

## Mortgage Tariff

This leaflet sets out the standard charges which apply to our mortgages and related services. Please keep it in a safe place for future reference.

### When you take out your mortgage

You will be required to pay the following fees:

Funds Release Fee:	£35
Valuation fee:	Depends on property value
Application fee:	Variable
Rate switch fee:	Variable

Please see your Key Facts Illustration/our rate sheet for more information.

### During the life of your mortgage

#### Additional borrowing

When you apply for a further loan secured by your property, we will give you a Key Facts Illustration setting out the fees you must pay.

#### Transfer of Equity

Adding or removing a party to/from the mortgage: £100

#### Mortgage Discharge Fee

When you repay your mortgage in full we will charge you a Mortgage Discharge Fee to cover the costs we incur in closing your account (including releasing the security over your property): £50

#### Consent to Let

Charged to cover the administrative costs associated with (a) considering your request for consent to let the property and/or (b) actions taken in response to your unauthorised letting of the property. Not applicable for buy-to-let mortgages: £65

#### Data Subject Access Request

Charged for providing you with a copy of the personal data we hold about you. This fee is per person: £10

#### Early Repayment Charges

If you repay your mortgage early or make overpayments in excess of your normal monthly payment, there may be an early repayment charge. Your mortgage offer will say whether there is an early repayment charge, when this is payable and how much it is.

#### Second Charge Request

Charged to cover the administrative costs involved with considering a request for our consent to the addition of a subsequent charge: £40+VAT

#### Unpaid Ground Rent/Service Charges

If we receive notification that you have not paid your ground rent or service charges on the mortgaged property and we make a payment on your behalf: £30

You must also reimburse us for any unpaid ground rent or service charge we pay, and pay any associated administration charge we reasonably incur. You will also be required to pay Metro Bank's conveyancing fees in connection with the mortgage.

Please see our mortgage range document or ask for any illustration For more details of the charges that apply.

### If you fall into arrears

Should you fall behind with your mortgage payments, we may add your unpaid interest to the capital amount of your loan. This means you will have to pay interest at the rate applying to your mortgage, calculated on a daily basis, on your existing loan plus accrued unpaid interest.

We may also make the following charges:

#### Home Visit

Charged in relation to the costs of a representative visiting you at your home to discuss your financial situation and proposals to pay the outstanding arrears balance: £75+VAT

#### Monthly Arrears Fee

Charged to your account each month if it is one or more months in arrears to cover the costs of contacting you and reviewing your account. This fee will not be charged in months where there is an arrangement in place and maintained to repay the outstanding arrears balance: £32.50

#### Reasonable Costs

You must also pay the reasonable costs incurred by Metro Bank if we take action to protect, preserve or enforce our security, including legal costs. This cost depends on what action Metro Bank takes.

#### Repossession Fee

Charged monthly from the point your property is repossessed to cover the administrative costs of our management of the process to secure, insure, market and sell the property. Any costs incurred from third parties to secure, insure, market and sell the property are not included within this fee. £72.50+VAT

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

Information correct at date of publication 1 April 2016