



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
<b>ACCORD MORTGAGES</b> <a href="http://www.accordmortgages.com">www.accordmortgages.com</a> 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%		
<b>AFFIRMATIVE FINANCE</b> Tel: 0800 448 484 <a href="http://www.affirmativefinance.co.uk">www.affirmativefinance.co.uk</a> Lends in England, Scotland and Wales						
All Products	1.5% of loan amount			1.45% of loan amount		
<b>ALDERMORE MORTGAGES</b> Tel: 0333 321 1000 <a href="http://www.aldermore.co.uk/intermediaries">www.aldermore.co.uk/intermediaries</a> 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%		
<b>BANK OF IRELAND</b> Tel: 0345 266 8928 <a href="http://www.bankofireland4intermediaries.co.uk">www.bankofireland4intermediaries.co.uk</a> <b>LIMITED DISTRIBUTION - Please check with lender</b>						
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%		
<b>BARCLAYS</b> Tel: 0345 073 3330 <a href="http://www.intermediaries.uk.barclays/home/">www.intermediaries.uk.barclays/home/</a> 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%		
<b>BATH BUILDING SOCIETY</b> Tel: 01225 475 737 <a href="http://www.bathbuildingsociety.co.uk">www.bathbuildingsociety.co.uk</a> Lends in England and Wales						
All Products	0.375%			0.35%	£150	
<b>BLUESTONE MORTGAGES</b> Tel: 0800 368 1833 <a href="http://www.bluestone.co.uk">www.bluestone.co.uk</a> Lends in England, Scotland & Wales						
Residential	0.60%			0.50%		
Buy to Let	0.60%			0.50%		
<b>BM SOLUTIONS</b> Tel: 0345 850 5000 <a href="http://www.bmsolutions.co.uk">www.bmsolutions.co.uk</a> 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
<b>BUCKINGHAMSHIRE BUILDING SOCIETY</b> 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
<b>BUILDLOAN</b> 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%		
<b>CENTRAL TRUST</b> Tel: 01257 235000 www.centraltrust.co.uk Lends in England, Scotland and Wales						
All Products	1.50%			1.30%		
<b>CHORLEY BUILDING SOCIETY</b> 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%		
<b>COVENTRY FOR INTERMEDIARIES</b> 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%		
<b>DARLINGTON BUILDING SOCIETY</b> Tel: 01325 741004 www.darlington.co.uk Lends in England and Wales						
All Products	0.37%			0.35%		
<b>EARL SHILTON BUILDING SOCIETY</b> Tel: 01455 844422 www.esbs.co.uk Lends in England and Wales						
All Products	0.40%+ £25	£275		0.40%	£250	
<b>THE FAMILY BUILDING SOCIETY</b> 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%		
<b>FLEET MORTGAGES</b> Tel: 01252 916 800 www.fleetmortgages.co.uk Lends in England and Wales						
All Products	0.50%			0.45%		
<b>FOUNDATION HOME LOANS FOR INTERMEDIARIES</b> 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
<b>FURNESS BUILDING SOCIETY</b> Tel: 0800 220568 www.furnessbs.co.uk Lends in England, Scotland and Wales						
All Rates	0.40%			0.38%		
<b>HALIFAX INTERMEDIARIES</b> 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%		
<b>HANLEY ECONOMIC BUILDING SOCIETY</b> 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%		
<b>HINCKLEY AND RUGBY BUILDING SOCIETY</b> www.hrbs.co.uk/introducers Lends in England and Wales						
Standard Products	0.42%			0.40%		
<b>HODGE LIFETIME</b> 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	
<b>HSBC</b> Tel: 0808 281 9309 www.intermediaries.hsbc.co.uk/ LIMITED DISTRIBUTION - PLEASE CHECK WITH LENDER						
All Products	0.40%			0.38%		
Product Transfers	0.20%			0.19%		
<b>INTERBAY</b> 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%		
<b>KENSINGTON</b> Tel: 0800 111 020 www.kmc.co.uk Lends in England and Wales						
All Products	0.50%			0.40%		
<b>KENT RELIANCE</b> 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%		
<b>KEYSTONE</b> Tel: 03451 489086 www.keystonepropertyfinance.co.uk Lends in England and Wales						
Buy to Let	0.80%			0.70%		
<b>LANDBAY</b> Tel: 02070 962700 www.landbay.co.uk/intermediaries Lends in England and Wales						
All Products	0.55%			0.45%		
<b>LEEDS BUILDING SOCIETY</b> 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%		

PRODUCT	GROSS FEE RECEIVED			NET FEE PAID OUT		
	Fee	Min	Max	Fee	Min	Max
<b>LEEK UNITED BUILDING SOCIETY</b> Tel: 0808 281 9309 <a href="http://www.leekunited.co.uk/intermediaries">www.leekunited.co.uk/intermediaries</a> Lends in England and Wales						
All Products	0.35% + £25	£175		0.35%	£150	
<b>MAGELLAN HOMELOANS</b> Tel: 02071 979424 <a href="http://www.magellanhomeloans.co.uk">www.magellanhomeloans.co.uk</a> Lends in England, Scotland and Wales						
All Products	0.60%			0.50%		
<b>THE MANSFIELD BUILDING SOCIETY</b> Tel: 01623 676 360 <a href="http://www.mansfieldbs.co.uk">www.mansfieldbs.co.uk</a> Lends in England and Wales						
Residential	0.37%			0.35%		
Buy to Let	0.42%			0.40%		
<b>MARSDEN BUILDING SOCIETY</b> Tel: 01282 440583 <a href="http://www.themarsden.co.uk/intermediarylending">www.themarsden.co.uk/intermediarylending</a> 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%		
<b>MASTHAVEN</b> Tel: 030 363 6666 <a href="http://www.masthaven.co.uk">www.masthaven.co.uk</a> 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%		
<b>MBS LENDING LTD</b> Tel: 01664 41444 <a href="http://www.mbslending.co.uk">www.mbslending.co.uk</a> 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
<b>THE MELTON BUILDING SOCIETY</b> <a href="http://www.themelton.co.uk/brokers">www.themelton.co.uk/brokers</a> 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
<b>METRO BANK</b> Tel: 0203 427 1019 <a href="http://www.metrobankonline.co.uk">www.metrobankonline.co.uk</a> 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
<b>NATIONWIDE FOR INTERMEDIARIES</b> Tel: 0800 545 3131 <a href="http://www.nationwide-intermediary.co.uk">www.nationwide-intermediary.co.uk</a> Lends in England, Scotland, Wales and Northern Ireland						
All standard Products	0.35%			0.33%		
Product Transfers	0.20%			0.19%		
<b>NATWEST INTERMEDIARY SOLUTIONS</b> Tel: 03459 001 110 <a href="http://intermediary.natwest.com">http://intermediary.natwest.com</a> 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
<b>NEWCASTLE BUILDING SOCIETY</b> Tel: 0345 602 2338 <a href="http://www.newcastleis.co.uk">www.newcastleis.co.uk</a> 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%		

PRODUCT	GROSS FEE RECEIVED			NET FEE PAID OUT		
	Fee	Min	Max	Fee	Min	Max
<b>THE NOTTINGHAM FOR INTERMEDIARIES</b> Tel: 0344 481 0029 <a href="http://www.thenottingham-intermediaries.com">www.thenottingham-intermediaries.com</a> Lends in England and Wales						
Residential and Buy to Let	0.40%	£200	£2,000	0.38%	£175	£1,850
<b>ONEFAMILY</b> Tel: 0800 802 1645 <a href="https://www.onefamilyadviser.com">https://www.onefamilyadviser.com</a> Lends in England and Wales						
All Products	2.5%			2.3%		
<b>PARAGON</b> Tel: 0345 849 4040 <a href="https://www.paragonbank.co.uk">https://www.paragonbank.co.uk</a> 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%		
<b>PEPPER MONEY</b> Tel: 03333 701 105 <a href="https://www.peppergroup.co.uk/lending">https://www.peppergroup.co.uk/lending</a> Lends in England and Wales						
All Products	0.50%			0.40%		
<b>PLATFORM</b> Tel: 0345 070 1999* option 1 <a href="http://www.platform.co.uk">www.platform.co.uk</a> 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%		
<b>PRECISE MORTGAGES</b> Tel: 0800 116 4385 <a href="http://www.precisemortgages.co.uk">www.precisemortgages.co.uk</a> 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%		
<b>BRIDGING LOANS</b>						
Standard Loans	1.75%			1.35%		
Fee Free Loans	1.00%			0.90%		
<b>PRINCIPALITY BUILDING SOCIETY</b> Tel: 0330 33 4021 <a href="http://www.principality.co.uk/pbs/intermediaries">www.principality.co.uk/pbs/intermediaries</a> 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%		
<b>PROGRESSIVE BUILDING SOCIETY</b> Tel: 0845 604 979 <a href="http://www.theprogressive.com">www.theprogressive.com</a> 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	
<b>SAFFRON FOR INTERMEDIARIES</b> <a href="http://www.saffronforintermediaries.co.uk">www.saffronforintermediaries.co.uk</a> 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%		
<b>SANTANDER FOR INTERMEDIARIES</b> <a href="http://www.santanderforintermediaries.co.uk">www.santanderforintermediaries.co.uk</a> 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)	0.60%			0.50%		
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 08/04/2019. However, please check the TMA website to confirm details and availability

3.5 March 19 #1014