

Nationwide Building Society including The Mortgage Works (TMW)

Additional charges for additional costs and services

Admin fee for credit cards (minimum £4.50 payment)	2.5% of balance + VAT
Admin fee for debit cards (minimum £4.50 payment)	1.5% of balance + VAT
Admin fee to order documents/leases referred to in office copies	£10 + VAT and document cost
Assignment/Reassignment of life policies	£30 + Vat per policy
Cancelling a cheque	£25 + VAT
Completing Electronic ID Checks (per customer). Charge still applies if a referral requires further hard copy evidence of identity	£5 + VAT
Dealing with independent solicitors (in depth communication)	£130 + VAT hourly rate
Dealing with independent solicitors (to send purchase monies only).	£40 + VAT
Deed of Guarantee	£150 + VAT
Deed of Variation	£150 + VAT
Defective Title	Hourly rate of £130 + VAT and disbursements
Drafting a Matrimonial Separation Agreement	£50 + VAT
Drafting a Statutory Declaration	£50 + VAT
Drafting an enduring power of attorney	£95 + VAT
Drafting Assured Shorthold Tenancy	£95 + VAT
Drafting RX3/RX4 forms	£50 + VAT
First Registration at Land Registry	£95 + VAT and additional Land Registry Fee payable above £50
Forwarding a copy Title Information Document / updated Registers of Title to borrower	£20 + VAT
Forwarding pre-registration deeds and documents (at borrower's request; the request to be within 1 month of completion)	£10 + VAT
Freehold Purchase Fee	£195 + VAT + LR fees, searches, stamp duty land tax
Insufficient postage on documents received from customer	£5 + VAT
Investigating Bankruptcy Entries per case (Insolvency Check)	£30 + VAT
Investigating the Title to Additional Land	£45 + VAT
Landlord or Management Companies	Any notice or other fee payable to the Landlord or Management Company in accordance with the terms of the lease/transfer.
Leasehold Supplement (only charged for complex cases that do not meet the FastTrack criteria)	£95 + VAT
Letters of Postponement from the Ministry of Defence or Local Authorities on Right to Buy cases	£50 + VAT per letter
Matrimonial waiver	£15 + VAT
Obtaining a letter of undertaking re Search (Scotland)	£15 + VAT
Obtaining a letter of undertaking re Title (Scotland)	£50 + VAT
Obtaining an indemnity insurance policy	£45 + VAT + policy premium
Obtaining/processing a change of name deed/marriage certificate or verifying the borrower's name or address to Land Registry	£10 + VAT
Other additional work not listed here	£130 + VAT hourly rate
Pending repossession	£150 + VAT
Postponing a completion at the request of the borrower where the panel firm had received all of the necessary documents from the borrower and submitted the Certificate of Title at the request of the borrower.	£30 + VAT
Processing an overpayment received from a previous lender not due to the fault of the panel firm	(where the overpayment is more than £500) £25 + VAT
Registering a 3rd Party Transfer of Title	£100 + VAT and any additional land registration fees, searches, or stamp duty land tax payable
Removal of second charges	No charge
Removal of third and subsequent charges	£30 + VAT per charge
Removing a personal charge	£150 + VAT
Reopening a case that had been previously cancelled by the borrower	£30 + VAT
Repaying an unsecured loan	£25 + VAT
Returning a mortgage advance to a lender when completion delayed by borrower	£25 + VAT + TT Fee
Reversing legal completion	up to a maximum of £390 + VAT
Satisfy & remove a restriction / caution / (inhibition in Scotland)	£150 + VAT
Satisfying a special condition in the mortgage offer	Hourly rate of £90 + VAT
Settling an IFA's professional fees	TT Cost only
Shared Ownership leases; but only where an additional tranche is being purchased	£195 + VAT and any additional land registration fees, searches or stamp duty land tax payable in connection with the acquisition of the tranche.
Simple Declarations of Trust	£195 + VAT
Sourcing a shortfall over £1000.00	£25 + VAT
Split off from parent title / creation of servitude rights /burdens (Scotland)	£195 + VAT + third party disbursements
Stamp Duty Land Tax Admin Fee	£75 + VAT
Standard Deed of Postponement	£195 + VAT per deed
Telegraphic Transfer of surplus funds to the borrower	£20 + VAT per transfer
Telegraphic transfer to redeem each existing charge	£20 + VAT per transfer
Title Deeds Storage Fee (Scotland)	£75 + VAT per annum
Transfer of Equity	£245 + VAT and any additional land registration fees, searches, or stamp duty land tax payable
Unclear OS1 Searches	£75 + VAT
Upgrading a legal title	£50 + VAT