



Please note from time to time it becomes necessary to vary our tariff of charges, when we do so any increase will not be more than either:-

- (a) the rate of increase of the Retail Prices Index; or
- (b) to reflect changes which have occurred, or which we reasonably believe are likely to occur, in (i) fees and charges fixed by statutory bodies and/or (ii) the reasonable increases in direct or indirect administrative overheads we incur for doing the work or providing the service for which we make the charge, whichever is the greater.

Call:

08457 344 345

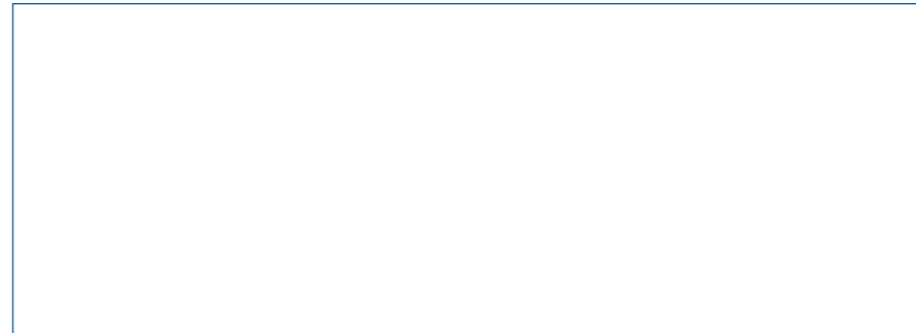
Monday to Friday 8am - 6pm

*We may monitor and record your telephone calls for training and security purposes.

or visit us online:

www.newcastle.co.uk

Your local branch details:



Principal Office: Portland House, New Bridge Street, Newcastle upon Tyne, NE1 8AL.

Newcastle Building Society (NBS) is authorised and regulated by the Financial Services Authority (FSA) and is entered in the FSA's register under number 156058. We are permitted to advise on, arrange, enter into and administer mortgages and permitted to advise on, arrange and administer general insurance. You can check this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.

Details are correct as at time of print (January 2010) DEV096A (rev. 17/12/09)



Customer Services

Summary of fees and charges

Effective 1st January 2010.





Mortgages

Home Purchase Fees

Buildings Insurance (self insurance) initial admin fee	£	27.00
Drive past valuation		79.00

Re-Inspection Fees

(Including final/interim inspections, self build - each stage release & retention releases)		59.00
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Valuation of Property (standard fee*)

Standard fee up to £100,000		230.00
£100,001 - £150,000		245.00
£150,001 - £200,000		260.00
£200,001 - £250,000		300.00
£250,001 - £300,000		325.00
£300,001 - £350,000		350.00
£350,001 - £400,000		375.00
£400,001 - £450,000		400.00
£450,001 - £500,000		430.00
£500,001 - £550,000		475.00
£550,001 - £600,000		540.00
£600,001 - £650,000		600.00
£650,001 - £700,000		645.00
£700,001 - £750,000		700.00
£750,001 - £800,000		755.00
£800,001 - £850,000		810.00
£850,001 - £900,000		860.00
£900,001 - £950,000		915.00
£950,001 - £1,000,000		975.00
£1,000,001 and above - Society will refer to valuer based on property type		refer

*Fees may differ from those shown where a non-standard valuation is required.

For homebuyers and structural valuation fees contact us 0845 606 4488 or visit www.newcastle.co.uk

Administration Fees

Account information (including interest calculations)		20.00
BACS Trace		40.00
Buildings Insurance (self insurance) annual charge		5.00
Buildings Insurance cancellation fee		27.00
Buildings Insurance (failure to inform us prior to change of insurer)		27.00
Building Society questionnaire		90.00
CHAPS charge (British Isles)		30.00
Closed account information	(min)	27.00
Consent to letting (+ 1% interest rate loading)		125.00
Consent to second charge (payable up-front/on demand)		90.00
Data Protection Act information	(per entry)	10.00
Detailed statement of account (up to 1 year period) (payable up-front/on demand)	(per account)	27.00
Detailed statement of account (more than 1 year including future projections)	by negotiation	
Existing account duplicate information		20.00
Endowment complaints (paid by the endowment company)		32.00

International CHAPS charge (abroad)	£	60.00
Lapsed life policy		20.00
MIRAS 5 production certificate		15.00
Mortgage Retention (+ 2.00 monthly charge) (changes effective from 1st March 2010)		27.00
Post offer product transfer fee		108.00
Production of certificate of title/housing grant authority letters		15.00
Registration of second charge (added to mortgage balance)		80.00
Re-letting of property		105.00
Release of land		108.00
Return mailer		30.00
Special cheque presentation		45.00
Unauthorised letting	Interest rate loading 1.5%	

Search Insurance

To dispense with the necessity for a local search, a fee of £60 is charged in the case of re-mortgages.

Change to Circumstances

Extend/Reduce mortgage term		115.00
Mortgage conversion		140.00
Release of guarantor seal fee and administration		108.00
Scheme transfer fee	refer to appropriate literature	
Surrender of life policy		32.00
Transfer of equity for joint to sole or sole to joint borrowers including £80 deeds production fee and £81 seal fee		180.00
Transfer of equity for joint to joint (removal and addition) including £80 deeds production fee and £81 seal fee		180.00

Further Advances

Loans of up to £10,000		205.00
£10,001 - £20,000		255.00
£20,001 - £50,000		330.00
£50,001 - £100,000		430.00
Loans over £100,000		480.00

New Advances

Alternative fees will be charged for special schemes, please refer to appropriate literature for details.

Redemption and closure

Mortgage exit administration fee (existing customers refer to original documentation)		175.00
Early repayment charges	refer to appropriate literature	
Preparation of redemption statement		35.00
Seal fee		81.00

Arrears fees

Arrangement fee	£	32.00
Arrears letter - each contact		17.00
Broken arrangement letter		23.00
Cancellation of eviction		90.00
Debt recovery fee on shortfall (Whereabouts unknown)		65.00
Desktop valuation		44.00
DMS contact		112.00

DMS no contact		83.00
Drive by valuation		79.00
Full valuation	(plus standard valuation fee)	19.00
Litigation fee (instructing solicitors)		96.00
Monthly charge for account in litigation (no arrangement)		18.00
Non payment of ground rent/management/service charge/insurance		68.00
Possession administration charge		328.00
PDQ payments (only for payments made by business card)**		1.57%
Surrender of endowment policy		66.00
Surplus distribution costs		18.00
Unpaid cheque/direct debit charge (1st attempt)		27.00
Unpaid cheque/direct debit charge (2nd attempt)		27.00
7 day letter before legal action		27.00
7 day letter before possession notice		27.00

Deeds handling charges

Deeds storage for investors (changes effective from 1st March 2010)		p.a.24.00
Photocopying (up to 10 pages)		15.00
Production (request for title deeds)		80.00

Policy loans

Account information		20.00
Arrears letter - each contact		17.00
Broken arrangement letter		23.00
Closed account information	(min)	27.00
Detailed statement of account (up to 1 year period)		27.00
Detailed statement more (more than 1 year)	by negotiation	
Policy loan administration fee (plus completion fee)	(per policy)	27.00
Completion fee	(per application)	108.00
Photocopying (up to 10 pages)		15.00
Surrender of policy (if in arrears)		66.00
Unpaid cheque/direct debit charge		27.00
CHAPS charge (British Isles)		30.00
International CHAPS charge (abroad)		60.00

Investments

Auditors letter		20.00
BACS trace		40.00
Change of account type		15.00
Change of interest instruction		6.00
CHAPS charge (British Isles)		30.00
Closed account information	(min)	27.00
International CHAPS charge (abroad)		60.00
Existing account duplicate information	(min)	10.00
Multiple cheque withdrawal	(min per cheque)	3.00
Special clearance fee		15.00
Unpaid cheque charge		27.00

**This payment is charged to the Society by Barclays.

