

## Tariff of Mortgage Charges (Buy-to-Let)

Version 1.7

All Fees are inclusive of VAT at 20% where applicable

This tariff has been established in accordance with industry best practices and is being used across the industry to help customers compare mortgage-related fees and charges.

Black *italic* font indicates fees not included in the review or supplementary information regarding the fee.

<b>Before your first monthly payment</b>		
These are the fees and charges you may have to pay before we complete your mortgage deal.		
Type of charge	What this charge is for	Cost of the charge
<b>Application Fee</b>	Assessing and processing your application (even if your application is unsuccessful or you withdraw it).	£150
<b>Product Fee</b>	<p>This fee is payable upon completion and covers part of the cost of the mortgage product set up.</p> <p>This fee varies according to the type of mortgage product and the advance amount.</p> <p><i>Note: This fee can be paid on application or added to your mortgage but doing this will increase the amount you borrow, the interest that accrues and your monthly payments</i></p>	This fee is loan and product specific as shown in your mortgage offer.
<b>Post-Offer Rate Adjustment Fee</b>	This fee applies if you request to switch to a different mortgage rate after the initial mortgage offer has been issued. It covers the administrative and processing costs associated with adjusting the mortgage rate post-offer. This is a one-time charge and will be payable upon approval of the rate change request.	£250
<b>Funds Transfer Fee</b>	<p>Electronically transferring the mortgage funds to your solicitor.</p> <p><i>Note: This fee can be paid on application or added to your mortgage but doing this will increase the amount you borrow, the interest that accrues and your monthly payments.</i></p>	£15
<b>Legal Fees</b>	You will normally instruct a Molo panel conveyancer to act on your behalf in connection with your purchase or remortgage transaction. You will be required to pay their legal fees and costs. These Fees/costs are normally charged by the conveyancer, directly to you unless we tell you that we will contribute to the legal costs as part of your product deal.	These fees/costs are charged by the solicitor or conveyancer directly to you
<b>Lender Legal Fees</b>	<p>We will instruct a solicitor/conveyancer to act on our behalf to ensure that the property will be satisfactory security for the mortgage and that we will have a charge over it.</p> <p>We will normally instruct the same solicitor/conveyancer who is acting for you, providing that they are on our conveyancing panel. If you wish to instruct a solicitor/conveyancer who does not feature on our panel, then we will instruct a conveyancer on our panel to act on our behalf</p>	These fees/costs are charged by the solicitor or conveyancer directly to you
<b>Standard property Re-Inspection Fee</b>	If your mortgage is released in stages, you are using it to renovate your home, or if the property was not finished during the initial valuation, this covers the new valuation we need to do after the work is carried out.	£84
<b>Re-Inspection Fee for HMOs or MUFBs (up to 6 rooms/ units)</b>	If your mortgage is released in stages, you're using it to renovate your home, or if the property was not finished	£240

	<p>during the initial valuation, this covers the new valuation we need to do after the work is carried out.</p> <p><i>Note: For Houses in multiple occupations (HMO), Multi-Unit Freehold Blocks (MUFB) Up to 6 rooms only, larger properties are priced on application where required.</i></p>																																																																		
<b>Valuation Fee</b>	<p>The lender's valuation report is one of the tools used to calculate how much we will lend you. This is separate from any valuation or survey of the property you might want to commission.</p> <p>Some mortgages offer free valuations – the product details for your mortgage will tell you if this is the case.</p> <p><b>Important:</b> The valuation amounts shown are based on a standard property and layout. In some instances e.g. the property has an annexe, any self-contained accommodation not accessed via the main door, complex layouts with a mix of shared or private facilities or has been modified to enhance rental income (this is not a complete list), we may be able to consider these properties with a specialist report. Please get in touch with us if you are unsure if the property may require a specialist report, as this will avoid two valuation payments being required. The specialist report costs can be found in the table below</p>	<table> <tr> <th rowspan="2">Max. property value</th><th colspan="2">FEE AMOUNT BY PROPERTY TYPE (The fee charged can be up to the amounts shown below)</th></tr> <tr> <th>Standard property</th><th>HMO/ MUFB (up to 6 rooms/ units)</th></tr> <tr><td>£100,000</td><td>£165</td><td>£495</td></tr> <tr><td>£150,000</td><td>£198</td><td>£495</td></tr> <tr><td>£200,000</td><td>£231</td><td>£533.50</td></tr> <tr><td>£250,000</td><td>£264</td><td>£577.50</td></tr> <tr><td>£300,000</td><td>£297</td><td>£577.50</td></tr> <tr><td>£350,000</td><td>£330</td><td>£643.50</td></tr> <tr><td>£400,000</td><td>£363</td><td>£643.50</td></tr> <tr><td>£450,000</td><td>£396</td><td>£720.50</td></tr> <tr><td>£500,000</td><td>£429</td><td>£720.50</td></tr> <tr><td>£600,000</td><td>£506</td><td>£781</td></tr> <tr><td>£700,000</td><td>£594</td><td>£847</td></tr> <tr><td>£800,000</td><td>£671</td><td>£968</td></tr> <tr><td>£900,000</td><td>£748</td><td>£1,094.50</td></tr> <tr><td>£1,000,000</td><td>£880</td><td>£1,127.50</td></tr> <tr><td>£1,500,000</td><td>£1,430</td><td>£1,567.50</td></tr> <tr><td>£2,000,000</td><td>£1,980</td><td>£2,007.50</td></tr> <tr><td>£2,500,000</td><td>£2,530</td><td>£2,557.50</td></tr> <tr><td>£3,000,000</td><td>£3,080</td><td>£2,997.50</td></tr> <tr><td>£4,000,000</td><td>£4,180</td><td>£5,500</td></tr> <tr><td>£4,000,000 +</td><td>On request</td><td>On request</td></tr> </table>	Max. property value	FEE AMOUNT BY PROPERTY TYPE (The fee charged can be up to the amounts shown below)		Standard property	HMO/ MUFB (up to 6 rooms/ units)	£100,000	£165	£495	£150,000	£198	£495	£200,000	£231	£533.50	£250,000	£264	£577.50	£300,000	£297	£577.50	£350,000	£330	£643.50	£400,000	£363	£643.50	£450,000	£396	£720.50	£500,000	£429	£720.50	£600,000	£506	£781	£700,000	£594	£847	£800,000	£671	£968	£900,000	£748	£1,094.50	£1,000,000	£880	£1,127.50	£1,500,000	£1,430	£1,567.50	£2,000,000	£1,980	£2,007.50	£2,500,000	£2,530	£2,557.50	£3,000,000	£3,080	£2,997.50	£4,000,000	£4,180	£5,500	£4,000,000 +	On request	On request
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<b>Valuation Fee - Specialist Report</b>	<p>We'll arrange this through our valuation partner, VAS. Once your case is submitted, our team will request quotes from local surveyors via VAS. You'll receive up to three quotes to choose from, and we'll proceed with the instruction based on your selection. VAS will handle all payments for the specialist reports directly.</p>	On Quotation																																																																	

International Customers and if you use certain flexible features of your mortgage		
<b>International Valuation Admin Fee</b>	Manual processing fee for valuation payments that cannot use PayPal and need to be direct debited.	£20 in addition to the valuation fee quoted
<b>International Variations Post-Offer</b>	Administration charge for any variations made to international loans after an offer is issued. Payable at the time the change is made. Any variations requested after the initial charge will be subject to an additional fee per occurrence.	£250 (and covering any transfer charges on outgoing and recipient bank)
<b>International Account Administration fee</b>	A monthly fee is charged for the administration of international buy-to-let accounts.	£25
<b>Borrow-Back Processing Fee</b>	This fee is charged when you agree to the Borrow-Back and we electronically transfer funds from your Overpayment Reserve to your nominated overseas bank account.	£25
<b>Overpayment Reserve Fee</b>	This fee is charged when you make overpayments in addition to your contractual monthly payments.	Please refer to your Mortgage Offer and Conditions
<b>If you change your mortgage</b>		
<b>NB: If you change to a new mortgage product, the 'before your first monthly payment' fees may also apply at this stage</b>		
<b>Early Repayment Charge (reducing your mortgage balance)</b>	<p>You may have to pay this if:</p> <ul style="list-style-type: none"> <li>You overpay more than your mortgage terms allow</li> <li>You switch mortgage products or lenders during a special rate period (e.g., while you're on a fixed or tracker interest rate)</li> </ul>	<p>As shown in your Mortgage Offer.</p> <p><i>Other fees may apply such as legal fees</i></p>

<b>Change of Term Fee</b>	Extending or reducing the remaining term of your mortgage.	£25 <i>Other fees may apply such as valuation and legal fees</i>
<b>Change of Repayment Method Fee</b>	Transferring all or part of your mortgage between repayment and interest-only basis.	£40
<b>Change of Parties' Fee</b>	Charged for administrative costs for considering an application to add or remove someone (a 'party') from the mortgage.	£100 <i>Other fees may apply such as valuation and legal fees</i>
<b>Consent to second charge fee</b>	Our administrative costs for considering a request for another lender to register a second charge against the property	£40 <i>Other fees may apply such as valuation and legal fees</i>
<b>Partial release of property fee</b>	Charged if you wish to remove part of the property or land from the mortgage.	£100 <i>Other fees may apply such as valuation and legal fees</i>
<b>Property Registration Fee / Deed of Transfer Fee</b>	Our administrative costs for considering a request to consent to a change in the property information held at the Land Registry e.g. rights of access across the property	£100 <i>Other fees may apply such as valuation and legal fees</i>
<b>Unpaid Ground Rent / Service Charge Fee</b>	Charged for our administrative costs when we are advised of non payment of Ground Rent, Service Charges or any other charges in relation to the property that may impact the value of the security (in addition to the fee or charge paid).	£40 <i>Other fees may apply such as valuation and legal fees</i>
<b>Deed of Variation, Substitution or Easement Fee</b>	We will charge this fee to cover the cost of the extra administration work involved in considering a deed of variation, substitution, or easement (or similar type of deed).	£25 <i>Other fees may apply such as valuation and legal fees</i>
<b>Funds Transfer Fee</b>	This fee is charged by us when we electronically transfer mortgage funds from your mortgage.	£15

#### If you are unable to pay your mortgage

**NB: These are the most common charges you may have to pay if you fail to keep up with your mortgage payments. Some charges, for example those covering unpaid/returned direct debits or cheques occur at the early stages of your inability to pay (arrears).**

**Other charges, for example relating to our repossession of the property may apply later in the process and will be dependent on your circumstances.**

<b>Arrears Fee</b>	<p>You may be charged an arrears fee on a monthly basis, or when specific events happen in the management of your account when you are in arrears.</p> <p>This covers charges in respect of your account if you fall behind with your payments.</p> <p><i>If you fail to pay one or more monthly payments in the month they are due, you will incur an arrears charge of £35 for each month that your outstanding arrears equal or exceed one monthly payment. This charge will continue to apply should your property be taken into possession until the property is sold. This is to cover the cost of additional administration required in arrears and possession cases.</i></p>	£35
<b>Field Agent Occupancy Check</b>	We will charge this fee if we require a field representative to visit the mortgage property to establish who is currently occupying the mortgage property.	£156
<b>Field Agent Fee</b>	Charged when a Field Agent visits your address to discuss your financial circumstances and your proposals for the repayment of the outstanding payments.	£156
<b>Cancelled/refused / no contact Field Agent Fee with visit</b>	We will charge this fee if an attempt to visit the mortgage property is made but the field representative is unable to make contact during the visit.	£119
<b>Cancelled/refused / no contact Field Agent Fee without visit</b>	We will charge this fee if we arrange to visit the mortgage property but is cancelled before the visit is carried out	£30
<b>Appointing A Receiver of Rent (Litigation Administration) Fee</b>	Charges for the appointment and subsequent costs incurred for managing an LPA receiver relating to the management and sale of the property.	Variable <i>Other fees may apply such as asset management, valuation and legal fees</i>
<b>Repossession fees (third party)</b>	The legal and other professional fees for the repossession and subsequent management and sale of the property.	Variable

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<b>Ending your mortgage term</b>		
<b>Early Repayment Charge (ending your mortgage)</b>	You may be charged this if you repay your mortgage in full before the mortgage term ends.	As shown in your Mortgage Offer. <i>Other fees may apply such as legal fee</i>
<b>Mortgage Exit Fee</b>	<p>You will have to pay this if your mortgage is repaid in full, known as "redemption".</p> <p>You may be charged a separate fee by your solicitor or licensed or qualified conveyancer for their work relating to the redemption of the mortgage and discharge of the security.</p>	£150 <i>Other fees may apply such as legal fees</i>

#### Other Expenses

**Please see the definition of expenses in the Mortgage Conditions for other costs and expenses you are required to pay.**

#### Notes

*Words and expressions in this tariff have the meanings given to them in the mortgage conditions forming part of the mortgage documents between you and us. In particular, in this tariff: we, us and our, means ColCap Financial UK Ltd (registered in England and Wales as company number 14127877) and anyone who at any time in the future is entitled (as legal, equitable or beneficial owner) to all or any of the lender's and/or mortgagee's and/or heritable creditor's rights under the mortgage documents (including as a result of a mortgage transfer as referred to in the mortgage conditions, a merger or consolidation with another person, a take-over and/or a group reorganisation).*

*This is our current tariff of fees and charges as referred to in the mortgage documents. It sets out fees and charges we will make for a number of operations, circumstances or events relating to the advance and the mortgage documents. We may charge additional fees or charges for other operations, circumstances, or events in line with the terms and conditions in the mortgage documents (as permitted by applicable law).*

*In this tariff, unless stated otherwise, VAT is included. Please contact us for further details.*

*This tariff is correct with effect from November 2025. This tariff applies to and forms part of the mortgage documents until it is changed by us from time to time in accordance with the mortgage conditions (as permitted by applicable law).*

*Each fee and charge is due and immediately payable at the time the operation, circumstance or event to which it relates occurs and (unless stated otherwise above) any overdue unpaid fee and charge will be added to your mortgage account and will accrue interest.*