL	0.60%			0.55%		
NATIONWIDE FOR INTERMEDIARIES Tel: 0800 545 3131 www.nationwide-intermediary.co.uk Lends in England, Scotland, Wales and Northern Ireland						
All standard Products	0.35%			0.33%		
Product Transfers	0.20%			0.19		
Further Advances	0.35%	£100		0.33%	£100	
Ported Products	0.35%			0.33%		
NATWEST INTERMEDIARY SOLUTIONS Tel: 03459 001 110 http://intermediary.natwest.com Lends in England, Scotland, Wales and Northern Ireland						
Residential	0.35%	£250		0.32%	£225	
Buy to Let	0.45%	£250		0.40%	£225	
Product Transfers	0.20%			0.18%		
NATWEST INTERNATIONAL Tel: 01624 632444 https://www.natwestinternational.com/international-banking.html Lends in England, Scotland, Wales and Northern Ireland						
Non-regulated Mortgage Business	0.45%		£20,000	0.40%		£18,500
Product Transfer	0.20%		£20,000	0.18%		£18,500
Regulated Mortgage Business	0.35%		£20,000	0.32%		£18,500
NEWBURY BUILDING SOCIETY Tel: 01635 918 000 www.newbury.co.uk/intermediaries Lends in England and Wales with postcode restrictions						
All Products	0.42%	£125	£3,500	0.40%	£100	£3,300
Product Transfers/Retention Products	0.20%			0.18%		
NEWCASTLE BUILDING SOCIETY Tel: 0345 602 2338 www.newcastleis.co.uk Lends in England, Scotland and Wales						
Standard Products	0.40%			0.39%		
Buy to Let	0.50%			0.47%		
Product Transfer	0.20%			0.18%		
ONEFAMILY Tel: 0800 802 1645 www.onefamilyadviser.com Lends in England, Wales & Scotland						
All Products	2.50%			2.30%		
PARAGON BANK Tel: 0345 849 4040 https://paragonbank.co.uk Lends in England, Scotland and Wales						
Buy to Let	0.55%	£300		0.50%	£250	
Buy to Let Further Advances	0.55%			0.50%		
Buy to Let Product Transfers	0.40%			0.38%		
Second Charge Loans	1.50%			1.35%		
Short Term Loans	0.75%			0.70%		
PENRITH BUILDING SOCIETY Tel: 01768 863675 www.penrithbs.co.uk/Intermediaries/ Lends in England, Wales & Scotland						
All Products	0.45%			0.43%		
Product Transfers	0.30%			0.28%		
PEPPER MONEY Tel: 0333 344 1013 https://intermediary.perenna.com/ Lends in England and Wales						
All Products	0.50%			0.40%		
Product Transfers	0.27%			0.25%		

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PERENNA Tel: 03333 701 105 www.peppergroup.co.uk/lending Lends in England and Wales						
All Products	0.40%			0.38%		
Further Advances	0.20%			0.18%		
Porting	0.40%			0.38%		
Trail Commission <i>Paid every 2 years starting from Year 4 when the firm completes a review of the clients circumstances. This will continue for the life of the loan.</i>	0.20%			0.18%		
PRECISE MORTGAGES Tel: 0800 116 4385 www.precisemortgages.co.uk Lends in England, Scotland and Wales						
Buy to Let	0.60%			0.50%		
Residential Mortgages	0.60%			0.50%		
Second Charge Loans	1.50%			1.25%		
Product Transfers	0.30%			0.28%		
Bridging Loans	1.25%			1.00%		
Refurbished BTL	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		
PRINCIPALITY BUILDING SOCIETY Tel: 0330 33 4021 www.principality.co.uk/pbs/intermediaries Lends in England and Wales						
Buy to Let & Holiday Let	0.40%			0.38%		
Residential Mortgages	0.40%			0.38%		
Product Transfers	0.20%			0.18%		
PROGRESSIVE BUILDING SOCIETY Tel: 0845 604 979 www.theprogressive.com Lends in Northern Ireland only						
New Business	0.38%	£175	£2,000	0.36%	£160	£1,895
Product Transfers	0.20%	£200		0.19%	£190	
PURE RETIREMENT www.pureretirement.co.uk/professionals/						
Sovereign	2.30% + £125		£20,000	2.30%		
Heritage	2.30% + £125		£20,000	2.30%		
Heritage Freedom 40	2.30% + £125		£20,000	2.30%		
QUANTUM MORTGAGES Tel: 01908 909650 www.quantummortgages.co.uk Lends in England, Wales & Northern Island						
All Products	0.75%			0.70%		
RELIANCE BANK www.reliancebankltd.com/mortgages						
House Purchase	0.37%		£2,500	0.35%		£2,375
First Time buyer	0.37%		£2,500	0.35%		£2,375
Remortgage (inc mortgage free properties)	0.37%		£2,500	0.35%		£2,375
Shared Ownership – FTB / House Purchase / Staircase / Remortgage	0.37%		£2,500	0.35%		£2,375
Further Advance	0.37%		£2,500	0.35%		£2,375
Product Transfers	0.20%			0.18%		
SAFFRON FOR INTERMEDIARIES www.saffronforintermediaries.co.uk Lends in England and Wales						
FTB, Next Step, Everyday Own/Occ + BTL Mainstream 3Yr Discounts	0.45%			0.40%		
Self Build	1.00%			0.90%		
Self Employed, Professional, Contractors, BTL ExPat + BTL Light Refurb	0.45%			0.40%		
SANTANDER FOR INTERMEDIARIES www.santanderforintermediaries.co.uk Lends in England, Scotland, Wales and Northern Ireland						
Standard Residential (including Ported products)	0.34%			0.33%		
Buy to Let (including Ported products)	0.45%			0.45%		
Product Transfers	0.20%			0.19%		

PRODUCT	GROSS FEE RECEIVED			NET FEE PAID OUT		
	Fee	Min	Max	Fee	Min	Max
SCOTTISH WIDOWS BANK www.scottishwidows.co.uk Lends in England, Scotland, Wales and Northern Ireland						
All Products inc. further advance, porting and product transfers	0.36%		£10,000	0.35%		£9,500
SCOTTISH BUILDING SOCIETY Tel: 0345 845 0829 www.scottishbs.co.uk/ Lends on properties in limited postal codes						
All Products	0.42%			0.40%		
SKIPTON INTERMEDIARIES Tel: 0345 600 1469 www.skipton-intermediaries.co.uk Lends in England, Scotland and Wales						
Standard Residential Range (+ Protod Products)	0.40%			0.37%		
Large Loan Residential Range - Loans Between £1m - £3m	0.40%		£12,000	0.37%		£11,100
Buy to Let (+ Protod Products - no maximum)	0.50%		£7,500	0.45%		£7,025
Shared Ownership	0.45%			0.42%		
Additional Borrowing during current product term - Residential**	0.30%			0.28%		
Additional Borrowing during current product term - Buy to Let**	0.35%			0.33%		
Additional Borrowing at time of Product Transfer – Residential***	0.30%			0.28%		
Additional Borrowing at time of Product Transfer – Buy to let***	0.35%			0.33%		
Product Transfers - Residential***	0.30%			0.28%		
Product Transfers - Buy to Let***	0.35%			0.33%		
Minimum loan size of £10,000 *No minimum loan size						
STANDARD LIFE HOME FINANCE Lends in England, Wales & Scotland						
All Products	2.85%			2.75%		
STRIDEUP Tel:0203 875 3585 www.intermediaries.strideup.co/ Lends in England						
Advised Sale	0.55%			0.50%		
Referred Sale	0.45%			0.40%		
SUFFOLK BUILDING SOCIETY Tel:03301231073 www.suffolkforintermediaries.co.uk Lends in England and Wales						
All Products	0.40%	£125		0.37%	£110	
Further Advance		£150			£150	
SWANSEA BUILDING SOCIETY www.swansea-bs.co.uk/broker-zone/swansea-intermediaries Lends in England & Wales						
All Products	0.37%			0.35%		
TANDEM BANK Tel: 01253 603951 www.intermediary.tandem.co.uk/ Lends in England and Wales						
All Products	0.60%			0.50%		
TEACHERS BUILDING SOCIETY Tel: 0800 378 669 option 2 www.teachersbs.co.uk/intermediary Lends in England and Wales						
All Products	0.35%			0.33%		
THE CO-OPERATIVE BANK FOR INTERMEDIARIES Tel: 0345 070 1999* option 1 www.platform.co.uk Lends in England, Scotland and Wales						
Mainstream Products	0.40%			0.37%		
Buy to Let	0.48%			0.45%		
Buy to Let Premier / Let to Buy	0.48%			0.45%		
Product Transfers	0.30%			0.28%		
Further Advances and Ported	0.30%			0.28%		
THE MORTGAGE LENDER Tel: 0344 257 0418 www.themortgagelender.co.uk Lends in England, Scotland and Wales						
Residential	0.60%			0.50%		
Buy to Let	0.60%			0.50%		
Product Transfers	0.30%			0.28%		

PRODUCT	GROSS FEE RECEIVED			NET FEE PAID OUT		
	Fee	Min	Max	Fee	Min	Max
THE MORTGAGE WORKS Tel:0800 545 3131 www.themortgageworks.co.uk Lends in England, Scotland and Wales						
Buy to Let	0.44%			0.39%		
Product Transfers	0.20%			0.19%		
BTL Limited Company and Large Portfolio	0.54%			0.49%		
Further Advances for Ltd Company BTL	0.54%			0.49%		
THE NOTTINGHAM FOR INTERMEDIARIES Tel: 0344 481 0029 www.thenottingham-intermediaries.com Lends in England and Wales						
Residential and Buy to Let	0.40%	£200		0.38%	£175	
Limited Company Buy to Let	0.55%	£200		0.50%	£175	
Product Transfers - BTL & Residential	0.30%			0.25%		
Product Transfers - Ltd Co BTL & RIO	0.35%			0.33%		
RIO's, foreign national, returning expat	0.50%	£200		0.48%	£175	
THE STAFFORD FOR INTERMEDIARIES Tel: 01785 223 212 www.srbs.co.uk/intermediaries/login/ Lends in England and Wales						
All Products	0.40%			0.38%		
THE WEST BROM FOR INTERMEDIARIES www.wbfi.co.uk Tel: 0345 241 3597 Lends in England and Wales						
All Products	0.40%			0.38%		
Product Transfers	0.20%			0.18%		
TIPTON AND COSELEY BUILDING SOCIETY Tel: 0121 521 4000 www.thetipton.co.uk Lends in England and Wales No procurement fees will be made on applications with an adverse coal mining report						
Standard Products	0.42%	£225		0.40%	£200	
Buy to Let Products	0.45%	£225		0.43%	£200	
Product Transfers	0.20%	£225		0.18%	£200	
TOGETHER Tel: 0161 451 3154 www.togethermoney.com Lends in England, Scotland and Wales No procurement fees will be made on applications with an adverse coal mining report						
Residential First Charge Mortgage	0.60%			0.55%		
Buy-to-Let Mortgage or Consumer Buy-to Let Mortgage	0.60%			0.55%		
regulated & non-regulated bridging loans	1.00%			0.9%		
TSB BANK www.intermediary.tsb.co.uk/ LIMITED DISTRIBUTION - please check with lender						
BTL Product Transfers	0.28%			0.27%		
BTL	0.44%			0.39%		
Residential	0.35%			0.33%		
Residential 5 Year Fixed Rate Product Transfer	0.28%			0.27%		
Residential 2 Year Fixed Rate Product Transfer	0.28%			0.27%		
UNITED TRUST BANK www.utbank.co.uk/intermediaries/ Tel: 020 7190 5555 Lends in England, Wales and Mainland Scotland						
Residential	0.45%			0.40%		
2nd charge	1.25%			1.00%		
BTL	0.50%			0.45%		
Product Transfers	0.40%			0.38%		
Product Transfers 2nd charge	1.00%			0.95%		
VERNON BUILDING SOCIETY www.thevernon.co.uk/intermediaries Tel: 0161 429 4327 Lends in England and Wales						
Residential	0.37%	£150		0.35%	£125	
BTL	0.42%	£150		0.40%	£125	
Self Build	0.37%	£150		0.35%	£125	
Retention / Product Transfers	0.22%	£150		0.20%	£125	

PRODUCT	GROSS FEE RECEIVED			NET FEE PAID OUT		
	Fee	Min	Max	Fee	Min	Max
VIDA HOMELOANS Tel: 0300 024 6246 www.vidahomeloans.co.uk/intermediaries Lends in England, Wales and Scotland						
Residential	0.60%			0.55%		
Buy to Let	0.60%			0.55%		
Product Transfers	0.30%			0.28%		
VIRGIN MONEY intermediaries.virginmoney.com/virgin Lends in England, Scotland, Wales and Northern Ireland						
Residential, Help to Buy, Buy to Let and Ported Products	0.50%			0.45%		
Product Transfers	0.38%			0.35%		
WEST ONE Tel:0333 1234556 www.westoneloans.co.uk						
Residential	0.50%			0.40%		
BTL	0.60%			0.50%		
Product Transfers	0.30%			0.29%		
ZEPHYR HOMELOANS www.zephyrhomeloans.co.uk Tel: 0370 707 1894 Lends in England and Wales						
All Products	0.50%			0.45%		
3MC https://www.3-mc.com/ Tel: 0161 962 7800 (option 3) Lends in England, Wales, Scotland & Northern Island						
Refer to 3mc's dedicated website page for the full proc fee list, dependent on the lender.						

Contact us.

Customer services:

0330 303 0236

Telephone hours

Monday 9.00am to 5.00pm

Tuesday 9.00am to 5.00pm

Wednesday 10.00am to 5.00pm

Thursday 9.00am to 5.00pm

Friday 9.00am to 5.00pm

TMAclub 

THIS COMMUNICATION IS DIRECTED AT MORTGAGE INTERMEDIARIES ONLY. IT IS NOT INTENDED FOR MEMBERS OF THE PUBLIC. PEOPLE WHO DO NOT HAVE MORTGAGE EXPERIENCE SHOULD NOT RELY ON THIS COMMUNICATION

04.09.2024 v30.7

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