

Tariff of fees and charges

April want you to be aware of the circumstances where you may incur a fee or charge during the administration of your mortgage. This Tariff details the current fees and charges, which include VAT where applicable. Please note that if fees or charges are added to your mortgage account, they will incur interest from the start of the following month until the date paid. April reserve the right to amend the fees and charges in this Tariff to reflect changes in operating costs and business processes. Details of the current Tariff will be sent to you each year with your annual mortgage statement.

At application

Application fees	Assessing and processing an application	£195 (non-refundable)
Valuation fees	The first valuation is free (for properties up to £750,000 in Greater London and up to £500,000 in the rest of England and Wales). For second and subsequent valuations (for example where you need to change properties during your application) the following fee scale applies. See website for more details.	Please see the below Valuation fees
Property value		Fee
Up to and including £100,000		£260
£100,001 to £200,000		£295
£200,001 to £250,000		£328
£250,001 to £300,000		£361
£300,001 to £350,000		£394
£350,001 to £400,000		£427
£400,001 to £450,000		£460
£450,001 to £500,000		£493
£500,001 to £600,000		£525
£600,001 to £700,000		£620
£700,001 to £800,000		£715
£800,001 to £900,000		£810
£900,001 to £1,000,000		£905
£1,000,001 to £1,250,000		£1000
£1,250,001 to £1,500,000		£1,220
£1,500,001 to £1,750,000		£1,430
£1,750,001 to £2,000,000		£1,640
£2,000,001 to £2,500,000		£1,850

Before completion

Completion fee	This 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.	£995
Legal fees: House purchase	These fees/costs are normally charged by the conveyancer directly to you. You will instruct a conveyancer to act on your behalf in connection with your mortgage transaction.	Variable
Legal fees: Remortgage	We will pay the costs of the conveyancer, however, additionally some legal fees may be directly payable by you to the conveyancer to take out this mortgage. You should ask the conveyancer for details of these fees.	Variable

If you change your mortgage

Additional borrowing	Application fee for additional borrowing.	£295
Valuation fees	See table on the previous page. For subsequent valuations (for example where you want to reassess your LTV) the fee scale on the previous page applies.	Variable
Legal fees	To cover the cost of processing an application for a contract variation, such as changing the repayment type, adding or removing parties to the mortgage, change of the mortgage term.	£150

If you are unable to pay

External fees or charges	Costs we incur for work that third parties may do on our behalf in case the mortgage is not paid; such as field agent costs, conveyancer's costs, legal fees, court fees, asset managers costs for sale of the property and valuation costs. Where external fees or charges apply, we will notify you within a reasonable time.	Variable
Ground rent or service charge arrears fee	If you have a leasehold property and we need to manage outstanding rent or service charges. If the ground rent or service charges remain unpaid we may pay them and debit the mortgage account.	Variable

Ending your mortgage term

Early repayment charge	Charged on products where the mortgage is refinanced early. Any early repayment charge will be detailed in your mortgage or additional borrowing offer.	Variable
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AS A LAST RESORT, YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP WITH PAYMENTS.