



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 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%	£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%		
Commercial Buy to Let	0.80%			0.75%		
Specialist Buy to Let (BTL Ltd Co., HMO and Multi-Unit Freehold)	0.80%			0.75%		
BANK OF IRELAND Tel: 0345 266 8928 www.bankofireland4intermediaries.co.uk LIMITED DISTRIBUTION - Please check with lender						
All Residential, excluding First Start	0.40%			0.38%		
First Start	0.50%			0.48%		
Buy to Let	0.50%			0.48%		
Product Transfers	0.25%			0.23%		
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	0.375%			0.35%	£150	
BLUESTONE MORTGAGES Tel: 0800 368 1833 www.bluestone.co.uk Lends in England, Scotland & 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%		

PRODUCT	GROSS FEE RECEIVED			NET FEE PAID OUT		
	Fee	Min	Max	Fee	Min	Max
BUCKINGHAMSHIRE BUILDING SOCIETY Tel: 01494 879517 www.bucksbs.co.uk/intermediaries Lends in England and Wales						
All Products	0.40%		£4,000	0.38%		£3,000
Buy to Let / Consumer Buy to Let	0.42%		£4,000	0.40%		£3,000
Specialist Markets - Contractor	0.42%		£4,000	0.40%		£3,000
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%		
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%		
CENTRAL TRUST Tel: 01257 235000 www.centraltrust.co.uk Lends in England, Scotland and Wales						
All Products	1.50%			1.30%		
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%		
COVENTRY FOR INTERMEDIARIES Tel: 0800 121 7788 www.coventrybuildingsociety.co.uk/intermediaries Lends in England, Scotland and Wales						
COVENTRY BUILDING SOCIETY						
Standard Residential, FTB, Offset	0.43%			0.40%		
GODIVA MORTGAGES LTD						
Buy to Let	0.43%			0.40%		
All Product Transfers	0.30%			0.28%		
DARLINGTON BUILDING SOCIETY Tel: 01325 741004 www.darlington.co.uk Lends in England and Wales						
All Products	0.37%			0.35%		
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	
THE FAMILY BUILDING SOCIETY Tel: 01372 744 155 www.familybuildingsociety.co.uk/ Lends in England and Wales						
Family Building Society Buy to Let	0.52%			0.50%		
Family Building Society Owner Occupier	0.42%			0.40%		
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%		
FLEET MORTGAGES Tel: 01252 916 800 www.fleetmortgages.co.uk Lends in England and Wales						
All Products	0.50%			0.45%		
FOUNDATION HOME LOANS FOR INTERMEDIARIES Tel: 0344 770 8032 www.foundationforintermediaries.co.uk Lends in England and Wales						
All Rates	0.50%			0.45%		

PRODUCT	GROSS FEE RECEIVED			NET FEE PAID OUT		
	Fee	Min	Max	Fee	Min	Max
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%		
HANLEY ECONOMIC BUILDING SOCIETY Tel: 01782 255 159 www.thehanley.co.uk/intermediaries Lends in England and Wales						
Residential	0.35%			0.33%		
Buy to Let	0.40%			0.37%		
HINCKLEY AND RUGBY BUILDING SOCIETY www.hrbs.co.uk/introducers Lends in England and Wales						
Standard Products	0.42%			0.40%		
HODGE LIFETIME Tel: 0800 731 4076 www.hodgelifetime.com Lends in England, Scotland and Wales						
55+ /55+RIO Products 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	
HSBC Tel: 0808 281 9309 www.intermediaries.hsbc.co.uk/ LIMITED DISTRIBUTION - PLEASE CHECK WITH LENDER						
All Products	0.40%			0.38%		
INTERBAY Tel: 045 878 7000 www.interbay.co.uk Lends in England and Wales						
Buy to Let, Commercial and Semi-Commercial	1.05%			0.85%		
Bridging	1.20%			1.00%		
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	0.30%			0.28%		
KEYSTONE Tel: 03451 489086 www.keystonepropertyfinance.co.uk Lends in England and Wales						
Buy to Let	0.80%			0.70%		
LANDBAY Tel: 02070 962700 www.landbay.co.uk/intermediaries Lends in England and Wales						
All Products	0.55%			0.45%		

ONLY FOR USE BY MORTGAGE INTERMEDIARIES



It's load up time

Introducing our new direct upload facility that's now available to all brokers who use our website to submit mortgage applications. As well as being easy-to-use, it also has these added benefits:

- Cases underwritten quicker
- Secure
- Intelligent packaging assistance for RFT submission
- No need to certify documents individually
- Administrator access
- Upload pdf and jpeg files up to 10MB

Everything you need to know can be found on page 2 of our Packaging Requirements guide which is in the Forms and guides section of our web site.

For more information go to intermediary.natwest.com or log on to  LiveTALK

NatWest Intermediary Solutions



NatWest

PRODUCT	GROSS FEE RECEIVED			NET FEE PAID OUT		
	Fee	Min	Max	Fee	Min	Max

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%		

LEEK UNITED BUILDING SOCIETY Tel: 0808 281 9309 www.leekunited.co.uk/intermediaries
Lends in England and Wales

All Products	0.35% + £25	£175		0.35%	£150	
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MAGELLAN HOMELOANS Tel: 02071 979424 www.magellanhomeloans.co.uk
Lends in England, Scotland and Wales

All Products	0.60%			0.50%		
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THE 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%		

MARSDEN BUILDING SOCIETY Tel: 01282 440583 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%		
Retirement Interest Only	0.40% + £25			0.40%		

MASTHAVEN Tel: 030 363 6666 www.masthaven.co.uk
Lends in England Wales and Scotland

First Charge Mortgages	0.55%			0.50%		
Second Charge Mortgages	1.25%			1.10%		
Bridging Loans	1.50%			1.35%		

MBS LENDING LTD Tel: 01664 41444 www.mbslending.co.uk
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

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
Product Transfers	0.25%+ £25	£150	£1,000	0.25%	£150	£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	0.30%		£20,000	0.285%		£19,750

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	£10,000	0.32%	£228	£5,485
Buy to Let	0.45%	£250	£10,000	0.40%	£222	£5,340
Product Transfers	0.20%	£250	£10,000	0.18%	£225	£5,400

PRODUCT	GROSS FEE RECEIVED			NET FEE PAID OUT		
	Fee	Min	Max	Fee	Min	Max

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 Transfers	0.20%			0.18%		

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
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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 Further Advances	0.55%			0.50%		
Buy to Let Switch Product Transfer	0.25%			0.23%		

PEPPER MONEY Tel: 03333 701 105 <https://www.peppergroup.co.uk/lending>
Lends in England and Wales

All Products	0.50%			0.40%		
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PLATFORM Tel: 0345 070 1999* option 1 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%		
Second Charge Loans	1.50%			1.35%		

BRIDGING LOANS

Standard Loans	1.75%			1.35%		
Fee Free Loans	1.00%			0.90%		

PRINCIPALITY BUILDING SOCIETY Tel: 0330 33 4021 www.principality.co.uk/pbs/intermediaries
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 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	

SAFFRON FOR INTERMEDIARIES www.saffronforintermediaries.co.uk
Lends in England and Wales

FTB, Next Step, Everyday Own/Occ + BTL Mainstream 3Yr Discounts	0.40%			0.35%		
Self Build	1.00%			0.90%		
Self Employed, Professional, Contractors, BTL ExPat + BTL Light Refurb	0.50%			0.40%		

SANTANDER FOR INTERMEDIARIES www.santanderforintermediaries.co.uk
Lends in England, Scotland, Wales and Northern Ireland

Standard Residential	0.34%	£250		0.33%	£225	
Buy to Let	0.50%	£250		0.50%	£250	
Product Transfers	0.20%			0.19%		

PRODUCT	GROSS FEE RECEIVED			NET FEE PAID OUT		
	Fee	Min	Max	Fee	Min	Max

SCOTTISH WIDOWS BANK Tel: 0345 845 0829 www.scottishwidows.co.uk
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%		

SKIPTON INTERMEDIARIES 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
Shared Ownership	0.45%			0.42%		
Product Transfers - Residential	0.30%			0.28%		
Product Transfers - Buy to Let	0.35%			0.33%		

STAFFORD RAILWAY BUILDING SOCIETY Tel: 01785 223 212 www.srbs.co.uk/intermediaries/login/
Lends in England and Wales

All Products	0.40%			0.38%		
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THE MORTGAGE LENDER Tel: 0344 257 0418 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%		
Buy to Let	0.60%			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%		
Limited Company Buy to Let	0.54%			0.49%		
Product Transfers	0.20%			0.19%		
Large Portfolio Applications	0.54%			0.49%		

TIPTON AND COSELEY BUILDING SOCIETY Tel: 0121 521 4028 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	£2,100	0.40%	£225	£2,000
Buy to Let Products	0.45%	£225	£2,100	0.43%	£225	£1,500

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%		

VIDA HOMELOANS Tel: 0300 024 6246 www.vidahomeloans.co.uk/intermediaries
Lends in England, Wales and Scotland

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

TELEPHONE HOURS

Customer Services: 0330 303 0236

Monday 9.00am to 5.00pm Thursday 9.00am to 5.00pm

Tuesday 9.00am to 5.00pm Friday 9.00am to 5.00pm

Wednesday 10.00am to 5.00pm

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

All information is checked for accuracy and is current at 12/03/2019. However, please check the TMA website to confirm details and availability

3.1 March 19 #1014