



[www.tmaclub.com](http://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						
Residential Owner Occupier	0.45%			0.40%		
Residential Individual Buy to Let	0.55%			0.50%		
Residential Specialist Buy to Let	0.55%			0.50%		
Product Transfers Owner Occupier + Buy to Let	0.35%			0.30%		
<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%			0.37%		
Chorley Building Society	0.40%			0.37%		
Darlington Building Society	0.40%			0.37%		
Dudley Building Society	0.40%			0.37%		
Furness Building Society	0.40%			0.37%		
Hanley Economic BS	0.40%			0.37%		
Kent Reliance	0.40%			0.37%		
Mansfield Building Society	0.40%			0.37%		
Monmouthshire Building Society	0.40%			0.37%		
Newcastle Building Society	0.40%			0.37%		
The Nottingham For Intermediaries	0.50%	£400	£4,000	0.47%	£375	£3,750
Tipton and Coseley	0.40%			0.37%		
Stafford Railway Building Society	0.40%			0.37%		
<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						
Standard Residential, FTB, Offset	0.43%			0.40%		
<b>GODIVA MORTGAGES LTD</b>						
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</b> Tel 0344 770 8032 www.foundationforintermediaries.co.uk Lends in England and Wales						
All products	0.50%			0.45%		
<b>FURNESS BUILDING SOCIETY</b> Tel: 0800 220568 www.furnessbs.co.uk Lends in England, Scotland and Wales						
All Rates	0.40%			0.38%		
Product Transfers	0.30%			0.32%		

PRODUCT	GROSS FEE RECEIVED			NET FEE PAID OUT		
	Fee	Min	Max	Fee	Min	Max
<b>GATEHOUSE BANK</b> Tel: 0800 779 7097 www.greenfieldmortgages.com 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 (Buy to Let UK Expat and International cases)	0.70%			0.65%		
HMO & MUFB	0.70%			0.65%		
Product Transfers (applicable from 29th March 2020)	0.30%			0.25%		
<b>GREENFIELD MORTGAGES</b> Tel: 0800 779 7097 www.greenfieldmortgages.com Lends in England and Wales						
All Rates	1.55%			1.52%		
<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 and Further Advances	0.36%			0.35%		
Product Transfers	0.36%			0.35%		
<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%		
EX Pat	0.40%			0.37%		
Self Build	0.50%			0.48%		
<b>HINKLEY AND RUGBY BUILDING SOCIETY</b> www.hrbs.co.uk/introducers Lends in England and Wales						
Standard Products	0.42%			0.40%		
<b>HARPENDEN BUILDING SOCIETY</b> www.harpendenbs.co.uk						
Residential Owner-Occupied	0.50%			0.48%		
Buy to Let	0.50%			0.48%		
2nd / Holiday Home	0.50%			0.48%		
Residential Self-employed, Development to sell / Let	0.75%			0.70%		
Bridging	0.75%			0.70%		
<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	
Buy to Let	0.55%			0.50%		
Holiday Let Products	0.55%			0.50%		
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: 0330 123 1073 www.ipswich-intermediaries.co.uk Lends in England and Wales						
Buy to Let, Commercial and Semi-Commercial	1.05%			0.85%		
Bridging	1.20%			1.00%		

PRODUCT	GROSS FEE RECEIVED			NET FEE PAID OUT		
	Fee	Min	Max	Fee	Min	Max
<b>IPSWICH BUILDING SOCIETY</b> Tel: 01737 233296 www.justadviser.com/ Lends in England and Wales						
All Products	0.40%	£110		0.37%	£125	
Further Advance		£150			£150	
<b>JUST</b> Tel: 01737 233296 www.justadviser.com/ Lends in England, Scotland, Ireland and Wales						
All Products	2% + £50			2%		
<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 - residential	0.35%			0.33%	£125.00	
Further Advance - Buy to Let	0.50%			0.45%	£125.00	
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>LENDINVEST</b> www.lendinvest.com Lends in England, Scotland and Wales						
BTL Products	0.70%			0.60%		
<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%		
<b>LEEK UNITED BUILDING SOCIETY</b> Tel: 0808 281 9309 www.leekunited.co.uk/intermediaries Lends in England and Wales						
All Products	0.35% + £25	£175		0.35%	£150	
Product transfers	0.25%			0.23%		
<b>LEGAL AND GENERAL HOME FINANCE</b> www.legalandgeneral.com/adviser/ Lends in England, Wales and mainland Scotland						
All Products	3%			2.85%		
Premier Black range	2.15%			2%		
<b>LIVEMORE CAPITAL</b> www.livemorecapital.com Lends in England and Wales						
All Products (RIO)	0.55%			0.53%		
<b>LV=</b> TEL:0800 028 8974 Lends in England, Wales and Scotland						
Lifetime Mortgage Lump Sum+	1.75% + £50			1.75%		
Flexible Lifetime Mortgage	1.5% + £50			1.5%		
<b>MARSDEN BUILDING SOCIETY</b> Tel: 01282 440583 www.themarsden.co.uk/intermediarylending Lends in England and Wales						
Residential and Professional	0.40%+ £25			0.40%		
Buy to Let	0.40%+ £25			0.40%		
Lending to Retired	0.40%+ £25			0.40%		
Retirement Interest Only	0.40% + £25			0.40%		
<b>THE MANSFIELD BUILDING SOCIETY</b> 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%		



# THERE'S ALWAYS TIME TO LEARN SOMETHING NEW



To help you meet the challenges of the Insurance Distribution Directive (IDD) requirements, we have a hub that's packed with research, webinars and guides to make it easy to build up those valuable CPD hours. Our CPD hub is also fully accredited by the Chartered Institute for Securities & Investments (CISI) and the Chartered Insurance Institute (CII).

*[adviser.royallondon.com/protectioncpd](https://adviser.royallondon.com/protectioncpd)*

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PRODUCT	GROSS FEE RECEIVED			NET FEE PAID OUT		
	Fee	Min	Max	Fee	Min	Max
<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>MORE 2 LIFE</b> Tel: 03454 150 150 <a href="http://www.more2life.co.uk">www.more2life.co.uk</a> Lends in England, Scotland & Wales						
All Products	2.35%			2.25%		
<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	Call TMA
Buy to Let	0.45%	£250	£10,000	0.40%	£222	Call TMA
Product Transfers	0.20%		£10,000	0.18%		Call TMA
<b>NEWBURY BUILDING SOCIETY</b> Tel: 01635 918 000 <a href="http://www.newbury.co.uk/intermediaries">www.newbury.co.uk/intermediaries</a> Lends in England and Wales						
All Products	0.37%	£125	£3,500	0.35%	£100	£3,300
Product Transfers/Retention Products	0.20%			0.18%		
<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%		
<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
Limited Company Buy to Let	0.55%			0.50%		
<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 Product Transfers	0.30%			0.28%		
Second Charge Loans	1.50%			1.35%		
Short Term Loans	0.75%			0.70%		

PRODUCT	GROSS FEE RECEIVED			NET FEE PAID OUT		
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<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>POST OFFICE 4 INTERMEDIARIES</b> Tel: 0345 266 8928 <a href="http://www.postoffice4intermediaries.co.uk">www.postoffice4intermediaries.co.uk</a> Lends in England, Scotland, Ireland and Wales						
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>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%		
Retention	0.30%			0.28%		
<b>BRIDGING LOANS</b>						
Standard Loans	1.75%			1.30%		
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	0.45%			0.40%		
Self Build	1.00%			0.90%		
Self Employed, Professional, Contractors, BTL ExPat + BTL Light Refurb	0.45%			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%			0.33%		
Buy to Let	0.45%			0.45%		
Product Transfers	0.20%			0.19%		
<b>SCOTTISH WIDOWS BANK</b> Tel: 0345 845 0829 <a href="http://www.scottishwidows.co.uk">www.scottishwidows.co.uk</a> Lends in England, Scotland, Wales and Northern Ireland						
All Products incl. Further Advances, Porting and Product Transfers	0.36%			0.35%		
<b>SKIPTON INTERMEDIARIES</b> Tel: 0345 600 1469 <a href="http://www.skipton-intermediaries.co.uk">www.skipton-intermediaries.co.uk</a> Lends in England, Scotland and Wales						
Standard Residential Range	0.40%		£4,000	0.37%		£3,700
Large Loan Residential Range - Loans Between £1m - £2m	0.40%		£12,000	0.37%		Call TMA
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%		



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	Fee	Min	Max	Fee	Min	Max
<b>STAFFORD RAILWAY BUILDING SOCIETY</b> Tel: 01785 223 212 <a href="http://www.srbs.co.uk/intermediaries/login/">www.srbs.co.uk/intermediaries/login/</a> Lends in England and Wales						
All Products	0.40%			0.38%		
<b>TEACHERS BUILDING SOCIETY</b> Tel: 0800 378 669 option 2 <a href="http://www.teachersbs.co.uk/intermediary">www.teachersbs.co.uk/intermediary</a> Lends in England and Wales						
All Products	0.35%			0.33%		
<b>THE MORTGAGE LENDER</b> Tel: 0344 257 0418 <a href="http://www.themortgagelender.co.uk">www.themortgagelender.co.uk</a> Lends in England, Scotland and Wales						
Residential	0.60%			0.50%		
Buy to Let	0.60%			0.50%		
<b>THE MORTGAGE WORKS</b> Tel:0800 545 3131 <a href="http://www.themortgageworks.co.uk">www.themortgageworks.co.uk</a> 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%		
<b>TIPTON AND COSELEY BUILDING SOCIETY</b> Tel: 0121 521 4028 <a href="http://www.thetipton.co.uk">www.thetipton.co.uk</a> 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
<b>TOGETHER</b> Tel: 0161 451 3154 <a href="http://www.togethermoney.com">www.togethermoney.com</a> 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%		
<b>TSB BANK</b> <a href="http://www.intermediary.tsb.co.uk/">www.intermediary.tsb.co.uk/</a> <b>LIMITED DISTRIBUTION - please check with lender</b>						
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%		
<b>VIDA HOMELOANS</b> Tel: 0300 024 6246 <a href="http://www.vidahomeloans.co.uk/intermediaries">www.vidahomeloans.co.uk/intermediaries</a> Lends in England, Wales and Scotland						
Residential	0.45%			0.40%		
Buy to Let	0.50%			0.45%		
<b>VIRGIN MONEY</b> <a href="http://intermediaries.virginmoney.com/virgin">intermediaries.virginmoney.com/virgin</a> 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%		
<b>THE WEST BROM FOR INTERMEDIARIES</b> <a href="http://www.wbfi.co.uk">www.wbfi.co.uk</a> Tel: 0345 241 3597 Lends in England and Wales						
All Products	0.40%			0.38%		
<b>ZEPHYR HOMELOANS</b> <a href="http://www.zephyrhomeloans.co.uk">www.zephyrhomeloans.co.uk</a> Tel: 0370 707 1894 Lends in England and Wales						
All Products	0.50%			0.45%		

## 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