Fee Schedule

Fee Type	Fee Charge
Additional Management Fee	0.5%
Annual Arrangement Fee	Specified in the Offer Letter
Collection Fee	15% of the Loan payment calculated at the Reduced Interest Rate
Condition Subsequent (non-compliance)	£20 per day
Connected Substitution Fee	£75 per loan
Consent to 2nd Charge/Deed of Priority/Easement/Lease	From £250
Consent to Planning Agreements	From £500
Consents (other)	On application
Disbursements	Legal Fees, Valuation Fees, Bank transfer fees
Initial Arrangement Fee	Specified in the Offer Letter
Legal Fees Initial legal review Full Redemption Legal searches and fees Partial redemption or security release	As specified on Offer Letter & Financial Statement From £420 per title £408 From £300 £468
Secondary Market Listing Fee	£250
Late Redemption Fee	1% of the amount being redeemed
Non-Refundable Costs	2% of loan advance (max £10,000) plus Disbursements
Notifications and correspondence by post	Upon request
Partial or Full Redemption Fee	£250
Past Maturity Default Interest Rate	4% plus the Interest Rate
Past Maturity Management Fee	1%
Payment by other than Direct Debit	£10 per payment
Portfolio Management Fee	From £250
Prepayment Fee	1% of the amount being prepaid
Redemption Statement	First 3 statements at £nil, thereafter £100 each
Security release (no capital redemption)	£250 per security

FOLK2FOLK Fee Schedule V4. September 2025