

# Tariff of mortgage charges

Effective from 1st September 2026

KentReliance

# Kent Reliance is closely involved in the mortgage industry's initiative with UK Finance 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. This same document is 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 won't charge you these fees.

Please note that where an amount of a fee or charge is shown in our tariff, that's the current amount at the date the tariff was published. Please note that further details of variable fees can be found on our website **www.kentreliance.co.uk/support#mortgages**

**Before your first monthly payment**
These are fees and charges you may have to pay before we transfer your mortgage funds.

| Name of charge | What this charge is for | How much is the charge? |
|---|---|---|
| **Application fee** | Assessing and processing your application (even if your application is unsuccessful or you withdraw it). | £145 |
| **Funds transfer fee** | Electronically transferring the mortgage funds to you or your solicitor. | £25 |
| **Legal fee** | In most cases a conveyancer will act on your behalf and undertake the work necessary to ensure that your interests are protected. The same conveyancer (if they're on our panel) will also undertake some work in connection with the Bank's legal position, including the registration of our charge. Conveyancers will tell you in advance what their fees will be.<br>In keeping with industry practice, the fee for undertaking work on our behalf is payable by you but should be included in the conveyancers quote. If we use separate conveyancers (who will be on our panel), their costs for acting on our behalf will be notified to you.<br>In buy to let limited company or partnership cases, we operate a closed panel of solicitors, which is on our website. There's a fee scale for our panel of solicitors and is referenced on our website. The panel solicitor can be appointed on a dual or sole representation basis. Please note that in both cases the fees are payable by you in accordance with our fee scale. The panel solicitor will provide you with a breakdown of the fees and disbursements. | Variable (see website) |
| **Product fee** | This is charged on some mortgages as part of the application. It can be paid upfront 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. | Variable (refer to your broker) |
| **Reinspection fee** | A reinspection fee is required on property that's currently being developed, or converted, and or refurbished and the works had not reached practical completion at the date of the original valuation inspection. | £72 |
| **Valuation fee** | 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.<br>Some mortgages offer free valuations – the product details for your mortgage will tell you if this is the case. | Variable (TBC on application) |

## If you change your mortgage

NB If you change to a new mortgage product, the 'before your first monthly payment' fees may also apply at this stage.

| Name of charge | What this charge is for | How much is the charge? |
|---|---|---|
| **Early repayment charge (changing your mortgage)** | You may have to pay this if:<br>• You overpay more than your mortgage terms allow<br>• You switch mortgage product or lender during a special rate period (e.g., while you're on a fixed or tracker interest rate). | Variable<br>(see your mortgage offer) |
| **Change of term fee** | Extending or reducing the remaining term of your mortgage. | £55 |
| **Change of repayment method fee** | Transferring all or part of your mortgage between repayment and interest-only basis. | £55 |
| **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. | £70 |
| **Change of parties administration fee** | Our administrative costs of adding or removing someone (a 'party') from the mortgage. | £95 |
| **Consent to let fee** | If you want to let your property but don't have a buy-to-let mortgage, you'll pay this for each 'consent to let' agreement, where we agree to you letting out your property for a set period within your existing owner-occupier mortgage. | £20 |
| **Mortgage Servicing revaluation fee** | Fee payable to assess if there's sufficient security. For example, if there's a part release of security or a change to your product, a new valuation fee may be required to ensure that the valuation of your property is sufficient. | • AVM – free of charge<br>• Desktop valuation – free of charge<br>• Full valuation – variable |
| **Overpayments** | Overpayments of up to £499.99 per month above your contractual monthly payment are allowed without early repayment charges. Please be aware that we won't reduce your monthly payment upon receipt of an overpayment unless you contact us to arrange this.<br>Overpayments (also known as Partial payments) of £500 or more per month above your contractual monthly payment may incur an early repayment charge in accordance with the terms and conditions of your mortgage. Please be aware that we'll reduce your monthly payment upon receipt of a partial payment unless you contact us requesting us not to. | Variable<br>(see your mortgage offer for details of any early repayment charges) |
| **Change in legal ownership** | Transferring your mortgage from an individual name to a company name. | Varies (Third party legal fee - available on request) |

## If you're unable to pay your mortgage

If you fall behind with your mortgage payments, you may need to pay additional fees and costs. These are charges from third parties involved in helping manage the situation and could include fees from field agents, solicitors, courts, receivers, or other legal and professional advisers.

| Name of charge | What this charge is for | How much is the charge? |
|---|---|---|
| **Commencement of proceedings** | If we need to take legal action relating to your mortgage, you may have to pay the costs involved. These could include fees paid to third parties, such as court fees, as well as other costs and expenses we reasonably incur. You'll also be liable for disbursement payments made to thirdparties and/or costs/expenses incurred by the Bank (e.g., court fees). | Variable (Third party fee) |
| **Application for warrant of possession** | If we apply to the court for a warrant of possession (an order that allows us to take possession of your property), you may have to pay the costs involved. These could include court fees, charges paid to third parties, and other costs we reasonably incur. You'll also be liable for disbursement payments made to third parties and/or costs/expenses incurred by the Bank (e.g., court fees). | Variable (Third party fee) |
| **Payments under lease (e.g., rent arrears, service charges)** | If there are unpaid ground rent or service charges on your property and we pay them on your behalf, you'll need to repay those amounts. This could include payments made to a freeholder, landlord or housing association. Should the Bank have to pay outstanding ground rent and/or service charge arrears on your behalf to the freeholder/landlord (e.g. Housing Association), you'll also be liable for the amount of arrears, ground rent and/or service charges the Bank has paid on your behalf. | Variable (Third party fee) |

Continued

| Name of charge | What this charge is for | How much is the charge? |
|---|---|---|
| **Appointment of a receiver** | If we appoint a Law of Property Act (LPA) receiver to manage your property, you may have to pay the costs involved. This could include the receiver's fees, fees paid to third parties, and other costs and expenses we reasonably incur. You'll also be liable for disbursement payments made to third parties and/or costs/expenses incurred by the Bank (e.g., receivers fees). | Variable (Third party fee) |
| **Field agent visit fee** | If we arrange for a field agent to visit you to discuss missed mortgage payments, we'll add the cost of the visit to your mortgage account. The costs paid by us to the field agents will be debited to your mortgage account. | Variable (Third party fee) |

## Ending your mortgage term

| Name of charge | What this charge is for | How much is the charge? |
|---|---|---|
| **Early repayment charge (ending your mortgage)** | You may be charged this if you repay your mortgage in full before the mortgage term ends. | Variable<br>(see your mortgage offer) |
| **Mortgage exit fee** | You may have to pay this if:<br>• Your mortgage term comes to an end<br>• You transfer the loan to another lender<br>• Transfer borrowing from one property to another<br>This is payable either at the end of the mortgage term, or before the end of your mortgage term if you transfer the loan to another lender or another property (known as 'redemption'). You may be charged a separate fee by your solicitor or conveyancer for their work relating to redemption of the mortgage and discharge of the security. | £21 |

This is a list of charges that you may have to pay in relation to the administration of your mortgage. We'll send you a copy of this with your annual statement each year.

The above costs aren't exhaustive and may vary according to the complexity and details of each case. You'll have to pay any costs we pay to third parties (e.g., associates, solicitors, asset managers, receivers and courts) that we may instruct to recover any money owed to us, or to create or protect our security, or in any other exercise of our legal rights or to do something you are supposed to do under your mortgage. If we apply any other fee to cover administration costs in relation to your mortgage with us, we'll give you reasonable notice, stating the amount of the fee, the nature of the works covered by it and the date on which we'll add the fee to your mortgage.

As stated above, where an amount of fee or charge is shown in the tariff, it is the current amount. We may vary the amount of any fee or charge in accordance with the terms and conditions of your mortgage.

These charges are inclusive of VAT where applicable and may be subject to change.

If you would like this or any of our other documents supplied in an alternative format, e.g. large print, please contact us on 0345 122 0033.

**YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

One Savings Bank

Kent Reliance is a trading name of OneSavings Bank plc a company registered in England and Wales (company number 07312896). Registered office: The Observatory, Brunel Way, Dock Road, Chatham, Kent, ME4 4AF. OneSavings Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm reference number 530504).
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