CHELSEA BUILDING SOCIETY

TARIFF OF MORTGAGE CHARGES

(Known at Chelsea Building Society as Loans Administration Fee Tariff)

Effective 1 March 2026

At Chelsea Building Society we are working closely with the mortgage industry's initiative, UK Finance (formerly Council of Mortgage Lenders) and Which? to make our fees and charges easy for you to understand.

Our tariff of charges fully reflects the initiative's good practice principles which are 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. This means we don't charge you these fees.

NAME OF CHARGE	WHAT THIS CHARGE IS FOR	HOW MUCH IS THE CHARGE?
Before your first monthly payment these are the fees and charges you may have to pay before we release your mortgage funds		
Funds transfer fee	Electronically transferring the mortgage funds to our conveyancer.	£35
Legal fee	You will normally instruct a conveyancer to act on your behalf in connection with your home purchase transaction. You may be required to pay their legal fees and costs as part of their work on your behalf.	These fees/costs vary and are charged by the conveyancer directly to you unless we tell you that we will contribute to the legal costs as part of your product deal.
Product fee	This is charged on some mortgages as part of the deal. It can be paid up-front or added to the total mortgage amount. If you add it to your mortgage, you'll pay interest on it at the same rate as the rest of your borrowing. It might be a flat fee, or a percentage of the loan amount.	Typically ranging from £0 - £1695 Individual details are available on request.
Reinspection fee	If your mortgage is released in stages and you're using it to renovate your home, this covers the new valuation we need to do after the work's carried out.	£35
Valuation fee	Charged for the lender's valuation report, which is used to calculate how much it will lend you. This is separate from any valuation or survey of the property you might want to commission. The exact service you need will depend on which part of the UK you're in and will be payable to a third party provider. Some mortgages offer free valuations – the product details for your mortgage will tell you if this is the case.	**Mortgage valuation reports (including mortgage valuations, Remortgage and Rental assessment)** £100,000 – £105.00 £150,000 – £127.00 £200,000 – £149.00 £250,000 – £171.00 £300,000 – £196.00 £350,000 – £240.00 £400,000 – £240.00 £450,000 – £283.00 £500,000 – £283.00 £550,000 – £327.00 £600,000 – £327.00 £650,000 – £374.00 £700,000 – £374.00 £750,000 – £418.00 £800,000 – £418.00 £850,000 – £461.00 £900,000 – £461.00 £950,000 – £505.00 £1,000,000 – £505.00

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<tr><th colspan="2">Mortgage valuation reports (including mortgage valuations, Remortgage and Rental assessment)</th></tr>
<tr><td>£1,200,000</td><td>£596.00</td></tr>
<tr><td>£1,400,000</td><td>£683.00</td></tr>
<tr><td>£1,600,000</td><td>£774.00</td></tr>
<tr><td>£1,800,000</td><td>£861.00</td></tr>
<tr><td>£2,000,000</td><td>£952.00</td></tr>
<tr><td>£2,200,000</td><td>£1,039.00</td></tr>
<tr><td>£2,400,000</td><td>£1,130.00</td></tr>
<tr><td>£2,600,000</td><td>£1,217.00</td></tr>
<tr><td>£2,800,000</td><td>£1,308.00</td></tr>
<tr><td>£3,000,000</td><td>£1,395.00</td></tr>
<tr><td>£3,500,000</td><td>£1,486.00</td></tr>
<tr><td>£4,000,000</td><td>£1,577.00</td></tr>
<tr><td>£4,500,000</td><td>£1,664.00</td></tr>
<tr><td>£5,000,000</td><td>£1,755.00</td></tr>
<tr><td>£6,000,000</td><td>£2,046.00</td></tr>
<tr><td>£7,000,000</td><td>£2,337.00</td></tr>
<tr><td>£8,000,000</td><td>£2,627.00</td></tr>
<tr><td>£9,000,000</td><td>£2,918.00</td></tr>
<tr><td>£10,000,000</td><td>£3,209.00</td></tr>
<tr><td>£11,000,000</td><td>£3,499.00</td></tr>
<tr><td>£12,000,000</td><td>£3,790.00</td></tr>
<tr><td>£13,000,000</td><td>£4,081.00</td></tr>
<tr><td>£14,000,000</td><td>£4,371.00</td></tr>
<tr><td>£15,000,000</td><td>£4,662.00</td></tr>
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<td>Property assessment fee</td>
<td>This is a valuation of a property which is carried out without an internal inspection. This valuation type is applicable subject to meeting our lending criteria.</td>
<td>£71</td>
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NAME OF CHARGE	WHAT THIS CHARGE IS FOR	HOW MUCH IS THE CHARGE?
If you change your mortgage **If you change to a new mortgage product, the 'Before your first monthly payment' fees mentioned in the first section may also apply at this stage.**		
Early repayment charge	You may have to pay this if: ▪ You overpay more than your mortgage terms allow or ▪ You switch mortgage product or lender during a special rate period (e.g. while you're on a fixed or tracker interest rate).	Please refer to your offer document.
Partial release of property fee **Also called 'sale of part security fee'**	Payable if you want to remove part of the property or land from the mortgage. It covers administration costs, including sealing the relevant legal deed and issuing letters of consent.	£55
Revaluation fee	You can request a revaluation of your property to find out your current loan to value, if you believe that your property's current value is different to the estimated valuation on our records.	£70
Change of parties administration fee **Also called 'transfer of equity fee'**	Our administrative costs for adding or removing someone (a 'party') from the mortgage.	£180
Consent to let fee **Also called 'property letting fee'**	If you want to let your property but don't have a buy-to-let mortgage, you'll pay this for each 'consent to let' agreement. This means we agree to you letting out your property for a set period within your existing owner occupier mortgage.	£60 The mortgage interest rate will also be increased by up to 1% where the account holder(s) have agreed the terms of an authorised let with us. Where an account holder(s) lets the property and has not agreed with us an authorised let, a loading of up to 2% will be applied to the mortgage interest on their account.
Giving you a reference	Charged if another lender asks us for a mortgage reference, such as how you've managed your account with us. We will only supply this if you've given us permission.	£27
Consent to second/subsequent charge	Charged for adding a second/subsequent charge, with another lender, to your property.	£11
Offset Savings Account – charges and fees **These are the fees and charges you may have to pay when using an Offset Savings Account linked to your mortgage**		
CHAPS payment fee	An electronic payment which usually arrives on the same day provided requests are received by 12pm Monday to Friday.	£23.50

We understand that sometimes you may face some financial difficulties. In the unfortunate event you are unable to make your mortgage payments, you may incur some charges.

Some charges apply at the early stages of non-payment (arrears).

Other charges, for example relating to repossession/litigation of the property, will apply later in the process and will be dependent on your circumstances, so they are not included here. All arrears management, litigation and possession fees are for properties in England and Wales. Fees will vary for properties in Northern Ireland and Scotland. The fees quoted for arrears management, litigation and possession fees are all subject to VAT. The fees will be added to your mortgage balance and will accrue interest which is payable by you.

Don't forget that we are here to help, so if you are having trouble making your mortgage payments call us on **0808 156 1158**.

Payment of unpaid ground rent/service charges	When we have to communicate with you and/or your landlord regarding outstanding ground rent or service charges in order to protect the security for the loan.	£20
Third party field agents appointment	An appointment for a representative of ours who visits you at home to discuss your mortgage account, financial position and circumstances.	£120 + VAT
Missed third party field agents appointment	A cancelled or missed appointment with a field agent.	£88 + VAT
Property inspection	Property inspection to identify occupancy and/or property condition.	£88 + VAT
Ending your mortgage term		
Early repayment charge	You may be charged this if you repay your mortgage in full before your mortgage product term ends.	Please refer to your offer document.
Mortgage exit fee **Also called 'Mortgage fee' or 'Redemption administration fee'**	You may have to pay this if: ▪ You repay the mortgage in full before the end of the mortgage term ▪ You remortgage to another lender or ▪ You transfer your mortgage product from one property to another. This is payable before the end of your mortgage term if you refinance the loan to another lender or another property (known as 'redemption'). You may be charged a separate fee by your conveyancer for their work relating to redemption of the mortgage and discharge of the security. This fee does not apply when your mortgage term naturally comes to an end.	£90 (except if your original offer, when you first took out your mortgage with us, stated a lower amount, in which case you will be charged this lower amount instead)

Applicable to Chelsea Buy to Let accounts only

Should we take action to enforce the terms of the mortgage, you will be responsible for payment of all fees, including any receiver's fees and legal fees which will be added to your mortgage balance. If we appoint a receiver, they will be acting on your behalf and you are responsible for paying for their services. The fees payable will depend upon the type of action or proceedings that have to be taken.

Buy to let mortgages for business purposes are not regulated by the Financial Conduct Authority.

Customer Service Centre
Chelsea Building Society
Yorkshire House
Yorkshire Drive
Bradford
BD5 8LJ
0345 168 9300
thechelsea.co.uk

Our printed material is available in alternative formats e.g. large print, braille or audio. Please contact us on **0345 7446 622**.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile. Calls to 0800 numbers are free of charge from a landline or mobile.

Chelsea Building Society and the Chelsea are trading names of Yorkshire Building Society. Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Principal Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.