HODGE BANK



Tariff of Mortgage charges

2026

Tariff of Mortgage Charges

Hodge is closely involved in the mortgage industry's initiative with UK Finance and Which? to make our fees and charges easy for you to understand.
Our tariff of charges fully reflects the initiative's good practice principles. This same document is being used across the industry to help consumers compare mortgages. When looking at the fees that other firms charge, you may notice some that don't appear in our tariff (below). This means we don't charge you these fees.

WHEN WILL YOU PAY THIS CHARGE
Before your first monthly payment – These are the fees and charges you may have to pay before we transfer your mortgage funds.

Name of Charge	What this charge is for	How much is the charge?
Funds transfer fee	Electronically transferring the mortgage funds to you or your solicitor.	£30
Legal fee	You will normally instruct a solicitor to act on your behalf in connection with your home purchase transaction. You may be required to pay their legal fees and costs as part of their work on your behalf. These fees/costs are normally charged by the solicitor directly to you, unless we tell you that we will contribute to the legal costs as part of your product deal.	Variable Please check directly with your solicitor.
Product fee	This is charged on some mortgages as part of the deal. It can be paid up-front or added to the total mortgage amount. If you add it to your mortgage, you'll pay interest on it at the same rate as the rest of your borrowing. It might be a flat fee, or a percentage of the loan amount.	£995 £0 options available.
Valuation fee	We'll instruct a valuation to make sure the property you've applied for the mortgage for is suitable. The valuation fee is non-refundable once the property assessment has been carried out (if payable). We also strongly recommended you obtain your own survey report.	Free for properties up to and including the value of £1 million.

Tariff of Mortgage Charges

If you change your mortgage – If you change to a new mortgage product, the 'before your first monthly payment' fees may also apply.

Early repayment charge (changing your mortgage)	You may have to pay this if: • You overpay more than your mortgage terms allow • You switch mortgage product or lender during a special rate period (e.g. while you're on a fixed or tracker interest rate).	Variable Please check your mortgage offer.
Change of term fee	Extending or reducing the remaining term of your mortgage.	£30
Partial release of property fee	Our administrative costs where you are selling part of the land that makes up your property. You will also be required to pay our legal costs for updating our charge against your property at land registry. If a valuation is required you may need to pay a valuation fee.	£30
Change of parties administration fee	Our administrative costs of adding or removing someone (a 'party') from the mortgage. You will also be required to pay our legal costs in order to vary the mortgage. These costs are variable, depending on the amount of work the solicitor has to do.	£80
Consent to let fee	If you want to let your property but don't have a buy-to-let mortgage, you'll pay this for each 'consent to let' agreement, where we agree to you letting out your property for a set period within your existing owner-occupier mortgage.	£100
Giving you a reference	Charged if another lender asks us for a mortgage reference, such as how you managed your mortgage account with us. We will only supply this if you give us permission.	£25
Second charge consent fee	Consideration of your request to allow another lender to place a second or subsequent charge against your property.	£30
Deed of easement fee	Consideration of your wish to, or requirement to, permit access to third parties onto your land.	£30
Lease variation fee	Consideration of your request to vary the lease in respect of your leasehold property.	£30

Tariff of Mortgage Charges

If you change your mortgage (continued)

Name of Charge	What this charge is for	How much is the charge?
Service charge administration fee	Our administrative costs of paying service charges in relation to your property in the event that you have not paid them.	£30
Solar panel consent fee	Consideration of your request to install solar panels on your property.	£30
Insurance administration fee	Our administrative costs of insuring your property in the event that your own cover has lapsed.	£60
Porting fee	Our administrative costs of transferring the mortgage to a new property that is suitable security for the loan. You will also be required to pay our legal costs in order to vary the mortgage. These costs are variable, depending on the amount of work the solicitor has to do.	£60

WHEN WILL YOU PAY THIS CHARGE

If you are unable to pay your mortgage – These are the most common charges you may have to pay if you fail to keep up with your mortgage payments.

Name of Charge	What this charge is for	How much is the charge?
Home visit fee	Visiting you in your home to discuss your financial position and proposals to repay any arrears.	£110

Other Terms and Conditions

WHEN YOU WILL PAY THIS CHARGE

Ending your mortgage term

Name of Charge	What this charge is for	How much is the charge?
Early repayment charge (ending your mortgage)	You may be charged this if you repay your mortgage in full before the mortgage term ends.	Variable Please refer to your mortgage offer.
Mortgage exit fee	This is payable either at the end of the mortgage term, or before the end of your mortgage term if you transfer the loan to another lender or another property, known as 'redemption'. You may be charged a separate fee by your solicitor or licensed or qualified conveyancer for their work relating to redemption of the mortgage and discharge of the security.	£50

Your home may be repossessed if you do not keep up repayments on your mortgage

Hodge is a trading name of Julian Hodge Bank Limited which is registered in England and Wales (No. 743437). It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its registered office is One Central Square, Cardiff, CF10 1FS. Hodge's Privacy Notice confirms how we manage and process your personal data. If you require more detail on how we handle your information please go to hodgebank.co.uk/privacy or call 0800 289 358.