Gatehouse Bank plc
The Helicon
One South Place
London, EC2M 2RB

T +44 (0) 20 7070 6000
W www.gatehousebank.com

Tariff of Charges for Home and Buy-to-Let Finance

Effective from: 01 April 2026

We are giving you this information so that you will understand the fees you may need to pay. These fees may vary from time to time. We will always give you details of any fees before we provide a service.

A similar document is used across the industry to help customers compare products. 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 those fees. We may also charge fees that other firms do not.

The fees apply to both Buy-to-Let Purchase Plans (BTL) and Home Purchase Plans (HPP).

The tariff is updated from time to time and a copy sent to you each year with your annual Purchase Plan statement.

Where the services are subject to VAT (Value Added Tax), this is included as noted. We reserve the right to amend these charges in line with any change in the rate of VAT.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Registered in England & Wales No. 06260053. Registered address: The Helicon, One South Place, London, EC2M 2RB.

Before your first monthly payment

These are the fees and charges you may have to pay before we complete on your Purchase Plan.

Name of charge	What this charge is for	How much is the charge?
Application Fee	Assessing and processing your application (even if your application is unsuccessful or you withdraw it).	• £149 for UK Residents • £199 for UK Expats • £299 for International Residents
Legal Fees	You must instruct and pay a solicitor to act on your behalf in connection with your Purchase Plan. We have a panel of solicitors who are familiar with our transactions and you may, if you wish, appoint one of those to act for you. The Bank will instruct its own solicitors and pay their standard fees. In exceptional cases, the Bank may incur additional legal fees due to any unusual circumstances of your case. These will be payable by you and will be agreed with you or your solicitors before being incurred.	These fees/costs are agreed directly between you and your solicitor. Plus any additional legal costs the Bank incurs on your behalf, which will be deducted from the finance amount on completion (at cost).
Product Fee (New Purchase Plan)	This is charged on some products as part of the deal and will be deducted from the finance amount at completion. It might be a flat fee, or a percentage of the finance amount.	Please see your Purchase Plan Offer Letter for details
Valuation Fee	The valuation report, which is used to calculate how much we'll finance. This is separate from any valuation or survey of the property you might want to commission yourself. There are other survey options available to you at your own cost.	See "Valuation Fee Table" (page 4)
Re-valuation Fee	If your valuation expires or the case requires an additional valuation, this covers the new valuation we need to do.	£180 for HPP & BTL-Single Dwellings. Otherwise by arrangement
Re-inspection Fee	If a re-inspection is required after works are carried out to a property, or if a re-inspection of a new-build property is required prior to completion, a re-inspection fee may be payable.	£90 for HPP & BTL Single Dwellings. Otherwise by arrangement

Extra documentation and/or services

If you ask us for extra documentation and/or services beyond the standard management of your account

Name of charge	What this charge is for	How much is the charge?
Document retrieval & copying fee	The cost of getting and supplying documents.	£10 per document
Providing Information to a third party fee	If you ask us to provide information to a third party, for example to issue a statement of your current Purchase Plan balance.	£50 per request

If you change your Purchase Plan

N.B. if you change to a new product, the 'before your first monthly payment' fees may also apply at this stage

Name of charge	What this charge is for	How much is the charge?
Early Redemption Charge (Changing your Purchase Plan)	You may be charged this if you're on a product that carries an Early Redemption Charge. It covers our administrative and operational costs in connection with your Purchase Plan, and is payable if, during a Fixed Rental Rate Period: • you make an Additional Acquisition Payment that exceeds your Purchase Plan terms and conditions allow; or • you transfer to a different product.	Please see your Purchase Plan Offer Letter for details
Product Fee (Retention)	This is charged on transfer to a new product and is payable before the product transfer takes place.	Please see your Purchase Plan Retention Offer Letter for details
Change of parties administration fee	Our administrative costs for adding or removing someone to/from a Buy-to-Let Purchase Plan.	Variable (dependant on change and associated legal costs)

If you do not make payments under your Purchase Plan or breach its terms

These are the most common charges you may have to pay if you fail to keep up with your payments or breach its terms. Some charges, for example those covering unpaid/returned direct debits, occur at the early stages of your failure to pay. Other charges, for example, relating to our repossession of the property, may apply later in the process and will be dependent on your circumstances.

Name of charge	What this charge is for	How much is the charge?
Unpaid/returned Direct Debit	Payable when your nominated bank rejects a Direct Debit collection.	£20
Unpaid ground rent/ service charge fee	The administrative costs that we charge if your freeholder or management company advises us that ground rent, service charge or other amount due under a superior lease has not been paid. The administrative costs that we charge if you do not pay the outstanding amount and we pay it.	£10 per request received. £100 administration fee (if we make the payment). (You will also have to pay the outstanding amount, and this will be added to your Purchase Plan account if we have paid it)
Home visit fee	Arranging an agent to visit you when we are unable to contact you by email, letter or telephone to discuss your account.	Variable (at cost)
Appointment of a rent receiver fee	For appointing and the ongoing management of a receiver to intercept rent on an account which is in arrears and the property has been rented out. This fee will be variable dependent on the firm instructed and the rent being received.	Variable (at cost)
Commencement of legal proceedings fee	Instructing solicitors to commence legal proceedings against you to recover arrears and/or repossess the property.	Variable (at cost)

Ending your Purchase Plan

Name of charge	What this charge is for	How much is the charge?
Early Redemption Charge (Ending Your Purchase Plan)	You may be charged this if you're on a product that carries an Early Redemption Charge. It covers our administrative and operational costs in connection with your Purchase Plan and is payable if, during a Fixed Rental Rate Period, you settle your finance in full and redeem your Purchase Plan.	Please see your Offer Letter for details.
Account Settlement Fee	An account settlement fee is payable at the end of the Purchase Plan to cover the Bank's legal and administration costs (either at the end of its full term or on any earlier settlement date).	£400

Valuation Fee table

Property Value up to	HPP / BTL -Single Dwelling	Small HMO (Under 6 beds/ Occupants)	Large HMO (over 6 beds/Occupants) & MUFBs
£100,000	£192	£945	£1,500
£150,000	£245	£945	£1,500
£200,000	£269	£947	£1,500
£250,000	£329	£954	£1,565
£300,000	£344	£954	£1,625
£350,000	£389	£995	£1,715
£400,000	£434	£995	£1,715
£500,000	£479	£1,141	£1,805
£600,000	£509	£1,192	£1,925
£700,000	£554	£1,258	£2,085
£800,000	£607	£1,354	£2,250
£900,000	£689	£1,442	£2,395
£1,000,000	£757	£1,554	£2,565
£1,250,000	£788	By Arrangement	£2,925
£1,500,000	£825	By Arrangement	By Arrangement
£1,750,000	£975	By Arrangement	By Arrangement
£2,000,000	£1,125	By Arrangement	By Arrangement
£2,500,000	£1,285	By Arrangement	By Arrangement
£3,000,000	£1,836	By Arrangement	By Arrangement
£4,000,000	£2,387	By Arrangement	By Arrangement
£5,000,000	£3,144	By Arrangement	By Arrangement

*Our valuations are carried out using a range of methods and by working with multiple valuation partners

What to do if you have a complaint

If you have a complaint or concern about our service, please contact us in the following ways:

By post: Gatehouse Bank plc, The Helicon, One South Place, London, EC2M 2RB

By telephone:

- Within UK: 08000 353 253
- Outside UK: +44 20 7070 6960

By email: complaints@gatehousebank.com

Resolving your complaint

1. We will always try to resolve your concerns there and then. If we can do this straight away, and to your satisfaction, we will send you a summary resolution confirming this.

2. If this is not possible, we will send you a prompt written acknowledgement to advise you that we have received the complaint and are dealing with it.

3. If you are not satisfied with our final response or 8 weeks have passed since your complaint was first raised, and your complaint relates to a Home Purchase Plan product, then you have the right to refer your complaint to the Financial Ombudsman Service (FOS). If your complaint relates to a Buy-to-Let product, please take independent legal advice.

Referrals to FOS are free of charge but must be referred to FOS within 6 months from the date of our final response to you.

The Financial Ombudsman Service address:
The Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London E14 9SR

Telephone: 0800 023 4 567 or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

Website: http://www.financial-ombudsman.org.uk