



TARIFF OF CHARGES – Mortgage Services

This document sets out the fee structure for Independent Mortgage Advice Bureau (IMAB) Ltd in relation to our Mortgage Services. Advisers must ensure that they always adhere to this fee tariff.

Standard residential mortgages

Flat fee £249

Amount	When fee is payable
£249	At mortgage application

Buy to Let

Flat fee £249

Amount	When fee is payable
£249	At mortgage application

Product transfer (Residential & BTL)

No Fee

Equity release

Flat fee £999

Amount	When fee is payable
£999	Deducted by the solicitor at completion

Debt consolidation/adverse credit

Flat fee £249

Amount	When fee is payable
£249	At mortgage application

Complex (e.g. Higher NW, Buy to Let Portfolio, Bridging Finance)

Flat fee £495

Amount	When fee is payable
£495	At mortgage application

Mortgage Capacity Report

Flat fee £249*

Amount	When fee is payable
£249	On production of the report

*Please note – if the customer applies for a mortgage with us within 12 months of the Mortgage Capacity Report being produced we will waive our standard residential mortgage fee of £249.

Procurator Fees & Refund Policy

The fees noted above are payable in addition to any procurator fee received from the lender.

If we charge a fee, and the mortgage does not go ahead, the client will receive:

A full refund if we are unable to obtain a mortgage offer on their behalf. This is on the condition that they do not provide us with inaccurate or misleading information.

No refund if the client chooses to withdraw their application prior to a mortgage offer being issued or where the property is down valued, or where we have obtained a mortgage offer on their behalf.

Fee Waiver Policy

The fees noted above will be waived in the following circumstances:

Amount	When fee is waived
Full fee waived	For family & friends of iMAB staff