



## TARIFF OF CHARGES

These are the most common charges you may have to pay in relation to the administration of your mortgage. If you require a service not listed below there may be a charge payable. Any applicable charge will be confirmed to you at the start of your enquiry.

You may be required to pay for advice from a third party in connection with a particular activity e.g. for certain changes to your mortgage, a solicitor would normally be instructed to act on your behalf.

Please note, all charges will be added to your loan account and bear interest if not paid immediately.

This tariff of charges is valid from 19<sup>th</sup> May 2023. We review our fees annually, to ensure they reflect changes in our operating costs and business processes.

COPY OR ADDITIONAL DOCUMENTS / SERVICES		
If you ask for extra documentation and / or services beyond the standard management of your account:		
NAME OF CHARGE	WHAT IS THE CHARGE FOR?	HOW MUCH IS THE CHARGE?
TELEGRAPHIC TRANSFER	If we need to transfer funds to your account	£35
DUPLICATE OR INTERIM STATEMENT	You will receive one free annual mortgage statement. This fee will be charged for any additional requests	£25
GIVING YOU A REFERENCE	If another lender asks us for a mortgage reference, such as how you manage your mortgage account with us. We will only supply this if you have given us your permission	£50
DATA SUBJECT ACCESS REQUEST	Charged for providing a copy of the personal data held about you. This charge is per borrower	£10
INTERIM VISIT	We may require one of our representatives to visit the security property part way through the loan term, to ensure the plans for the property and the repayment of your loan are on track and in line with the original proposal	Variable based on third party cost
RE-INSPECTION/RE-VALUATION OF SECURITY	This fee is charged when a re-inspection or re-valuation of your property is required	Variable based on third party cost
LETTER OF NON-CRYSTALLISATION	To cover the cost of providing a letter of non-crystallisation to another lender when requested. We will only supply this if you have given permission	£25

**IF YOU CHANGE YOUR MORTGAGE**

If you ask for our consent to change the original agreement in some way:

NAME OF CHARGE	WHAT IS THE CHARGE FOR?	HOW MUCH IS THE CHARGE?
<b>PARTIAL RELEASE OF PROPERTY</b>	Payable if you want to remove part of the property or land from the mortgage. It covers administration costs including sealing the relevant legal deed and issuing letters of consent. 9Y Capital Ltd must give express written consent which may not be granted	£125 In addition, legal and valuation fees may apply, Variable based on third party cost
<b>DEED OF POSTPONEMENT</b>	If we are asked to consider an application to enter a deed of postponement in relation to a subsequent charge. 9Y Capital Ltd must give express written consent which may not be granted	£50 In addition, legal fees may apply, Variable based on third party cost
<b>CONSENT TO SUBSEQUENT CHARGES</b>	If we are asked to consider an application to enter a deed of postponement in relation to a subsequent charge. 9Y Capital Ltd must give express written consent which may not be granted	£80 In addition, legal fees may apply, Variable based cost
<b>LETTER OF NON-CRYSTALLISATION</b>	To cover the cost of providing a letter of non-crystallisation to another lender when requested. We will only supply this if you have given permission	£25
<b>SECTION 106 AGREEMENT FEE</b>	If we are asked to consider being party to a section 106 planning agreement	£70 In addition, legal and valuation fees may apply - Variable based on third party cost
<b>ADD OR REMOVE MORTGAGE PARTIES</b>	Payable when you ask us to consider adding or removing someone from the mortgage. The cost will be charged whether we consent to the addition or removal of the other party or not.	£150 In addition, legal fees may apply, Variable based cost
<b>DEED OF EASEMENT/VARIATION</b>	If we are asked to consider an application to enter a deed of easement/variation in relation to a subsequent charge. 9Y Capital Ltd must give express written consent which may not be granted	£50 In addition, legal fees may apply, Variable based on third party cost

**IF YOU ARE UNABLE TO PAY YOUR MORTGAGE**

These are the most common charges you may have if you fail to keep up with your mortgage payments. Some charges, for example those covering unpaid/returned direct debits 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

NAME OF CHARGE	WHAT IS THE CHARGE FOR?	HOW MUCH IS THE CHARGE?
<b>EXTENSION FEE</b>	Fee charged if 9Y Capital agrees to extend the term of your mortgage contract.	2% (To be paid at the point of extension)
<b>DEFAULT INTEREST</b>	Where an extension is not agreed and the mortgage has overrun on the agreed term	50% increase on the original interest rate per month
<b>LATE PAYMENT FEE</b>	Fee charged if your monthly payment is not paid or paid late. If your account is already in arrears, the Monthly Arrears management fee (below) will be charged instead of this fee	£40
<b>ARREARS MANAGEMENT FEE</b>	Fee charged each month your account is in default and where we have not agreed a repayment plan with you	£500
<b>END OF TERM MANAGEMENT</b>	This fee is charged when the loan term has expired and your mortgage has not been repaid. The fee covers the administration cost involved in liaising with you in relation to clearing the loan, including discussing the loan exit strategy and managing your account and where necessary instructing solicitors to commence legal proceedings	£100 per month
<b>PROPERTY VISIT</b>	Charged when the account is in default, and it is necessary to instruct a third-party agent to visit the property to establish the occupants and/or condition of the property	Variable based on third party cost
<b>COLLECTIONS AND RECOVERIES VISIT FEE</b>	To cover the costs of a visit to you by a representative of 9Y Capital, if necessary, to discuss your situation and plans for repayment	£130
<b>LPA RECEIVER CHARGES</b>	Charges for the appointment and subsequent costs incurred by an LPA receiver relating to the management and sale of the property	Variable based on third party cost
<b>POSSESSION</b>	The fee that covers the cost of taking the property into repossession	Variable based on third party cost
<b>SOLICITORS CHARGES FOR ACTING IN REPOSSESSION</b>	The legal fees for the repossession and subsequent sale of the property	Variable based on third party cost
<b>AGENTS MAINTENANCE AND SALE COSTS</b>	Charges relating to Agents costs for the maintenance and sale of a repossessed property	Variable based on third party cost

## ENDING YOUR MORTGAGE TERM

NAME OF CHARGE	WHAT IS THE CHARGE FOR?	HOW MUCH IS THE CHARGE?
REDEMPTION FEE	Charged when you repay your loan in full, this covers the cost of closing the account and arranging for the release of the property from our charge. This will also cover the release of the property deeds to you.	£250 (Per property)
EARLY REPAYMENT CHARGE	You may be charged this if you repay your mortgage in full before the mortgage term ends. The amount charged will depend on your mortgage product you have with us.	Please refer to your offer letter
EXIT FEE	You may be charged this when you repay your mortgage in full. The amount charged will depend on your mortgage product you have with us.	Please refer to your offer letter