Mortgage Procuration Fees

July 2026

Lender	Fee Description	Gross fee paid to Openwork (% of the loan amount)	Minimum Fee	Maximum Fee
Accord Mortgages	Standard Online Apps £30,000+	0.45%	£200	-
	Offset applications £30,000+	0.45%	£200	-
	Portability Option (full borrowing)	0.30%	-	-
	Additional Loans of £5,000 or more	0.30%	£50	-
	Buy to Let	0.50%	£200	-
	Product Transfers	0.30%	-	-
Aldermore	Standard	0.55%	-	-
	Buy to Let	0.65%	-	-
	Specialist Buy to Let	0.65%	-	-
	Later Life Lending	0.80%	-	-
	Product Transfer	0.35%	-	-
Bank of Ireland	Residential	0.40%	-	-
	Buy to Let	0.50%	-	-
	First Start	0.50%	-	-
	Product Transfer	0.30%	-	-
Barclays	Standard	0.40%	-	-
	Offset	0.40%	-	-
	Buy to Let	0.45%	-	-
	Retention loans	0.20%	-	-
	Further Advance	0.30%	-	-
BM Solutions	Buy to Let (Purchase and Remortgage)	0.50%	-	-
	Limited Company Buy to Let (Purchase and Remortgage)	0.58%	-	-
	Product Transfer	0.40%	-	-
	Further Advance	0.50%	£300	
Clydesdale Bank	Standard	0.40%	-	-
	Product Transfer	0.20%	-	-
	Further Advance	0.40%	-	-
Coventry Building Society	Standard	0.45%	-	£15,000
	Buy to Let	0.45%	-	£15,000
	Limited Company Buy to Let	0.55%	-	£15.000
	Residential and BTL Product Transfer	0.30%	-	£15,000
Danske Bank	Standard (including Product Transfer)	0.40%	-	-
Fleet Mortgages	Buy to Let	0.50%	-	-
	Product Transfer	0.35%	-	-
	Loyalty Product	0.45%	-	-

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Foundation Home Loans	Residential and Buy to Let	0.50%	-	-
	Product Transfer	0.30%	-	-
Generation Home	Residential	0.40%	-	-
	Product Transfer	0.25%	-	-
Halifax	Home Mover and Remortgage	0.40%	-	-
	First Time Buyer	0.43%	-	-
	Affordable Housing (FTB, Home Mover and Remortgage)	0.43%	£750	-
	Product Transfer	0.30%	-	-
	Further Advance	0.40%	£300	-
Hodge Lifetime	50+ Mortgage and Retirement Interest Only	0.55%	£225	-
	50+ Mortgage and Retirement Interest Only (Additional Borrowing)	0.55%	£225	-
	50+ Mortgage Product Transfer	0.30%	-	-
	Portfolio Buy to Let	0.55%	£1,375	-
HSBC	Standard	0.40%	-	-
	Buy to Let	0.50%	-	-
	Product Transfer	0.20%	-	-
Investec	Residential	0.50%	-	-
	Buy to Let	0.50%	-	-
Kensington	Residential and Buy to Let	0.50%	-	-
	Product Transfer	0.30%	-	-
	Flexi Fixed for Term	0.75%	-	-
Landbay	Buy to Let	0.55%	-	-
	Buy to Let Product Transfer	0.35%	-	-
Leeds Building Society	Standard	0.40%	-	-
	Buy to Let and Holiday Let	0.50%	-	-
	Product Transfer	0.20%	-	-
	Additional Borrowing	0.35%	£50	-
Metro Bank	Residential	0.40%	-	-
	Buy to Let	0.43%	-	-
	Product Transfers	0.30%	-	-
MPowered Mortgages	Residential	0.40%	-	-
	Buy to Let	0.60%	-	-
	Porting	0.20%	-	-
	Further Advance	0.30%	-	-
Nationwide Building Society	Residential	0.40%	£225	-
	Product Transfer	0.20%	-	-
	Further Advance	0.40%	£100	-
NatWest Intermediary Solutions	Residential Purchase (loans above £25,000)	0.40%	£250	£20,000

	Residential Remortgage (loans above (£10,000)	0.40%	£250	£20,000
	Buy to Let (loans above £25,000)	0.45%	£250	£20,000
	Product Transfers (loans above £25,000)	0.20%	-	£20,000
Newcastle Building Society	Residential	0.40%	-	-
	Buy to Let	0.50%	-	-
	Product Transfer	0.30%	-	-
Nottingham Building Society	Residential	0.40%	£200	-
	Buy to Let	0.40%	£200	-
	Limited Company Buy to Let	0.55%	£200	-
	Foreign Nationals | Returning Ex-pats | Retirement Interest Only	0.50%	£200	-
	Residential and Buy to Let Product Transfer	0.30%	-	-
	Ltd Co Buy to Let and RIO Product Transfer	0.35%	-	-
Paragon Mortgages	Buy to Let	0.55%	£300	-
	Buy to Let Product Transfer	0.43%	-	-
	Residential	0.55%	£300	-
	Further Advance	0.55%	-	-
	Refurbishment Buy to Let	0.80%	£250	-
Pepper Money	Residential	0.50%	-	-
	Buy to Let	0.50%	-	-
	Product Transfer	0.27%	-	-
Perenna	Residential	0.40%	-	-
	Additional borrowing	0.20%	-	-
	Porting	0.20%	-	-
	Trail commission on client review	0.20%	-	-
Precise	Residential (Near Prime)	0.60%	-	-
	Product Transfer	0.30%	-	-
	Bridging	1.25%	-	-
Principality Building Society	Standard	0.42%	£175	£2,500
	Buy to Let	0.47%	£175	£2,500
	Product Transfer	0.20%	-	-
Progressive Building Society	Standard	0.40%	£150	£2,000
	Product Transfer	0.20%	£200	£2,000
Rely	Buy to Let	0.60%	-	-
Saffron Building Society	Residential	0.45%	-	-
	Buy to Let	0.45%	-	-
	Self-Build	1.00%	-	-
	Product Transfer	0.35%	-	-
Santander for Intermediaries	Residential	0.40%	-	-
	Product Transfers	0.20%	-	-

	Buy to Let	0.45%	-	-
Scottish Building Society	Residential	0.42%	-	£4,000
	Buy to Let	0.42%	-	£4,000
Scottish Widows Bank	Porting	0.40%	-	-
	Product Transfer	0.30%	-	-
	Further Advance	0.40%	£300	-
Skipton Building Society	Standard loans above £25,000	0.40%	-	-
	Shared Ownership loans above £25,000	0.45%	-	-
	Buy to Let loans above £25,000	0.50%	-	£7,500
	Residential Product Transfer	0.30%	-	-
	Buy to Let Product Transfer	0.35%	-	£7,500
The Co-operative Bank for Intermediaries	Residential	0.40%	-	-
	Buy to Let	0.48%	-	-
	Premier Buy to Let	0.48%	-	-
	Residential Product Transfer	0.30%	-	-
	Buy to Let Product Transfer	0.30%	-	-
	Premier Buy to Let Product Transfer	0.30%	-	-
The Mortgage Lender (TML)	Residential	0.60%	-	-
	Buy to Let	0.60%	-	-
	Product Transfer	0.30%	-	-
The Mortgage Works	Buy to Let (Incl. Further advances)	0.48%	-	-
	Buy to Let Large Portfolio (Incl. Further advances) (> 10 mortgaged Buy to Let properties)	0.58%	-	-
	Buy to Let Limited Company (Incl. Further advances)	0.58%	-	-
	Buy to Let Product Transfer	0.20%	-	-
TSB	Residential	0.40%	-	-
	Buy to Let	0.48%	-	-
	Product Transfer	0.30%	-	-
	Additional Borrowing	0.30%	£100	-
Vida Homeloans	Residential	0.70%	-	-
	Buy to Let	0.60%	-	-
	Product Transfer	0.40%	-	-
Virgin Money	Standard Purchase and Remortgage	0.47%	-	-
	Buy to Let	0.50%	-	-
	Product Transfer	0.38%	-	-
	Porting	0.47%	-	-
West Bromwich Building Society	Standard	0.40%	-	-
	Product Transfer	0.20%	-	-
West One	Residential	0.50%	-	-

	Buy to Let	0.60%	-	-
Zephyr Homeloans	Buy to Let	0.70%	-	-

Lenders available through the All Money Matters (AMM)				
Afin Bank	Standard	0.55%	-	-
Aldermore	Standard	0.40%	-	-
Bluestone Mortgages	Residential	0.50%	-	-
	Buy to Let	0.45%	-	-
	Product Transfer	0.25%	-	-
Dudley Building Society	All products	0.40%	-	-
Fleet Mortgages	Buy to Let	0.35%	-	-
Foundation Homeloans	All products	0.45%	-	-
Harpenden Building Society	All products	0.50%	-	-
Hampshire Trust Bank	Buy to Let	0.75%	-	-
Interbay	Buy to Let	0.50%	-	-
Kensington	Standard	0.50%	-	-
Landbay	Standard	0.55%	-	-
LendCo	Buy to Let	0.375%	-	-
LendInvest	Residential	0.50%	-	-
	Buy to Let	0.60%	-	-
	Product Transfer	0.27%	-	-
Moda Mortgages	All products	0.50%	-	-
MT Finance	Buy to Let	0.50%	-	-
Octopus	Buy to Let	0.50%	-	-
Pepper Homeloans	Standard	0.50%	-	-
Precise	Residential	0.50%	-	-
Quantum Mortgages	Buy to Let	0.70%	-	-
Redwood Bank	Residential	0.75%	-	-
Reliance Bank	All products	0.375%	-	-
Rely	Buy to Let	0.50%	-	-
Shawbrook Bank	Buy to Let non portfolio	0.375%	-	-
	Buy to Let Portfolio	0.50%	-	-
The Family Building Society	Family Mortgage	0.55%	-	-
	Offset Mortgage	0.50%	-	-
	Residential	0.40%	-	-
	Buy to Let	0.50%	-	-
The Mortgage Lender	Residential	0.50%	-	-
	Buy to Let	0.50%		
Together Mortgages	Residential	0.625%	-	-
	Buy to Let	0.75%	-	-
	Consumer Buy to Let	0.625%	-	-
	Regulated Bridge	1.00%		
United Trust Bank	Residential	0.40%	-	-
	Buy to Let	0.45%	-	-
Vida Homeloans	Residential	0.70%	-	-
	Buy to Let	0.70%	-	-
West One	Buy to Let	0.50%	-	-
Zephyr Homeloans	Buy to Let	0.65%	-	-

Lenders available through the Aria Finance				
Allicia Bank	Buy to Let	0.75%		
Atom Bank	Buy to Let	0.50%		
Birmingham Bank	Buy to Let	0.50%		
CHL	All products	0.40%	-	-
Dudley Building Society	Residential	0.40%	-	-
Family Building Society	All products	0.40%	-	-
Foundation Home Loans	All products	0.38%	-	-
Gatehouse Bank	Buy to Let	0.25%		
Hampshire Trust Bank	Buy to Let	0.88%		
Interbay	Buy to Let	0.75%		
Kent Reliance	Residential	0.30%	-	-
Kent Reliance	Buy to Let	0.35%		
Landbay	Buy to Let	0.43%		
Lendinvest	Residential	0.38%	-	-
MT Finance	Buy to Let	0.43%		
Precise	Buy to Let	0.40%		
Shawbrook	Buy to Let	0.88%		
The Mortgage Lender (TML)	Residential	0.40%	-	-
	Buy to Let	0.43%		
Together	All products	0.625%	-	-
United Trust Bank (UTB)	Residential	0.38%	-	-
West One	All products	0.40%	-	-
Yorkshire Building Society	Buy to Let	0.50%		
Reliance Bank	All products	0.375%	-	-
Rely	Buy to Let	0.50%	-	-
Shawbrook Bank	Buy to Let non portfolio	0.375%	-	-
	Buy to Let Portfolio	0.50%	-	-
The Family Building Society	Family Mortgage	0.55%	-	-
	Offset Mortgage	0.50%	-	-
	Residential	0.40%	-	-
	Buy to Let	0.50%	-	-
The Mortgage Lender	Residential	0.50%	-	-
	Buy to Let	0.50%		
Together Mortgages	Residential	0.625%	-	-
	Buy to Let	0.75%	-	-
	Consumer Buy to Let	0.625%	-	-
	Regulated Bridge	1.00%		
United Trust Bank	Residential	0.40%	-	-
	Buy to Let	0.45%	-	-
Vida Homeloans	Residential	0.70%	-	-
	Buy to Let	0.70%	-	-
West One	Buy to Let	0.50%	-	-
Zephyr Homeloans	Buy to Let	0.65%	-	-

Lenders available through the Brightstar				
Bath Building Society	All products	0.40%	-	-
Bluestone Mortgages	All products	0.45%	-	-
Cambridge and Counties	All products	0.50%	-	-
Castle Trust	Buy to Let	0.75%	-	-
Castle Trust	Residential	0.50%	-	-
Central Trust	All products	0.50%	-	-
Dudley Building Society	All products	0.40%	-	-
Early Shilton Building Society	All products	0.20%	-	-
Family Building Society	All products	0.425%	-	-
Family Building Society	Owner Occupied	0.40%	-	-
Family Building Society	Offset	0.43%	-	-
Family Building Society	Family Mortgage	0.45%	-	-
Foundation Homeloans	All products - BTL	0.425%	-	-
Foundation Homeloans	All products – Specialist Residential	0.40%	-	-
Hampshire Trust Bank	All products	0.75%	-	-
Harpenden Building Society	All products	0.50%	-	-
Interbay	All products	0.85%	-	-
Interbay	Holiday Let	0.40%	-	-
Keystone	All products	0.375%	-	-
Landbay	All products	0.55%	-	-
Lendinvest	All products	0.50%	-	-
Mansfield Building Society	All products	0.175%	-	-
Mansfield Building Society	Standards	0.175%	-	-
Mansfield Building Society	Exclusives	0.40%	-	-
Marsden Building Society	Standard Products	0.15%	-	-
Marsden Building Society	Semi Exclusives	0.40%	-	-
Masthaven	Residential	0.425%	-	-
Mercantile Trust	All Products	1.00%	-	-
Newbury Building Society	Priced for risk products	0.40%	-	-
Newbury Building Society	BTL and Specialist	0.35%	-	-
Pepper Homeloans	All products	0.40%	-	-
Saffron Building Society	Self-Build	0.50%	-	-
Saffron Building Society	Standard Residential	0.35%	-	-
Secure Trust Bank	All products	0.50%	-	-
Shawbrook Bank	Buy to Let (R10)	0.63%	-	-
	Buy to Let (R1 and LRI)	0.88%	-	-
The Mortgage Lender	All products	0.40%	-	-
Tipton Building Society	All products	0.40%	-	-
Together	All products	0.625%	-	-
	Regulated Bridge	1.00%	-	-
United Trust Bank	All products	0.40%	-	-
Vida Homeloans	All products	0.60%	-	-
West One	Regulated	0.75%	-	-
	Non-regulated	1.00%	-	-
Zephyr Homeloans	All products	0.43%	-	-

Lenders available through BuildLoan				
Bath Building Society	Self-Build	0.40%	-	-
Buckinghamshire Building Society	Self-Build	0.40%	-	£1,500
Chorley Building Society	Self-build	0.40%	-	-
Darlington Building Society	Self-build	0.40%	-	-
Furness Building Society	Self-build	0.40%	-	-
Hinckley And Rugby Building Society	Self-Build	0.40%	-	-
Mansfield Building Society	Self-build	0.40%	-	--
Newcastle Building Society	Self-build	0.40%	-	-
Stafford Railway Building Society	Self-build	0.40%	-	-
The Loughborough Building Society	Self-Build	0.40%	-	-
The Nottingham Building Society	Self-Build	0.50%	£500	£2,500
The West Brom	Self-build	0.40%	-	-
Tipton and Coseley Building Society	Self-build	0.40%	-	-
Vernon Building Society	Self-Build	0.40%	-	-

Lenders available through Positive Lending				
Bluestone Mortgages	All products	0.43%	-	-
Castle Trust	All products	1.03%	-	-
Central Trust	All products	1.03%	-	-
Chorley Building Society	All products - BTL	0.48%	-	-
Chorley Building Society	All products – Residential	0.38%	-	-
Dudley Building Society	All products – Residential	0.38%	-	-
Dudley Building Society	All products – BTL	0.38%	-	-
Family Building Society	All products – BTL	0.53%	-	-
Family Building Society	Family Mortgage	0.58%	£245	-
Family Building Society	Offset	0.53%	£225	-
Family Building Society	Owner Occupier	0.38%	£115	-
Foundation Homeloans	All products - BTL	0.48%	-	-
Foundation Homeloans	All products – Residential	0.48%	-	-
Harpenden Building Society	All products - BTL	0.53%	-	-
Harpenden Building Society	All products – Residential	0.53%	-	-
Marsden Building Society	All Products	0.43%	-	-
Pepper Homeloans	All Products – BTL	0.43%	-	-
Pepper Homeloans	All products – Residential	0.43%	-	-
Saffron Building Society	Self-Build	0.53%	-	-
Shawbrook Bank	55+ Products (Residential)	1.03%	-	-
Shawbrook Bank	All products - BTL	0.43%	-	-
Tipton Building Society	All products - BTL	0.53%	-	£2.750
Tipton Building Society	All products - Residential	0.53%	-	£2,750
Together Mortgages	All products	0.625%	-	-
	Regulated Bridge	1.00%	-	-
United Trust Bank	Purchase and Remo	0.43%	-	-
United Trust Bank	Unencumbered	0.53%	-	-
Vida Homeloans	All products - BTL	0.48%	-	-
Vida Homeloans	All products - Residential	0.43%	-	-
West One	All products – BTL	0.48%	-	-
Zephyr Homeloans	All products – BTL	0.48%	-	-