

Call:

**08457 344 345**

Monday to Friday 8am - 6pm

\*We may monitor and record your telephone calls for training and security purposes.

or visit us online:

**[www.newcastle.co.uk](http://www.newcastle.co.uk)**

Your local branch details:

Principal Office: Portland House, New Bridge Street, Newcastle upon Tyne, NE1 8AL.

Newcastle Building Society (NBS) is authorised and regulated by the Financial Services Authority (FSA) and is entered in the FSA's register under number 156058. We are permitted to advise on, arrange, enter into and administer mortgages and permitted to advise on, arrange and administer general insurance. You can check this on the FSA's register by visiting the FSA's website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234.

Details are correct as at time of print (December 2011) DEV096A

**Customer Services**

# Summary of Mortgage Fees and Charges

Effective 1st January 2012.



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Effective 1st January 2012

## Valuation Fees

Value of Property (standard fee*)	£
Up to £100,000	240.00
£100,001 - £200,000	265.00
£200,001 - £250,000	290.00
£250,001 - £300,000	315.00
£300,001 - £400,000	340.00
£400,001 - £500,000	415.00
£500,001 - £600,000	490.00
£600,001 - £700,000	565.00
£700,001 - £800,000	640.00
£800,001 - £900,000	715.00
£900,001 - £1,000,000	790.00
£1,000,001 and above - Society will refer to valuer based on property type	by negotiation

\*For homebuyers and structural valuation fees contact us on 0845 606 4488 or visit [www.newcastle.co.uk](http://www.newcastle.co.uk)

All of the above fees include an administration fee to the Society of £125.00

## Re-Inspection Fees

(Including Final/Interim Inspections, Self Build - each Stage Release & Retention Releases)	65.00
Drive by Valuation	75.00
Re-valuation Fee - where required (Mortgage Scheme Transfer/Release of Security/Mortgage Conversion)	85.00

## Administration Fees

Account Information	20.00
Building Society Questionnaire	100.00
Buildings Insurance (Arranging Own Cover) Initial Admin fee	27.00
Building Insurance (Own Insurance) Annual Charge	5.00
Buildings Insurance - Cancellation Fee/Failure to Notify us of Change of Insurer	27.00
Data Protection Act Information	(per entry) 10.00
Deeds and Documents - Document Issue/Sealing	90.00
Early Repayment Charges	refer to product literature
Electronic Transfer Fee	30.00
Further Advance/Transfer of Equity - Admin Fee (Including Valuation/Document Sealing where Required)	299.00
Homeowners Scheme Admin Fee	30.00
Homeowners Annual Fee	24.00
Interest - Certificate of interest paid	(per annum) 15.00
Lettings - Consent and Re-Letting of Property (+Interest Rate Loading)	125.00
Life Insurance Policy - Lapsed/Surrender	35.00
Mortgage Conversion (To or From Interest Only or Repayment/Term Change)	125.00
Mortgage Scheme Transfer	refer to product literature
Photocopying of Deeds or Documents	15.00
Redemption - Mortgage Exit Admin Fee	refer to offer of advance
Redemption - Statement Preparation	45.00
Release of Security - Guarantor/Land	100.00
Second Charge - Consent & Registration (Payable Upfront)	70.00

## Arrears Fees

	£
Arrangement Fee	42.00
Arrears Broken Arrangement Letter - Each Contact	25.00
Cancellation of Eviction	105.00
Capitalising Arrears	21.00
Debt Recovery Fee on Shortfall (Whereabouts unknown)	125.00
Desktop Valuation	58.00
DMS Contact	115.00
DMS no Contact	85.00
DMS Trace (Successful)	47.00
DMS Trace (Unsuccessful)	11.00
Drive by Valuation	80.00
Full Valuation	(plus standard valuation fee) 100.00
Litigation Fee (Instructing Solicitors)	150.00
Monthly Charge for Account in Litigation (No Arrangement)	21.00
Non Payment of Ground Rent/Management/Service Charge/Insurance	73.00
Payment Break	105.00
Possession Administration Charge	500.00
Surrender of Endowment Policy (Arrears Cases)	85.00
Surplus Distribution Costs	35.00
Unpaid Cheque/Direct Debit Charge	35.00
7/14 day Letter before Legal Action	31.00

## Policy loans

Account Information	20.00
Arrears Broken Arrangement Letter - Each Contact	25.00
Policy Loan Administration Fee (Plus Completion Fee)	(per policy) 27.00
Completion Fee	(per application) 108.00
Electronic Transfer Fee	30.00
Photocopying	15.00
Surrender of Policy (If in Arrears)	85.00
Unpaid Cheque/Direct Debit Charge	35.00

**NB:** For details of savings related fees and charges, please refer to our Savings General Terms & Conditions.

**Please note from time to time it becomes necessary to vary our tariff of charges, when we do so any increase will not be more than either:-**

- the rate of increase of the Retail Prices Index; or
- to reflect changes which have occurred, or which we reasonably believe are likely to occur, in (i) fees and charges fixed by statutory bodies and/or (ii) the reasonable increases in direct or indirect administrative overheads we incur for doing the work or providing the service for which we make the charge, whichever is the greater.