



www.tmaclub.com

How to submit business

Direct to lender

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 either TMA on your sourcing system or by clearly marking the application 'TMA'.

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%	£200	
Buy to Let	0.50%	£250		0.45%	£250	
Residential Further advances £5,000 or more	0.30%	£50		0.30%	£50	
Ported products (top-up amount only)	0.30%			0.30%		
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						
Standard Products	0.45%			0.40%		
Product Transfers	0.35%			0.30%		
BARCLAYS Tel: 0345 073 3330 www.woolwichintermediaries.co.uk 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%		
BLUESTONE MORTGAGES Tel: 0800 368 1833 www.bluestone.co.uk Lends in England and Wales						
Residential	0.60%			0.50%		
Buy to Let	0.60%			0.50%		
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 Mortgage Products, Further Advances (Minimum £15,000 Online Lending), Product Transfers and Porting	0.44%			0.42%		

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PRODUCT	GROSS FEE RECEIVED			NET FEE PAID OUT		
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BUCKINGHAMSHIRE BUILDING SOCIETY Lends in England and Wales						
Prime Market / Non Standard for Owner Occupied Purchases	0.37%		£2,000	0.35%		£2,000
Prime Market / Non Standard for Owner Occupied Remortgages	0.37%		£2,000	0.35%		£2,000
Buy to Let / Consumer Buy to Let	0.40%		£2,000	0.38%		£1,800
Specialist Markets - Contractor	0.40%		£2,000	0.38%		£1,800
BUILDLOAN Tel: 0345 223 4447 www.buildstore.co.uk/buildloan Lends in England, Scotland and Wales						
Buckinghamshire Building Society	0.40%			0.35%		
Chorley Building Society	0.40%			0.35%		
Darlington Building Society	0.40%			0.35%		
Dudley Building Society	0.40%			0.35%		
Furness Building Society	0.40%			0.35%		
Hanley Economic BS	0.40%			0.35%		
Holmesdale BS	0.40%			0.35%		
Kent Reliance	0.40%			0.35%		
Mansfield Building Society	0.40%			0.35%		
Monmouthshire Building Society	0.40%			0.35%		
Newcastle Building Society	0.40%			0.35%		
The Nottingham For Intermediaries	0.40%	£200	£2,000	0.35%	£175	£1,750
Tipton and Coseley	0.40%			0.35%		
Stafford Railway Building Society	0.40%			0.35%		
COVENTRY FOR INTERMEDIARIES Tel: 0800 121 7788 www.coventryintermediaries.co.uk Lends in England, Scotland and Wales						
COVENTRY BUILDING SOCIETY						
Standard Residential, FTB, Offset	0.43%		£4,000	0.40%		£4,000
GODIVA MORTGAGES LTD						
Buy to Let	0.43%		£4,000	0.40%		£4,000
Buy to Let Product Transfers	0.30%			0.28%		
EARL SHILTON BUILDING SOCIETY Tel: 01455 844422 www.esbs.co.uk Lends in England and Wales						
Up to £74,999	£275			£250		
£75,000 - £149,999	£525			£500		
£150,000 - £250,000	£775			£750		
Over £250,000	0.35%+£25			0.35%		
FLEET MORTGAGES Tel: 01252 916 800 www.fleetmortgages.co.uk Lends in England and Wales						
All Products	0.50%			0.45%		
FURNESS BUILDING SOCIETY Tel: 0800 220568 www.furnessbs.co.uk Lends in England, Scotland and Wales						
All Rates	0.40%			0.38%		
HALIFAX INTERMEDIARIES www.halifax-intermediaries.co.uk Lends in England, Scotland, Wales and Northern Ireland From time to time Halifax issue products which have a different procurement fee from standard products.						
Mortgage Products, Product Transfers and Further Advances	0.33%			0.32%		
HINCKLEY AND RUGBY BUILDING SOCIETY Lends in England and Wales						
Standard Products	0.40%+£20			0.40%		

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	Fee	Min	Max	Fee	Min	Max
HODGE LIFETIME Tel: 0800 731 4076 www.hodgelifetime.com Lends in England, Scotland and Wales						
55+ Product Only	0.55%	£225		0.50%	£225	
Product Transfers (55+ Product Only)	0.25%			0.23%		
Flexible Lifetime Mortgage	2.25%+£50		£11,250	2.25%		£11,250
Flexible Lifetime Mortgage Additional Borrowing	2.25%+£50		£11,250	2.25%		£11,250
Lump Sum Lifetime Mortgage	2.25%+£50		£11,250	2.25%		£11,250
Lump Sum Lifetime Mortgage Additional Borrowing	2.25%+£50		£11,250	2.25%		£11,250
Retirement Mortgage	1.25%+£50	£300		1.25%	£300	
Retirement Mortgage Additional Borrowing	1.25%+£50	£300		1.25%	£300	
HOLMESDALE BUILDING SOCIETY Tel: 01737 232324 www.theholmesdale.co.uk/intermediaries Lends in England and Wales						
Residential	0.37%		£2,500	0.35%		£2,500
Product Transfers	0.20%		£2,500	0.18%		£2,500
KENSINGTON Tel: 0800 111 020 www.kmc.co.uk Lends in England and Wales						
All Products	0.50%			0.40%		
KENT RELIANCE Tel: 01634 835791 www.kentrelianceforintermediaries.co.uk Lends in England and Wales						
Residential	0.40%			0.35%		
Buy to Let	0.50%			0.45%		
Further Advance	0.35%			0.33%		
Product Transfers	0.25%			0.23%		
KEYSTONE Tel: 03451 489086 www.keystonepropertyfinance.co.uk Lends in England, Scotland and Wales						
Buy to Let	0.80%			0.70%		
LEEDS BUILDING SOCIETY Tel: 01132 257889 www.leedsintroducer.co.uk 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%		
MAGELLAN HOMELOANS Tel: 02071 979424 www.magellanhomeloans.co.uk Lends in England, Scotland and Wales						
All Products	0.60%			0.50%		
MARSDEN BUILDING SOCIETY www.themarsden.co.uk/intermediarylending Lends in England and Wales						
Residential and Professional	0.40%+£25			0.40%		
Buy to Let	0.50%+£25			0.50%		
Lending to Retired	0.60%+£25			0.60%		
MBS LENDING LTD www.themelton.co.uk/brokers Lends in England and Wales						
Near Prime & Credit Assist	0.55%+£25	£150	£1,000	0.55%		£1,000
Credit Recovery	0.65%+£25	£150	£1,000	0.65%		£1,000
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%		£20,000	0.38%		£19,750
Buy to Let	0.43%		£20,000	0.41%		£19,750
Product Transfers	0.20%		£20,000	0.19%		£19,750

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	Fee	Min	Max	Fee	Min	Max
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%		
NATWEST INTERMEDIARY SOLUTIONS Tel: 03459 001 110 http://intermediary.natwest.com Lends in England, Scotland, Wales and Northern Ireland						
Residential	0.35%	£250	£6,000	0.32%	£228	£5,485
Buy to Let	0.45%	£250	£6,000	0.40%	£222	£5,340
Product Transfers	0.20%	£250	£6,000	0.18%	£225	£5,400
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%		
NEWTREET MORTGAGES https://www.newstreetmortgages.com/intermediary-mortgages Lends in England and Wales						
Buy to Let	0.50%			0.45%		
PARAGON Tel: 0345 849 4040 https://www.paragonbank.co.uk Lends in England, Scotland and Wales						
Buy to Let	0.55%	£300		0.50%	£250	
Buy to Let Switch Product Transfer	0.25%			0.23%		
PEPPER HOMELOANS Tel: 03333 701 105 https://www.peppergroup.co.uk/lending Lends in England and Wales						
All Products	0.50%			0.40%		
PLATFORM www.platform.co.uk Lends in England, Scotland and Wales						
Mainstream Products	0.40%		£4,000	0.37%		£3,700
Buy to Let	0.48%		£1,680	0.45%		£1,505
Buy to Let Premier / Let to Buy	0.48%		£2,400	0.45%		£2,150
Product Transfers	0.30%			0.28%		
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%		
BRIDGING LOANS						
Standard Loans	1.75%			1.35%		
Fee Free Loans	1.00%			0.90%		
PRINCIPALITY BUILDING SOCIETY Lends in England and Wales						
Buy to Let	0.40%		£2,500	0.40%		£2,500
Residential Mortgages	0.40%		£2,500	0.38%		£2,500
Product Transfers	0.20%			0.18%		
PROGRESSIVE BUILDING SOCIETY www.theprogressive.com Lends in Northern Ireland only						
New Business	0.38%	£175	£1,500	0.38%	£160	£1,425
Product Transfers	0.20%	£200		0.19%	£190	
SANTANDER FOR INTERMEDIARIES www.santanderforintermediaries.co.uk Lends in England, Scotland, Wales and Northern Ireland						
*Santander: A minimum proc fee of £400 is paid where the loan is greater than £25,000. This minimum applies to both Residential and BTL new business.						
Standard Residential	0.34%	£400*		0.33%	£375*	
Buy to Let	0.50%	£400*		0.50%	£400*	
Product Transfers	0.20%			0.19%		

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SCOTTISH WIDOWS BANK Tel: 0330 303 3495 www.securetrustbank.com Lends in England, Scotland, Wales and Northern Ireland						
All Products	0.37%+£50			0.37%		
Further Advances	£100			£100		
Product Transfers	0.37%+£50			0.37%		
SECURE TRUST BANK Tel: 0345 845 0829 www.scottishwidows.co.uk Lends in England and Wales						
All Products	0.50%			0.40%		
SKIPTON BUILDING SOCIETY Tel: 0345 600 1469 www.skipton-intermediaries.co.uk Lends in England, Scotland and Wales						
Standard Residential Range	0.40%		£4,000	0.37%		£3,700
Buy to Let	0.50%		£3,750	0.45%		£3,375
Product Transfers - Residential	0.30%			0.28%		
Product Transfers - Buy to Let	0.35%			0.33%		
THE FAMILY BUILDING SOCIETY familybuildingsociety.co.uk/ Lends in England and Wales						
Family Building Society Retirement Lifestyle Booster Mortgage	0.37%			0.35%		
Family Building Society Offset Mortgage	0.52%			0.50%		
Family Building Society Family Mortgage	0.57%			0.55%		
Product Transfers	0.22%			0.20%		
THE HANLEY ECONOMIC BUILDING SOCIETY www.thehanley.co.uk Lends in England and Wales						
Residential	0.35%			0.33%		
Buy to Let	0.40%			0.37%		
THE MANSFIELD BUILDING SOCIETY www.mansfieldbs.co.uk Lends in England and Wales						
Residential	0.37%			0.35%		
Buy to Let	0.42%			0.40%		
THE MELTON BUILDING SOCIETY www.themelton.co.uk/brokers Lends in England and Wales						
All Applications	0.35%+£25	£150	£1,000	0.35%	£150	£1,000
THE MORTGAGE LENDER www.themortgagelender.co.uk Lends in England, Scotland and Wales ** The Mortgage Lender. Enhanced procurement fee will apply to applications submitted between 01.06.17 and 31.08.17.						
Residential (excluding offset products)	0.58%+ £250			0.50%+ £250		
Offset	0.58%			0.50%		
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%		
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	£2,000	0.38%	£175	£1,850
TIPTON AND COSELEY BUILDING SOCIETY Tel: 0121 521 4028 www.thetipton.co.uk Lends in England only No procurement fees will be made on applications with an adverse coal mining report						
Standard Products	0.42%	£225	£2,100	0.40%	£225	£2,000
Buy to Let Products	0.45%	£225	£2,100	0.43%	£225	£1,500

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VIDA HOMELOANS Tel: 0300 024 6246 www.vidahomeloans.co.uk/intermediaries Lends in England and Wales						
Residential	0.45%			0.40%		
Buy to Let	0.50%			0.45%		
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%		

CONTACT US

ADDRESS

Customer Services

TMA Mortgage Club,
Shire House,
Birmingham Road,
Lichfield,
Staffordshire.
WS14 9BW

TELEPHONE HOURS

Customer Services: 0330 303 0236

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

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