Charges for additional services

Once your mortgage is up and running, if you ask for a service that is not routinely provided for all customers, a charge may be made. The list below shows the current charges for the most frequently requested additional services. If you take out a C&G mortgage, we will send you an updated list every year, unless none of the charges have changed. Occasionally, a charge will be made for a service which is not listed here. If you ask for such a service, you will always be told if a charge will be made and how much it will be.

Description	Amount	The charge is made:
Capital repayment to reduce the mortgage term or reduce the monthly payment (see page 11)	£10	For each capital repayment applied to immediately reduce the account balance but where you also ask for your mortgage term to be reduced or your monthly payment is reduced from the following month.
Confirmation letter	£10	Where you are provided with information and you then ask for further written confirmation of the same information.
Duplicate annual statement	£22	For each duplicate statement provided.
Interim mortgage statement	£22	For providing an interim mortgage statement part way through the year.
Duplicate copy of letter or document	£10	For providing a duplicate copy of a letter or a document (other than if shown elsewhere in this table).
Closed account reference	£32	For providing a reference to another lender on a closed account.
Instalment break (see page 12)	£99	When you request a payment break, but you have not made any overpayments.
Supplying photocopies of deeds documentation	£32	For each request.
Deeds information	£10	For supplying information relating to the title deeds.
Information to a third party	£106	For supplying information to a third party.
Additional information to a third party	£22	For supplying additional information to a third party.
Certificate of Title	£32	For providing a copy of the Certificate of Title.
Interest certificate	£22	For each year's interest certificate provided.
Partial release of property	£225	If you ask for the release from the mortgage of part of your property to be considered.
Approval of residential tenancy after six months	£225	If you wish to let the property six months or more after your mortgage started. Earlier than six months you must switch to a buy-to-let mortgage and you may incur costs, such as an Early Repayment Charge on the original mortgage and product and application fees on the new one.
Ground rent	£225	If your property is leasehold and there is correspondence regarding ground rent payments and/or insurance which are due under the terms of your ownership of the property.
Account breakdown	£22	For each year for which you request a breakdown of your account.
Change of payment method (see page 9)	£77	Changing the way you repay your loan's capital from interest-only to repayment or repayment to interest-only.
Term adjustments (see page 12)	£32	When you ask to amend the term over which you want to repay your loan.
Insurance cancellation	£27	When you cancel your buildings or buildings and contents insurance which forms part of your monthly mortgage payment.
Hypothetical account illustration	£106	For providing details of how an account would vary if payments or the term were changed. This is not the same as a Key Facts Illustration.

Fees include VAT at 17.5%, where appropriate.

Other charges

Description	Amount	The charge is made:
Closing administration charge*	£225	When you repay your mortgage.
Gone away	£10	For the registration and the investigation involved when mail returned as 'Gone Away'.
Unpaid Direct Debit	£31	When a Direct Debit is returned unpaid.
Rejected payment	£31	When a cheque is rejected by the paying bank.

* This charge applies only to certain mortgages and may vary depending on your circumstances. In particular, it does not apply to mortgages entered into on or after 1 August 2007. The amount shown is the most the charge might be. If you think a charge might apply to you and want to know the amount, please ask.

Please remember that it may also be part of the agreement for certain mortgages that an Early Repayment Charge may apply if you repay all or part of the loan, or change its terms, within the first few years. Please check your loan agreement or subsequent documentation for details.

Fees include VAT at 17.5%, where appropriate.

Arrears charges

Description	Amount	The charge is made:
First arrears stage	£10	When the first arrears letter is sent.
Second arrears stage	£31	For work up to and including the second arrears letter.
Arrears arrangement fee	£36	When a plan to clear arrears has been agreed and not adhered to.
Breakdown of arrears/payments (per year/per account)	£22	For supplying a breakdown to show how arrears have accrued on your account.
Home visit	£94	When a home visit is arranged.
Third arrears stage/pre-litigation	£206	When your mortgage is referred to the Recoveries Department for third stage arrears work/pre-litigation.
Occupancy visit charge	£52.88	When a visit is undertaken to establish the occupancy of the property.
Consolidation	£52	When arrears consolidation has been approved.

Fees include VAT at 17.5%, where appropriate.