

Mortgage Product Providers

April 2026

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
Landbay
Leeds Building Society
Metro Bank
Nationwide Building Society
NatWest
Newcastle Building Society
Nottingham Building Society
Paragon Mortgages
Pepper Money
Precise Mortgages
Principality Building Society
Progressive Building Society
Rely
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
Afin Bank (All Money Matters, Brightstar)
Axis Bank (Brightstar)
Bath Building Society (Brightstar)
Bluestone Mortgages (All Money Matters, Brightstar, Positive)
Castle Trust (Brightstar, Positive Lending)
Central Trust (All Money Matters, Brightstar, Positive Lending)
Chorley Building Society (Buildloan, Positive Lending)
Dudley Building Society (All Money Matters, Brightstar, Positive)
Earl Shilton Building Society (Brightstar)
Family Building Society (All Money Matters, Brightstar, Positive)
Foundation Home Loans (All Money Matters, Brightstar, Positive)
Gatehouse Bank (Brightstar)
Hampshire Trust Bank (All Money Matters, Brightstar, Positive)
Harpenden Building Society (All Money Matters, Brightstar, Positive)
Interbay (All Money Matters, Brightstar, Positive Lending)
Keystone (Brightstar, Positive Lending)
Landbay (All Money Matters, Brightstar, Positive Lending)
Lendinvest (All Money Matters, Brightstar, Positive Lending)
Mansfield Building Society (Brightstar, Buildloan)
Marsden Building Society (Brightstar, Positive Lending)
Masthaven Bank (All Money Matters, Brightstar, Positive Lending)
Melton Mowbray Building Society (Buildloan)
Moda Mortgages (All Money Matters, Brightstar, Positive Lending)
Monmouthshire Building Society (Buildloan)
Newbury Building Society (Brightstar)
Octopus (Brightstar)
Pepper Homeloans (All Money Matters, Brightstar, Positive Lending)
Saffron Building Society (Brightstar, Positive Lending)
Shawbrook Bank (All Money Matters, Brightstar, Positive Lending)
Skipton International (Brightstar)
The Mortgage Lender (All Money Matters, Brightstar, Positive)
Tipton Building Society (Brightstar, Positive Lending)
Together Mortgages (All Money Matters, Brightstar, Positive)
Vida Homeloans (All Money Matters, Brightstar, Positive Lending)
United Trust Bank (All Money Matters, Brightstar, Positive Lending)
West One (All Money Matters, Brightstar, Positive Lending)
Zephyr Homeloans (All Money Matters, Positive Lending)

Mortgage Procuration Fees

January 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%	-	-

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%	-	-
Precise Mortgages	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%	-	-
Zephyr Homeloans	Buy to Let	0.70%	-	-

Lenders available through the Aria Finance

Alicia 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%		
Lenders available through the All Money Matters				
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	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	Residential	0.50%	-	-
	Buy to Let	0.60%	-	-
MT Finance	Buy to Let	0.50%	-	-
Octopus	Buy to Let	0.50%	-	-
Pepper Homeloans	Standard	0.50%	-	-
Precise	Residential and Buy to Let	0.60%	-	-
Quantum Mortgages	Buy to Let	0.70%	-	-
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%	-	-
	Residential	0.40%	-	-
	Buy to Let	0.50%	-	-

The Mortgage Lender	Residential	0.40%	-	-
Together Mortgages	Residential	0.625%	-	-
	Buy to Let	0.625%	-	-
	Consumer Buy to Let	0.625%	-	-
	Regulated Bridge	1.00%		
United Trust Bank	Residential	0.40%	-	-
Vida Homeloans	Residential	0.70%	-	-
	Buy to Let	0.70%	-	-
West One	Buy to Let	0.45%	-	-
Zephyr Homeloans	Buy to Let	0.45%	-	-

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%	-	-
Harpden 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%	-	-