

TARIFF OF CHARGES.

This leaflet gives you information about our standard fees and charges for lifetime mortgage products.

1. FEES FOR TAKING OUT OUR LIFETIME MORTGAGE

The fees and charges you will need to pay when taking out our lifetime mortgage product are:

<p>Arrangement Fee</p> <ul style="list-style-type: none"> You need to pay a non-refundable fee which contributes towards the cost of arranging your loan. You must pay this fee at completion but you have the option of adding this to your loan. If you do decide to add it to your loan, you will pay interest on it along with the rest of your borrowing. This fee may be flat or a percentage of the loan amount, depending on the loan product you have chosen. <p>* This is our standard Arrangement Fee. However, we may charge an amount which is more, or less, than this for some products. In all cases the Arrangement Fee which you will pay is detailed in your personalised Key Facts Illustration and Offer of Loan.</p>	£599*
<p>Valuation Fee</p> <ul style="list-style-type: none"> A valuation will be needed to establish whether your property represents adequate security for a mortgage and to allow us to calculate exactly how much you may be able to borrow. 	See table below
<p>Legal Fees</p> <ul style="list-style-type: none"> You will need to appoint your own solicitor and pay all your legal costs directly to them. This is an estimate of your legal fees and you may have to pay extra charges for disbursements. You should agree these with your solicitor. 	£650
<p>Telegraphic Transfer Fee</p> <ul style="list-style-type: none"> This will be deducted from all amounts transferred to you or your solicitor. 	£30

2. VALUATION FEE SCALE

All valuations are carried out by independent surveyors and are valid for six months. The property valuation fees depend on the estimated value of your property. Our current charging scale (including VAT):

£100,000	£123	Not exceeding £500,000	£393	Not exceeding £1,500,000	£1,011
Not exceeding £150,000	£169	Not exceeding £600,000	£465	Not exceeding £2,000,000	£1,318
Not exceeding £200,000	£199	Not exceeding £700,000	£567	Not exceeding £2,500,000	£1,624
Not exceeding £250,000	£230	Not exceeding £800,000	£633	Not exceeding £3,000,000	£2,033
Not exceeding £300,000	£271	Not exceeding £900,000	£695	Not exceeding £3,500,000	£2,165
Not exceeding £400,000	£322	Not exceeding £1,000,000	£761	Not exceeding £4,000,000	£2,426
Valuations for properties over £4,000,000 to be referred					

3. TARIFF OF CHARGES DURING YOUR LIFETIME MORTGAGE

There are other fees and charges which will apply during the lifetime of the mortgage. These reflect our reasonable costs for administering your mortgage. Occasionally, we may charge for services which may not be listed below. If so we will tell you if there is a charge and how much this will be.

Property transfers <ul style="list-style-type: none"> Our loans are portable and can be transferred to a new property provided that you and the new property meet our lending criteria at that time You will also have to bear the costs of valuation and all legal fees for yourself and our legal adviser 	£300
Equity transfer/change in ownership <ul style="list-style-type: none"> Charged if you wish to add or remove a joint owner of your property You will also have to pay the re-valuation fee and all legal fees for yourself and our legal adviser, if applicable 	£180
Change affecting legal title <ul style="list-style-type: none"> Charged when there is a change affecting the legal title to your property such as creation of easements There may be additional costs for an up to date valuation and legal fees for yourself and our legal adviser, if applicable 	£180
Release of part security <ul style="list-style-type: none"> Charged when you request us to release any part of the mortgage security There will be an additional cost of an up to date valuation which is required in all cases and legal fees for yourself and our legal adviser, if applicable 	£220
Occupancy visit charge <ul style="list-style-type: none"> Charged when we consider a visit is necessary to establish the condition of the property and validate occupancy This may be required in instances such as when we don't receive the signed Occupation Confirmation letter or returned mail 	£120
Closing administration charge <ul style="list-style-type: none"> This is charged when the loan is repaid in full 	£125



NOTE:

- These charges include VAT at the prevailing rate unless stated otherwise
- You have to pay these charges upfront but we reserve the right to add these to your mortgage account. Remember, interest will be applied if you leave these on your account
- We review our charges and may change them if required.

4. REPAYING YOUR LOAN – EARLY REPAYMENT CHARGES

Lifetime mortgages are designed to last for the rest of your life or until you need to move into long-term care and in case of a joint lifetime mortgage, your partner's life or your partner moving into long-term care.

There may be an Early Repayment Charge (ERC) if you repay the whole or part of your lifetime mortgage early. This charge is to recover costs that we or our funding providers incur when setting up your lifetime mortgage, any transaction costs incurred in reinvesting the money or due to changes in long-term interest rates. If an ERC is applicable, it will be detailed in your Key Facts Illustration and Offer of Loan.

With your annual statement we let you know how much you would need to pay in Early Repayment Charges if you were to repay your loan at that time.



For further information visit www.landghomefinance.com or telephone us on **03330 048444** between 8.30am and 5.30pm Monday to Friday. Call charges will vary. Calls may be monitored and recorded.

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