
Prestige Financial Advisers Ltd - Mortgage Broker Fee Schedule

Please note: Any fees will be agreed upon upfront before we start any chargeable work and request any payments. Our fee is typically payable in two stages. The first payment of £100.00 is a non-refundable administration fee, and the remaining balance is due at the mortgage offer stage.

If any additional work arises during the process that could result in extra fees, we will inform you immediately. You will have the option to decide whether to proceed with the case or application.

Residential Mortgages:

1. **Standard Purchase:** £399.00
2. **Purchase with Special Scheme (e.g. Right to Buy, Shared Ownership, New Build):** £499.00
3. **Standard Remortgage or Further Advance:** £399.00
4. **Product Transfer (No Change of Lender):** £100.00
5. **Remortgage with Complex Debt Consolidation (3 or More Debts):** £499.00
6. **Additional Fee Supplements (for complex income, contractors, gifted deposits, adverse credit history, specialist lenders):** £100.00

Buy-to-Let Mortgages:

1. **Standard Purchase or Remortgage (Personal Ownership):** £499.00
2. **Purchase or Remortgage in a Limited Company or SPV Structure:** £599.00
3. **Additional Fee Supplements (for complex income, contractors, gifted deposits, adverse credit history, portfolio landlords, HMO/Multi-unit properties, complex debt consolidation, specialist lenders):** £100.00

Additional Information:

- The **initial administration fee** is valid for a period of up to **12 months**, subject to no significant changes in the market, lender criteria, or your personal/financial circumstances.
- If your purchase case falls through after a mortgage offer has been issued (e.g., due to seller withdrawal or chain collapse), we can accommodate up to **one property change request** with the same lender free of charge, provided the request is within **4 months** of the original offer and the loan amount remains the same or is lower.
- If a **new application** is required (either to another lender or for a higher loan amount with the same lender) within 4 months of the original mortgage offer, an additional fee of **£100.00** will be charged.

This schedule should be used alongside the company's Terms of Business. Should you have any questions regarding the fees or services, please feel free to contact us.