ACCORD BUY TO LET

TARIFF OF MORTGAGE CHARGES

(Known at Accord Buy To Let as Loans Administration Fee Tariff)

Effective 1 March 2026

At Accord Buy to Let we are working closely with the mortgage industry's initiative, UK Finance (formerly Council of Mortgage Lenders) and Which? to make our fees and charges easy for you to understand.

Our tariff of charges fully reflects the initiative's good practice principles which are being used across the industry to help customers compare mortgages.

When looking at the fees that other firms charge, you may notice some that don't appear in our tariff. This means we don't charge you these fees.

NAME OF CHARGE	WHAT THIS CHARGE IS FOR	HOW MUCH IS THE CHARGE?
Before your first monthly payment these are the fees and charges you may have to pay before we release your mortgage funds		
Legal fee	You will normally instruct a conveyancer to act on your behalf in connection with your purchase. You may be required to pay their legal fees and costs as part of their work on your behalf. 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 vary.
Product fee	This is charged on some mortgages as part of the deal. It can be paid up-front or added to the total mortgage amount. If you add it to your mortgage, you'll pay interest on it at the same rate as the rest of your borrowing. It might be a flat fee, or a percentage of the loan amount.	Typically ranging from £0 - £2495 Individual details are available on request.
Valuation fee	Charged for the lender's valuation report, which is used to calculate how much they'll lend you. This is separate from any valuation or survey of the property you might want to commission. The exact service you need will depend on which part of the UK you're in and will be payable to a third party provider. **A Shows our charge for the valuation report (including mortgage valuation, remortgage and rental assessment).** Some mortgages offer free valuations – the product details for your mortgage will tell you if this is the case.	See table below

For valuations not exceeding:	A
£100,000	£105.00
£150,000	£127.00
£200,000	£149.00
£250,000	£171.00
£300,000	£196.00
£350,000	£240.00
£400,000	£240.00
£450,000	£283.00
£500,000	£283.00
£550,000	£327.00
£600,000	£327.00
£650,000	£374.00
£700,000	£374.00
£750,000	£418.00
£800,000	£418.00
£850,000	£461.00
£900,000	£461.00
£950,000	£505.00
£1,000,000	£505.00
£1,200,000	£596.00
£1,400,000	£683.00
£1,600,000	£774.00
£1,800,000	£861.00
£2,000,000	£952.00

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Valuation fee	Continued.....	

For valuations not exceeding:	A
£2,200,000	£1,039.00
£2,400,000	£1,130.00
£2,600,000	£1,217.00
£2,800,000	£1,308.00
£3,000,000	£1,395.00
£3,500,000	£1,486.00
£4,000,000	£1,577.00
£4,500,000	£1,664.00
£5,000,000	£1,755.00
£6,000,000	£2,046.00
£7,000,000	£2,337.00
£8,000,000	£2,627.00
£9,000,000	£2,918.00
£10,000,000	£3,209.00
£11,000,000	£3,499.00
£12,000,000	£3,790.00
£13,000,000	£4,081.00
£14,000,000	£4,371.00
£15,000,000	£4,662.00

If you change your mortgage NB If you change to a new mortgage product, the 'Before your first monthly payment' fees as mentioned on page 1 may also apply.		
Early repayment charge	You may have to pay this if: ▪ You overpay more than your mortgage terms allow; ▪ You switch mortgage product or lender during a special rate period (e.g. while you're on a fixed or tracker interest rate).	Please refer to your offer document.
Change of term fee	Extending or reducing the remaining term of your mortgage.	£35
Change of repayment method fee	Transferring all or part of your mortgage from a repayment to an interest-only basis.	£65
Revaluation fee	You can request a revaluation of your property to find out your current loan-to-value, if you believe that your property's current value is different to the estimated valuation on our records.	£70
Partial release of property fee	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.	£55
Change of parties administration fee **Also called 'Transfer of equity fee'**	Our administrative costs of adding or removing someone (a 'party') from the mortgage.	£180
Giving you a reference	Charged if another lender asks us for a mortgage reference, such as how you have managed your account with us. We will only supply this if you have given us permission.	£27

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We understand that sometimes you may face financial difficulties. In the unfortunate event you are unable to make your mortgage payments, you may incur some charges.

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 relating to repossession/litigation of the property, will apply later in the process and will be dependent on your circumstances. and so are not included here.

All arrears management, litigation and possession fees shown are for properties in England and Wales. Fees will vary for properties in Northern Ireland and Scotland. The fees quoted for arrears management, litigation and possession fees are all subject to VAT. The fees will be added to your mortgage balance and will accrue interest which is payable by you.

Don't forget that we are here to help, so if you are having trouble making your mortgage payments contact us: Account Numbers beginning with 10013 or 10014 please call 0345 848 0225 (overseas customers +44 1633 717632), all other Account Numbers please call 0800 138 2401 (overseas customers +44 1274 706911).

Payment of unpaid ground rent/ service charges	Payable when we have to communicate with you and/or your landlord regarding outstanding ground rent or service charges in order to protect the security for the loan.	£20
Third party field agents appointment	For an appointment for a representative of ours who visits you at home to discuss your mortgage account, financial position and circumstances.	£120 + VAT
Missed third party field agents appointment	For a cancelled or missed appointment with a field agent.	£88 + VAT
Property inspection	This is for a property inspection to identify occupancy and/or property condition.	£88 + VAT

Ending your mortgage term		
Early repayment charge	You may be charged this if you repay your mortgage in full before your mortgage product term ends.	Please refer to your offer document.
Mortgage exit fee **Also called 'Mortgage fee' or 'Redemption administration fee'**	You may have to pay this if: ▪ You repay the mortgage in full before the end of the mortgage term; or ▪ You remortgage to another lender. This is payable before the end of your mortgage term if you refinance to another lender or another property (known as 'redemption'). You may be charged a separate fee by your conveyancer for their work relating to redemption of the mortgage and discharge of the security. This fee does not apply when your mortgage term naturally comes to an end.	£90 (except if your original offer, when you first took out your mortgage with us, stated a lower amount, in which case you will be charged this lower amount instead)

Should Accord take action to enforce the terms of the mortgage, you will be responsible for payment of all fees, including any receiver's fees and legal fees, which will be added to your mortgage balance. If Accord appoints a receiver, the receiver will be acting on your behalf and you are responsible for paying for their services. The fees payable will depend upon the type of action or proceedings that have to be taken.

Our printed material is available in alternative formats e.g. large print, braille or audio. Please call us on **0345 848 0224**.

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Buy to Let mortgages for business purposes are not regulated by the Financial Conduct Authority.
All communications with us may be monitored/recorded to improve the quality of our sevice and for your protection and securtiy.
Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.