

Administration Charges 1 April 2016

UCB Home Loans

At UCB Home Loans our policy is openness and honesty for our customers, so we want you to be able to see exactly what you're paying for. We have clearly laid out each of the fees that may be relevant for you and your mortgage.

If you've any questions about these charges or other queries, including moving home or changing your mortgage product, please call **0800 464 3014**.

If you want to talk about payment problems please call **0800 328 3021**.

Our lines are open 9am–5pm Monday to Friday.

Relating to property

Releasing part of your property from the mortgage (A separate revaluation fee is payable)	£55
Letting your property (excluding Buy to Let)	£150
Charged annually if you let out your residential property (Prior agreement to let should always be obtained)	
Revaluation of your property	£90
Dealing with claims for unpaid ground rent, service or maintenance charges	£65

Miscellaneous

Telegraphic Transfer

Charged to cover the cost of releasing funds to you or your solicitor by telegraphic transfer	£20
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Projected Statement Fee

Charged if you request details of how an account would vary if payment or term were changed or if you need a projected balance	£20
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Relating to repayment

Redemption Administration Fee

This covers calculating the relevant repayment figure, dealing with documentation required by the Land Registry and administration	£65
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Fees or charges that may apply if your account falls into arrears

Final collections letter

If you've not been able to make and maintain an agreement to repay the outstanding balance this letter will be sent to advise you of what you need to do to avoid further action	£10 per contact address
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Referral to solicitors

A formal instruction sent to solicitors to start legal action for possession of the property	£18
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Arrears Visit

A visit to your home conducted by a Nationwide representative	£111
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Litigation and Repossession fees	Details on request
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Relating to changes to your mortgage

Adding and/or removing name(s) on the mortgage	£125
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Changing your residential or Buy to Let mortgage to a new mortgage product	(please contact us for details and costs)
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UCB Home Loans Corporation Limited (UCBHL) is a wholly owned subsidiary of Nationwide Building Society and is authorised and regulated by the Financial Conduct Authority under registration number 303556. Most Buy to Let mortgages are not regulated by the Financial Conduct Authority. You can confirm our registration on the FCA's website www.fca.org.uk or by contacting the FCA on 0800 111 6768.