

## Tariff of Mortgage Charges (Effective 18 July 2022)

Please note this tariff replaces any previous tariffs.

At Topaz, we support the mortgage industry's initiative with Which? To make our fees and charges easy for you to understand.

Our Tariff of Mortgage 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 (below). This means we don't charge you these fees.

If you change your mortgage		
Name of charge	What this charge is for	How much is the charge?
Valuation cost	During the lifetime of your mortgage, there may be occasions where we will need to instruct a valuer to assess the market value of the property. The valuation fee charged will be based on the value of the property.	Variable

If you are unable to pay your mortgage or if we have reason to believe there is a breach of your mortgage terms and conditions		
Name of charge	What this charge is for	How much is the charge?
Field agent visit	The cost of a field agent to visit the property to discuss your account and the options available to you, for example, if your mortgage account is in arrears.	Up to £100 + VAT
Field agent occupancy check	The cost of a field agent to visit and check the property if we are reasonably concerned about the protection of our security, for example, if the property is being let without permission.	Up to £100 + VAT
Third party costs	Additional costs we incur when we appoint third parties to carry out certain activities. These costs may include, for example, solicitor's costs, receiver's costs, court fees or asset manager costs relating to the repossession and sale of the property.	These costs vary depending on your circumstances

Ending your mortgage term		
Name of charge	What this charge is for	How much is the charge?
Mortgage exit fee	<p>You may have to pay this fee if:</p> <ul style="list-style-type: none"> <li>• Your mortgage term comes to an end;</li> <li>• You transfer the loan to another lender; or</li> <li>• You transfer the borrowing from one property to another.</li> </ul> <p>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').</p> <p>You may also be charged a separate fee by your solicitor or licensed or qualified conveyancer for their work relating to redemption of the mortgage and discharge of the security.</p>	£80