

## Tariff of Charges

### Unpaid Ground Rent / Service Charge

If we make a payment of an outstanding sum (not paid by you) to the freeholder / head leaseholder we will add this to your mortgage balance to maintain our security and we will charge a fee to offset our expenses incurred.

£60.00

### Commercial / Rented Residential - Buildings Insurance Arrangements

Charge for assessing a policy to ensure that the level of cover and perils covered satisfactorily protect the property which is the Bank's security under the mortgage.

£25.00

### Arrears Administration

The following charges are applicable to loans/mortgages where the Bank incurs additional administration costs in monitoring or dealing with accounts that are in arrears.

#### Arrears Fee

£65.00 each month

#### Security Revaluation

(May also apply to secured Overdraft facilities).

£75.00

#### Capitalisation of Arrears

£50.00

### Litigation

#### Commencement

£125.00

#### Re-commencement

£125.00

#### Enforcement

£125.00

Note - Legal costs are normally in addition to the above.

### Taking possession of a property and/or managing its disposal

If it is necessary for the Bank to employ the services of a solicitor or any other agent in connection with any mortgage arrears, the Bank will have the right to recover the costs from you.

£125.00

### Charges For Other Services

Charges for any services not listed will be advised on request. Some of these charges may be calculated based upon the Additional Management Time Fees rate, charged at a minimum of £50 per hour or part thereof.

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Effective from 31st October 2009

Putting Service First



Whiteaway Laidlaw Bank Limited, Queens Court, 24 Queen Street, Manchester M2 5AH.  
Registered Office 125 Portland Street, Manchester M1 4QD. Registered in England – Company No. 388466.  
Authorised and regulated by the Financial Services Authority. Registration No. 204574.

Whiteaway Laidlaw Bank is a member of Manchester Building Society Group.

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## Tariff of Charges

The following Tariff of Charges covers all Business and Personal accounts with Whiteaway Laidlaw Bank Limited (the Bank). Some of the charges relate only to Business accounts. This document should be read in conjunction with the Key Product Features applicable to your account. Where there is a difference between the Key Product Features and the information provided here, the Key Product Features will apply. If you require clarification on any of the items listed within this document, and whether they apply to your specific circumstances, please contact us.

This tariff is subject to review. If a change is in your favour, we will apply the change immediately and notify you via your statement of account or in writing. If a change is not to your advantage, we will provide you with at least two months' notice via your statement of account or in writing.

### Borrowing

Prior to overdrawing the balance available in an account, it is necessary to have the Bank's agreement. We will confirm in writing the agreed terms i.e. credit limit, interest rate and what fees are payable. An arrangement fee is payable by negotiation for new or increased borrowing facilities and on the review/renewal of existing facilities. You will be advised of the arrangement fee payable prior to accepting the agreed terms.

### Excess Borrowing

Where no borrowing has been pre-authorized or the debit balance of your account is in excess of your agreed limit, interest will be charged at our standard unauthorised borrowing rate (currently 18% per annum, 19.25% APR). This rate will apply to the full balance if you have no pre-authorized limit or on the balance above your pre-authorized limit if one has been confirmed to you in writing. The standard unauthorised borrowing rate will apply to the total outstanding balance should the Bank make formal demand for repayment of the facilities in the event of your default.

Where a payment is presented and paid by the Bank and it results in the account balance being in excess of the pre-authorized borrowing facility, or overdrawn where no facility has been pre-authorized, a Paid Referral Fee will apply, currently £15 per item (applied no later than the following business day) with a maximum of three fees (£45) payable in any calendar month. Additional Management Time fees may be charged at a minimum rate of £50 per hour or part thereof.

### Other Operational Charges

The following charges are debited to the account at the time they are incurred:

Regular Payment Service	£0.25 each
Returned cheque charge (for cheques paid in and subsequently dishonoured)	£5.00 each
Stopping a cheque	£15.00 each
Duplicate Statements (or statements in addition to your regular statement)	£5.00 for the first 10 sheets, £1 per sheet thereafter
Special Presentation of a cheque	£15.00 each
Returning items unpaid	£25.00 each
Advice letter relating to unpaid item(s)	£5.00 each day
Provision of list of standing orders/Direct Debits on closure of account	£10.00 each
Domestic Sterling Payments – Same day (CHAPS)	£20.00 each
Trace request on an electronic payment	£35.00 each
Bankers Draft	£15.00 each
Standard Auditor's Letter	£30.00 + VAT each
Status Enquiry	£10.00 + VAT each

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### Data Protection Act

You have the right to obtain a copy of your personal data held by us.

£10.00 per request

### Foreign Business

The Bank is able to process international payments and foreign exchange transactions. Charges and exchange rates for these services will be provided on request.

### Security and Mortgage Related Charges

The following charges are debited to the account at the time they are incurred:

#### Fees for taking new security

1st & 2nd Legal Charges	£200.00 each
Guarantees	£80.00 each
Assignments	£80.00 each
Debentures completed by Bank	£100.00 each
Debentures completed by solicitors	£50.00 each
Out of Pocket Expenses will also be charged at cost where appropriate	
Security Release Fee	£100.00 – per item (maximum £500.00 per facility) £80.00

#### Provision of a Full Questionnaire

If another lender requests details of your account and property title details, we charge the other lender a fee for completing the questionnaire that they send us. They may pass on this charge to you.

**Updating a Second Charge Holder** £30.00

If a second or subsequent charge holder requests up to date account information we charge a fee for providing the information. They may pass on this charge to you.

**Registration of a Subsequent Legal Charge** £50.00

If you apply to take out a second or subsequent mortgage with another lender there is a fee for registering this on our records.

**Dispatch of Deeds** £70.00

A fee is charged for retrieving and posting the deeds to your acting solicitor.

**Photocopying of Documents from Title Deeds Packet** £10.00 per document

**Change of Ownership** £150.00

If you wish to apply to transfer the legal ownership of your property from joint names into a single name or vice versa an administration fee is charged. This fee includes the release of Deeds. In addition solicitors fees will normally be payable.

**Cancellation / Lapse of Life Policy** £50.00 per policy

You will be charged this if you do not maintain the repayments on your endowment policy (or other policy / financial investment) held by us as security and fail to provide us with an acceptable alternative.

**Conversion of Repayment Method** £100.00

If you request us to switch your mortgage repayment method, for example from an interest only basis to a capital and interest basis, an administration fee is charged.

**Deed of: Priority or Postponement, Grant, Variation or Rectification** £125.00

If you wish us to consider a change in the mortgage priority over the property, a change in rights such as easement, restriction or right of way for the property, a change which may affect the title of the land or property, or any change in a document which may affect the title to the land or property then a fee is charged. This fee includes the Bank sealing fee.

**Letting your Property – Not applicable to Buy-To-Let Loans** £100.00

The Bank's prior written consent must always be obtained before creating any tenancy agreement. Where we agree, we will issue a letter confirming our consent.

**Consideration of Creation of Lease** £250.00

Consideration of leases including assessment by our legal adviser and our administration costs.