

Your Mortgage Tariff

At Handelsbanken, we want you to be aware of the circumstances in which you may incur a fee for the administration of your mortgage. This leaflet sets out our latest standard mortgage Tariff of Charges. The Tariff is updated from time to time and a copy will be sent to you each year with your annual mortgage statement. Should a charge be debited directly to your mortgage account, interest may become payable from that date. To avoid paying such interest the charge can be paid immediately.

Should you require any additional information, please do not hesitate to contact your Account Manager at Handelsbanken.

Type of Fee	Name of Fee	When the fee is payable	Tariff
General Fees	Transfer of Equity Application	Charged when transferring the ownership of the property (or other asset) that is being used to secure the loan.	£150
	Variation of Bank's Security	Charged on the change of each property (or other asset) that is being used to secure the loan.	£250
	Deeds Retrieval Fee (except for sale / re-mortgage)	Payable for the provision of Title Documentation information to a solicitor.	£50
	Providing information from Title Deeds	E.G. for a boundary dispute and payable at the time of request.	£25
	Proposed Tenancy/ Letting of the Property	Payable at the time of the request and covers verification of the Tenancy Agreement.	£100
	2nd Charge Questionnaire / New Lender's Questionnaire	Payable upon receiving a request to supply information from a prospective Lender.	£75
Arrears Fees	Monthly Arrears Charge	Payable each month that the mortgage is in arrears and covers additional administration costs.	£40
	Letter of Claim	At the time that the Bank issues a Letter in relation to any mortgage arrears.	£10
	Referral to a Solicitor	At the time that Handelsbanken formally instructs a solicitor in repossession proceedings or claim or otherwise in enforcing its rights under the mortgage.	£50

You will also be responsible for the payment of all legal and other costs in connection with any legal proceedings undertaken. Further charges will also be incurred if the property is taken into possession.

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