

GUIDE TO OUR FEES & CHARGES FOR GIBRALTAR MORTGAGES

Early repayment charge

If you repay all or part of your mortgage early, you may be required to pay an early repayment charge. Details of any early repayment charges are included in your Offer of advance.

Arrears and possession fees

Arrears administration fee

Mortgage payments are due on or before the 25th day of each month. Any customer whose account is one or more monthly payments in arrears may be subject to a monthly arrears administration fee. You will be advised of the charge before it is applied to your mortgage account.

Field agent fee

Sometimes it is necessary to instruct a field agent to visit you at your home in order to discuss your mortgage account and obtain payment proposal.

Address confirmation - variable

This fee will be charged where it is necessary for us to instruct an agent to trace your current whereabouts.

Additional costs - variable

If we need to instruct our lawyers to recover any missed payments enter into litigation or commence court proceedings to obtain possession of your home, you will be liable for their fees, costs and disbursements. If we obtain possession of your home, you will be liable for our lawyers and agents' fees, associated costs and disbursements in connection with the sale. In addition if we need to instruct third party agents to carry our investigative work you will be liable for the costs incurred. You will be advised of these costs in writing at the time

Mortgage service charges

If we make a charge for a service outside of this tariff, you will be advised of the cost on request or at the time the service is offered.

Service	Charge
Redemption administration charge When your mortgage is repaid in full. You will also incur lawyer costs to prepare a Deed of Release.	£90 or the fee applicable when you took out your mortgage
Mortgage reference When we provide standard financial information to a proposed second mortgagee.	£27
Property queries When you ask to inspect the deeds or other property related documents.	£25
Replacement/interim mortgage statement A mortgage statement is provided free of charge each year and this fee will be charged when you request a replacement or interim statement.	£11
Replacement tax letter A tax letter is provided free of charge each year and this fee will be charged when you request a replacement letter.	£11

Fees and charges are correct as at 26 January 2023 and are subject to change in the future.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

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