

Mortgage Product Providers

March 2024

Lenders that we deal with directly
Accord Mortgages
Aldermore
Bank of Ireland
Barclays
BM Solutions
Clydesdale Bank
Coventry Building Society
Danske Bank
Fleet Mortgages
Foundation Home Loans
Generation Home
Halifax
Hodge Lifetime
HSBC
Investec
Kensington Mortgages
Kent Reliance
Landbay
Leeds Building Society
Metro Bank
MPowered Mortgages
Nationwide Building Society
NatWest
Newcastle Building Society
Nottingham Building Society
Paragon Mortgages
Pepper Money
Precise Mortgages
Principality Building Society
Progressive Building Society
Saffron Building Society
Santander
Scottish Building Society
Scottish Widows Bank
Skipton Building Society
The Co-operative Bank for Intermediaries
The Mortgage Lender (TML)
The Mortgage Works
TSB
Vida Homeloans
Virgin Money
West Brom for Intermediaries
Zephyr Homeloans

Lenders that we deal with through a specialist packager
Axis Bank (Brightstar)
Bath Building Society (Brightstar)
Bluestone Mortgages (Brightstar, Positive Lending, TFC)
Castle Trust (Brightstar, Positive Lending)
Central Trust (Brightstar, Positive Lending, TFC)
Chorley Building Society (Buildloan, Positive Lending)
Dudley Building Society (Brightstar, Positive, TFC)
Earl Shilton Building Society (Brightstar)
Family Building Society (Brightstar, Positive, TFC)
Foundation Home Loans (Brightstar, Positive, TFC)
Hampshire Trust Bank (Brightstar, Positive Lending, TFC)
Harpenden Building Society (Brightstar, Positive Lending, TFC)
Interbay (Brightstar, Positive Lending, TFC)
Keystone (Brightstar, Positive Lending)
Landbay (Brightstar, Positive Lending, TFC)
Lendinvest (Brightstar, Positive Lending, TFC)
Mansfield Building Society (Brightstar, Buildloan)
Marsden Building Society (Brightstar, Positive Lending)
Masthaven Bank (Brightstar, Positive Lending, TFC)
Melton Mowbray Building Society (Buildloan)
Monmouthshire Building Society (Buildloan)
Newbury Building Society (Brightstar)
Octopus (Brightstar)
Pepper Homeloans (Brightstar, Positive, TFC)
Saffron Building Society (Brightstar, Positive Lending)
Shawbrook Bank (Brightstar, TBMC, Positive Lending, TFC)
Skipton International (Brightstar)
The Mortgage Lender (Brightstar, Positive Lending, TFC)
Tipton Building Society (Brightstar, Positive Lending)
Together Mortgages (Brightstar, Positive Lending, TFC)
Vida Homeloans (Brightstar, Positive Lending, TFC)
United Trust Bank (Brightstar, Positive Lending)
West One (Brightstar, Positive Lending, TFC)
Zephyr Homeloans (Positive Lending, TFC)

Mortgage Procuration Fees

March 2024

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 (additional balance only)	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	0.50%	-	-
	Product Transfer	0.50%	-	-
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
	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%	-	-
Foundation Home Loans	Residential and Buy to Let	0.50%	-	-
	Product Transfer	0.30%	-	-
Generation Home	Residential	0.40%	-	-
	Product Transfer	0.25%	-	-

Halifax	Standard	0.40%	-	-
	Product Transfer	0.40%	-	-
	Further Advance	0.40%	-	-
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%	-	-
Kent Reliance	Residential	0.40%	-	-
	Buy to Let	0.50%	-	-
	Product Transfer	0.30%	-	-
	Residential Further Advance	0.40%	£150	-
	Buy to Let Further Advance	0.50%	£150	-
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%	-	-
Metro Bank	Residential	0.40%	-	-
	Buy to Let	0.43%	-	-
	Product Transfers	0.30%	-	-
MPowered Mortgages	Residential	0.40%	-	-
	Buy to Let	0.60%	-	-
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	0.20%	-	-
Nottingham Building Society	Residential	0.40%	£200	-
	Buy to Let	0.40%	£200	-
	Holiday Let	0.50%	£200	-
	Limited Company Buy to Let	0.55%	£200	-
	Residential and Buy to Let Product Transfer	0.30%	-	-
	Ltd Co Buy to Let and RIO Product Transfer	0.35%	-	-
	Commercial Buy to Let	0.55%	£200	-
Paragon Mortgages	Buy to Let	0.55%	£300	-
	Buy to Let Product Transfer	0.40%	-	-
	Residential	0.55%	£300	-
	Further Advance	0.55%	-	-
	Short-Term Funding	0.75%	-	-
Pepper Money	Residential	0.50%	-	-
	Buy to Let	0.50%	-	-
	Product Transfer	0.27%	-	-
Precise Mortgages	Residential (Near Prime)	0.60%	-	-
	Buy to Let	0.60%	-	-
	Product Transfer	0.30%	-	-
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
Saffron Building Society	Residential	0.45%	-	-
	Buy to Let	0.45%	-	-
	Self-Build	1.00%	-	-
Santander for Intermediaries	Residential	0.40%	-	-
	Product Transfers	0.20%	-	-
	Buy to Let	0.45%	-	-
Scottish Building Society	Residential	0.40%	-	£4,000
	Buy to Let	0.40%	-	£4,000
Scottish Widows Bank	Residential	0.40%	-	-
	Product Transfer	0.40%	-	-
	Further Advance	0.40%	-	-
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%	-	£4,000
	Buy to Let	0.48%	-	£1,680
	Premier Buy to Let	0.48%	-	£2,400
	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	0.60%	-	-
	Buy to Let	0.60%	-	-
	Product Transfer	0.30%	-	-
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%	-	-
Zephyr Homeloans	Buy to Let	0.50%	-	-

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 (excl. below)	0.75%	-	-
Together	2 Year Fixed at 3.59%	0.30%	-	-
Together	Loan £120,001 to £250,000	0.75%	-	-
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 other products	0.78%	-	-
Together Mortgages	Prime Plus	0.33%	-	-
Together Mortgages	All products - BTL	0.655%	-	-
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%	-	-
Lenders available through TFC Homeloans				
Aldermore	Standard	0.40%	-	-
Bluestone Mortgages	Residential	0.50%	-	-
	Buy to Let	0.45%	-	-
Fleet Mortgages	Buy to Let	0.35%	-	-
Foundation Homeloans	Buy to Let	0.50%	-	-
Harpenden Building Society	All products	0.50%	-	-
Hampshire Trust Bank	Buy to Let	0.75%	-	-
Interbay	All products	0.75%	-	-
Kensington	Standard	0.50%	-	-
Landbay	Standard	0.55%	-	-
LendCo	Buy to Let	0.375%	-	-
LendInvest	All products	0.50%	-	-
Pepper Homeloans	Standard	0.50%	-	-
Precise	Residential and Buy to Let	0.60%	-	-
Redwood Bank	Residential	0.75%	-	-

Reliance Bank	All products	0.375%	-	-
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%	-	-
	Standard	0.40%	-	-
	Buy to Let	0.50%	-	-
The Mortgage Lender	Residential	0.40%	-	-
Together Mortgages	Residential	0.75%	-	-
	Buy to Let	0.50%	-	-
	Consumer Buy to Let	0.50%	-	-
United Trust Bank	Residential	0.40%	-	-
Vida Homeloans	Residential	0.60%	-	-
	Buy to Let	0.45%	-	-
West One	Buy to Let	0.45%	-	-
Zephyr Homeloans	Buy to Let	0.45%	-	-