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Lender	Gross	Net	Minimum (gross / net)	Maximum (gross/net)	Paid direct or via SBM	Timescales / notes
	Standard/Offset - 0.45% Buy to let - 0.50% Additional Loan - 0.30% Ported Cases - 0.30% of top up amount only Product transfers (Res & BTL) - 0.30%	Standard/Offset - 0.425% Buy to let - 0.45% Additional Loan - 0.30% Ported Cases - 0.30% of top up amount only Product transfers (Res & BTL) 0.28%	£200 / £189 £250 / £225 £50* / £50* n/a		SBM	Procuration fees paid weekly to SimplyBiz, usually around 10-14 days after completion.  *payable on loans over £3,000 only
	All residential & standard BTL products - 0.45%  Retention (residential & standard BTL) - 0.35%  Specialist BTL & Commercial - 0.80%	All residential & standard BTL products - 0.40%  Retention (residential & standard BTL) - 0.30%  Specialist BTL & Commercial - 0.75%			DIRECT   SBM	Procuration fees are paid weekly, generally in the week following completion.
	Residential mortgage - 0.35%  Buy to Let - 0.40%  Further advances (Res or BTL) - 0.30%  Rate switches for existing customers - 0.20%	Residential mortgage - 0.33%  Buy to Let - 0.38%  Further advances (Res or BTL) - 0.29%  Rate switches for existing customers - 0.20%			SBM	Paid weekly, usually around 2 weeks after completion.
	All products (including retention) - 0.37%	All products (including retention) - 0.35%			SBM	






Lender	Gross	Net	Minimum (gross / net)	Maximum (gross/net)	Paid direct or via SBM	Timescales / notes
	Residential products – 0.60% BTL products – 0.60%	Residential products – 0.50% BTL products – 0.50%			DIRECT	Fees paid 14 days after month end.
	Buy to Let (including further advances and product transfers) – 0.44%	Buy to Let (including further advances and product transfers) – 0.39%			SBM	Procurement fees will be paid to SimplyBiz within 7 days of the mortgage completing or in the case of Product Transfers, the account being transferred.
	Residential – 0.40% BTL & Contractors – 0.42% Product transfers – 0.22%	Residential – 0.38% BTL & Contractors – 0.40% Product transfers – 0.20%		£4,000/ £4,000* £4,000/ £4,000*	SBM	* The 0.02% of the loan will be paid to SBM in addition to the broker proc fee and over the £4k cap if applicable.
	Mainstream – 0.40% BTL – 0.50%	Mainstream – 0.38% BTL – 0.48%			DIRECT	Usually paid within a week of completion.
	Standard – 0.43% BTL – 0.43% Product transfers – 0.30%	Standard – 0.40% BTL – 0.40% Product transfers – 0.28%			SBM	Procurement fees are paid on the second Monday after completion.  Product transfer fees are payable for both residential & BTL business as of 24 November 2017.
	All products – 0.37%	All products – 0.35%			SBM	
	All products – 0.40% + £25	All products – 0.40%	£250 / £250		SBM	
	Owner occupier– 0.42% BTL – 0.52% Offset mortgage –0.52% Family mortgage – 0.57% Product switches – 0.22% Further advances – 0.27%	Owner occupier - 0.40% BTL – 0.50% Offset mortgage – 0.50% Family mortgage – 0.55% Product switches – 0.20% Further advances – 0.25%	£189 / £180 £234 / £225 £234 / £225 £256.50 / £247.50 n/a £5.40 / £5.00		SBM	Fees will normally be paid weekly to SimplyBiz.








Lender	Gross	Net	Minimum (gross / net)	Maximum (gross/net)	Paid direct or via SBM	Timescales / notes
	All products – 0.50%	All products – 0.45%			SBM	Paid weekly on a Thursday. Depending on when completion takes place the time elapsed can be up to max of two weeks.
	All products – 0.50%	All products – 0.45%			SBM	
	All products – 0.40% Retention – 0.30%	All products – 0.38% Retention – 0.29%			SBM	Furness procurement fees are paid within 15 days of completion.
	Buy-to-Let - 0.55% Buy-to-Let (portfolio landlords) – 0.70% HMO & MFU – 0.70%	Buy-to-Let - 0.50% Buy-to-Let (portfolio landlords) – 0.65% HMO & MFU – 0.65%			SBM	Monthly – approx 10 days following end of month.
	Standard Products (including further advances and product transfers) - 0.33%	Standard Products (including further advances and product transfers) - 0.32%			SBM	Procurement fees are paid weekly with the exception of Product Transfers, which are paid monthly (around the 10 <sup>th</sup> ).
	Fee by arrangement, please refer	Fee by arrangement, please refer			DIRECT	Fees are paid in the week following completion.
	All products - 0.42%	All products - 0.40%	£225 / £225 (SBM 0.02% paid separate to broker minimum)		SBM	Paid by BACs once a month for all completions in previous month..
	55+ mortgage – 0.55%	55+ mortgage – 0.50%	£225 / £204.55	No max	DIRECT	Proc fees paid within 14 days of completion.
	BTL, commercial & semi commercial – 1.05% Bridging – 1.2%	BTL, commercial & semi commercial – 0.85% Bridging – 1.0%			SBM	

Lender	Gross	Net	Minimum (gross / net)	Maximum (gross/net)	Paid direct or via SBM	Timescales / notes
	Residential & BTL products - 0.40% Further advances - £15	Residential & BTL products - 0.37% Further advances - £150	£150 / £138.75		DIRECT	Procurations fees are usually paid within 5 working days of completion.
 Kensington	All products - 0.50%	All products - 0.40%			DIRECT	Paid weekly. Kensington will pay procurations fees out for a case in the third week following Completion
 For Intermediaries	Residential - 0.40% Buy-to-Let - 0.50% Retention - 0.30% Further advances (Res) - 0.40% Further advances (BTL)- 0.50%	Residential - 0.35% Buy-to-Let - 0.45% Retention - 0.28% Further advances (Res) - 0.39% Further advances (BTL)- 0.49%	£150 / £146.25 £150 / £147		SBM	Completions between 1 <sup>st</sup> & 15 <sup>th</sup> will be paid on or around the 24 <sup>th</sup> . Completions between 16 <sup>th</sup> & end of month will be paid on or around the 14 <sup>th</sup> of following month.
	Standard BTL range - 0.80% Specialist BTL range - 0.80%	Standard BTL range - 0.75% Specialist BTL range - 0.75%			SBM	
	All products - 0.50%	All products - 0.45%			SBM	
	All products - 0.35% & £25	All products - 0.35%	£150 / £150		DIRECT	Fees paid within maximum of two weeks following completion.
	Buy-to-Let - 0.70%	Buy-to-Let - 0.60%			SBM	
	Residential - 0.40% Buy to Let & Holiday lets - 0.50% Product transfers - 0.20%	Residential - 0.37% Buy to Let & Holiday lets - 0.45% Product transfers - 0.19%			SBM	Aim to pay the procurations fee no later than the 15 <sup>th</sup> of the following month from completion.
	Residential - 0.37% Buy to Let - 0.42% Expat Buy-to-Let - 0.52%	Residential - 0.35% Buy to Let - 0.40% Expat Buy-to-Let - 0.50%			SBM	Usually paid on the Friday after completion.

Lender	Gross	Net	Minimum (gross / net)	Maximum (gross/net)	Paid direct or via SBM	Timescales / notes
 <b>marsden</b> BUILDING SOCIETY	Residential – 0.40% & £25 Older borrowers range – 0.40% & £25 Expat (res) – 0.40% & £25 Expat (BTL) – 0.50% & £25	Residential – 0.40% Older borrowers range – 0.40% Expat (res) – 0.40% Expat (BTL) – 0.50%			DIRECT	Marsden pay procurement fees weekly and aim to pay the fee 10 working days after completion.
 <b>masthaven</b>	First charge products (Res & BTL) – 0.55%	First charge products (Res & BTL) – 0.50%			SBM	
 <b>themelton</b> building society  <b>mbs</b> LENDING LTD	All products -0.35% & £25 Retention – 0.25% & £25  Near Prime Enhance, Near Prime & Credit Assist* - 0.55% & £25 Credit recovery – 0.65% & £25 Retention – 0.25% & £25	All products -0.35% Retention – 0.25%  Near Prime Enhance, Near Prime & Credit Assist* - 0.55% Credit recovery – 0.65% Retention – 0.25%	All products (both Melton BS & MBS) have same minimum fee of £150 which is the same both gross and net.	All products (both Melton BS & MBS) have same maximum fee of £1,000 which is the same both gross and net.	DIRECT	*including shared ownership and RTB products.
 <b>METRO</b> BANK	Residential – 0.40% Buy-to-Let – 0.43%  Rate switch (residential and BTL applications) – 0.30%	Residential – 0.38% Buy-to-Let – 0.41%  Rate switch (residential and BTL applications) – 0.285%			SBM	Procurement fees paid weekly, usually around 7 days after completion.
 <b>Nationwide</b> Building Society	All products - 0.35% Retention – 0.20%	All products - 0.33% Retention – 0.19%			SBM	SBM will receive the fee on Mondays, between 14 and 20 days after completion, depending on the day it completes. On PTs Nationwide pay by the 15 <sup>th</sup> of the month of completion.
 <b>NatWest</b>	Residential - 0.35% Buy to Let - 0.45%  Product transfers – 0.20%	Residential - 0.32% Buy to Let - 0.40%  Product transfers – 0.19%	£250 / £229  £250 / £222  £250 / £238	£10,000/£9,143*  £10,000/£8,889*  £10,000/£9,500*	SBM	Pay SimplyBiz weekly with fees being sent 7-14 days following completion.  *The £10,000 maximum gross fee was launched on 15 October 2018 as an initial 6 month pilot (previously £6,000)

Lender	Gross	Net	Minimum (gross / net)	Maximum (gross/net)	Paid direct or via SBM	Timescales / notes
	All products – 0.37%	All products – 0.35%	£125 / £118	£3,500 / £3,311	SBM	There will be two payments made to all mortgage clubs each month, one around the 7 <sup>th</sup> of each month (for completions in second half of month) and again on the 22 <sup>nd</sup> (completions in first half of the month).
	Residential– 0.40% Buy to Let - 0.50% Product transfers – 0.20%	Residential – 0.39% Buy to Let -0.47% Product transfers -0.19%			SBM	Procuration fees are paid by BACS weekly on a Wednesday except for the first working week of each month as no BACS run is done then. Fees are paid 4 weeks after completion.
	All products – 0.40%	All products – 0.38%	£200 / £190	£3,000 / £2,850	SBM	Paid soon after completion, usually the week after.
	All products – 0.50%	All products – 0.40%			SBM	
	Mainstream 0.40% BTL – 0.48% Product switch range – 0.30%	Mainstream – 0.37% BTL – 0.43% Product switch range - 0.29%			SBM	Payments are made once a week and usually within 10 days of completion.
	Residential Mortgages - 0.60%  Buy to Let - 0.60%  Product transfers – 0.30%*  Bridging - 1.75%  Bridging (0% facility fee product) – 1%	Residential Mortgages - 0.50%  Buy to Let - 0.50%  Product transfers – 0.28%*  Bridging - 1.30%  Bridging (0% facility fee product) – 0.90%			DIRECT	Precise process two payment runs a week. Fees usually paid within five working days of completion.  * Please check with Precise Mortgages whether your client qualifies for a product transfer as this varies on a case by case basis. <a href="#">Further information is available here</a>

Lender	Gross	Net	Minimum (gross / net)	Maximum (gross/net)	Paid direct or via SBM	Timescales / notes
	Residential - 0.40% Buy to Let - 0.40% Product transfers - 0.20%	Residential - 0.38% Buy to Let - 0.40% Product transfers - 0.19%	None None	£2,500 / £2,375 £2,500 / £2,500	SBM	Procurations fees are usually paid within the first 10 days of the month following completion.
	Residential - 0.37%	Residential - 0.35%		£2,500 / £2,365	SBM	
	Self-employed - 0.50% Contractor - 0.50% Self build - 1.00% FTB - 0.40% Owner occupier - 0.40% BTL Light refurb - 0.50% BTL expat - 0.50% BTL everyday - 0.40% Ltd company BTL - 0.40% HMO - 0.40% Intergenerational/family support - 0.40% RIO - 0.45%	Self-employed - 0.38% Contractor - 0.38% Self build - 0.95% FTB - 0.38% Owner occupier - 0.38% BTL Light refurb - 0.45% BTL expat - 0.45% BTL everyday - 0.38% Ltd company BTL - 0.38% HMO - 0.38% Intergenerational/family support - 0.38% RIO - 0.43%			SBM	
	Residential - 0.34% Buy to Let- 0.50% Retention (Res & BTL) - 0.20%	Residential - 0.33% Buy to Let- 0.47% Retention (Res & BTL) - 0.19%	£250 / £250 £250 / £250 No min on retention		SBM	Paid weekly to SimplyBiz.
	Standard (including product transfers) - 0.37% + £50 Further Advance - £100	Standard (including product transfers) - 0.37% Further Advance - £100			DIRECT	Procurations fees are paid monthly on the 2 <sup>nd</sup> of the month following completion (or next working day if the 2 <sup>nd</sup> falls on a weekend).



Lender	Gross	Net	Minimum (gross / net)	Maximum (gross/net)	Paid direct or via SBM	Timescales / notes
	Residential - 0.40% Buy-to-Let - 0.50%  Shared ownership - 0.45%  Retention (Res) - 0.30% Retention (BTL) - 0.35%  Loans must be for a min of £25k to receive a proc fee.	Residential - 0.37% Buy-to-Let - 0.45%  Shared ownership - 0.42%  Retention (Res) - 0.28% Retention (BTL) - 0.33%	£100 / £92.50 £125 / £112.50	£4,000 / £3,700 £3,750 / £3,375	SBM	Procuration fees are paid weekly within 2 weeks of completion.  Where a product is ported Skipton Intermediaries do not pay a procuration fee on the ported amount.
	Residential - 0.60%  Buy-to-Let - 0.60%	Residential - 0.50%  Buy-to-Let - 0.50%			SBM	Procuration fees will be paid to SimplyBiz on a weekly basis.
	Buy to Let - 0.44%  Ltd company BTL & Large portfolio product range - 0.54%  Retention - 0.20%	Buy to Let - 0.39%  Ltd company BTL & Large portfolio product range - 0.49%  Retention - 0.19%			SBM	TMW procuration fees are paid monthly, on or before the 15 <sup>th</sup> of the month following the calendar month of completion.
	Residential products - 0.42% BTL products - 0.45%	Residential products - 0.40%  BTL products - 0.43%	£225 / £214  £225 / £215	£2,100 / £2,000  £2,250 / £2,150	SBM	Procuration fees are paid monthly, payment is issued within the first 10 days of the month following completion.
	All products - 0.60% Bridging - 1.00%	All products - 0.50% Bridging - 0.90%			SBM	
	Residential - 0.37% BTL - 0.42% Retention - 0.22%	Residential - 0.35% BTL - 0.40% Retention - 0.20%			DIRECT	
	Mainstream - 0.45%  Buy-to-Let - 0.50%	Mainstream - 0.40%  Buy-to-Let - 0.45%			SBM	



Lender	Gross	Net	Minimum (gross / net)	Maximum (gross/net)	Paid direct or via SBM	Timescales / notes
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	All products (including ported) - 0.50% Product transfers – 0.38%	All products (including ported) - 0.45% Product transfers – 0.35%			SBM	Virgin Money pay Procurement fees on the second Monday of the month (if bank holiday then the following week).
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**The following lenders have geographical restrictions on their lending**

Lender	Gross	Net	Minimum (gross / net)	Maximum (gross/net)	Paid direct or via SBM	Timescales / notes
	All products – 0.40%	All products – 0.40%		£1,500 / £1,500	DIRECT	Procurement fees are paid within 2 weeks of completion.
	All products – 0.40%	All products – 0.35%			DIRECT	This can vary on a case by case basis but on average is usually 7 days after completion.

Last updated – 23rd September 2019