Bridging Mortgage Fee Tariff

All information contained within this document form part of your terms and conditions for mortgages.

Quantum Mortgages reserves the right to amend this Fee Tariff from time to time and will provide notice of any changes in writing to all customers with a relevant mortgage account. The current version will be always available from our website.

Where Quantum Mortgages incurs costs or expenses in relation to managing your Mortgage account, we reserve the right to charge any such expenses or costs to your account. Details of any specific costs for any services not listed herein may be obtained from the Bank upon request.

THIS DOCUMENT IS KEPT UNDER REVIEW AND WAS LAST UPDATED ON 18/05/2026 V4

Overview

This document should be reviewed by anyone considering applying for a Buy to Let Mortgage with Quantum Mortgages. It details all fees and charges that may become payable when we undertake administrative services in connection with your Mortgage.

Please note that we may require certain charges to be paid in advance of services being undertaken. All our fees will be notified to you in advance in writing, including any charges which are required to be added to your account. All our fees include VAT where applicable.

Loan application fees

1.1	**Product Fee - Variable**	This fee covers the administrative cost of setting up your chosen product. The exact amount will be detailed in your Decision in Principle document.
1.2	**Application Fee - £199**	This fee is required at application submission stage and covers some of the cost of assessing and processing your application. It is a non-refundable fee unless Quantum Mortgages cannot lend due to an error or omission on their part.
1.3	**Funds Release Fee - £35**	This fee is charged to cover the cost of releasing your loan funds to your solicitor, by same day bank transfer. The fee will be deducted from your mortgage advance.
1.4	**Valuation Fee - Variable**	This fee covers the cost of obtaining a professional valuation report on the security property on which you are applying for a mortgage. This fee must be paid before the work is undertaken. The amount of this fee is shown in the Decision in Principle document (Please note that the fee quoted is to be used as a guide only. This may change depending on the property type and the valuation provider required). This fee is refundable up until the point the valuation has taken place.
1.5	**Re-inspection Fee - Variable**	Is charged where your property needs to be re-inspected again, after the initial valuation has been carried out. This fee must be paid before the work is undertaken.
1.6	**Asset Manager / Monitoring Surveyor Fee - Variable**	This fee covers the cost of obtaining an asset manager or monitoring surveyors report on the refurbishment project intended to be carried out on the security property on which you are applying for a loan. This fee must be paid before the work is undertaken. The exact amount will be detailed on your Decision in Principle document.
1.7	**Offer Extension Fee - £199**	An offer which requires an extension beyond the 30-day term will incur a fee for the extension and a new offer document to be issued.

Post mortgage completion: Change of circumstance fees

Variation to lease fee - £115

The administrative fee charged if you request our consent to a variation to the lease in respect of your property. This fee will be charged for our assessment of any such request whether it proceeds or not. This charge excludes any legal fees that may be payable to solicitors which will be your responsibility. This fee must be paid in advance of work being undertaken.

Post mortgage completion: Arrears Related Charges

Rejected Cheque Payment - £20

This fee is charged if your bank cheque is returned unpaid by your bank. This fee will be added to your mortgage.

Rejected Direct Debit Fee - £25

This fee is charged if your direct debit payment is returned unpaid by your bank. This fee will be added to your mortgage.

Unpaid Leasehold Charges- £85

This fee is charged if you have not paid your ground rent or service charge and we are required to make payment on your behalf. This fee will be added to your mortgage. The payment of outstanding charges to your Freeholder will also be added to your mortgage account.

Enforcement Fee - £500

This is charged where enforcement proceedings such as the appointment of a receiver is instructed on your property.

Charging Order Fee - £50

This fee is charged where we receive a notification of a charging order being registered against the property.

Receiver Appointment Fee - £250

Charged where a receiver is appointed in connection with your property.

Tracing Fee - £40

This fee is charged when we are required to carry out a trace to locate a borrower.

Home Visit Instruction Fee - £50

This is charged where an agent is instructed to visit you at your home.

Post mortgage completion: Deeds and Redemption Related Charges

Redemption Fee - £175

This fee applies where you discharge the mortgage at any time during, or at the end of the mortgage term. This fee wil be included in any redemption statement issued to you upon request.

Post mortgage completion: Miscellaneous Charges

Copy Loan Statement - £12.50
This fee is charged to cover the administrative costs of providing you with a copy of your mortgage statement. This fee must be paid in advance of the work being undertaken.

Mortgage Questionnaire Reference Request Fee - £30
This fee is charged where a request is received to supply a reference or other information regarding your mortgage account to another lender or body upon your written authority. This fee must be paid in advance of the work being undertaken.

Interim Audit Statement fee - £30
This is charged should you or a third party appointed by you request a statement in connection with your mortgage.

Certificate of Interest - £15
This is charged where a request is made for a certificate of interest or a duplicate in connection with your mortgage account.

Deed of Easement Fee - £80
This fee is charged when our consent to a Deed of Easement is requested.

Land Compensation Fee - £90
This fee is charged when we receive notification of a Land Compensation claim.

Private Rented Property Licence Fee - £70
This is chargeable where a Private Property Licence is required.

Waiver Letter Fee - £45
This is charged where a waiver letter is required.

Partial Release Fee - £100
Charged if you wish to remove part of the property or land from the mortgage.

Monthly Arrears Fee - £100
This is a monthly fee in respect of administering your mortgage if you fall one or more months behind with your payments and no arrangement is in place to clear the outstanding payments.

Authorised Loan Extension Fee - 1% of the loan balance
Charged when an extension is granted. (If the extension is granted, this fee must be paid in advance of the extension coming into effect).

Unauthorised Loan Extension Fee - 1.5% of the loan balance
Charged if a mortgage has not been redeemed in full by the end of the latest contracted mortgage term and no formal extension request or other arrangement has been agreed

Get in touch with us

If you have any questions regarding any aspect of this fee tariff, please contact us for more information.

In writing at Quantum Mortgages, PO Box 1043, Ipswich, IP1 9XZ.

By email: bridgingfinance@quantummortgages.co.uk.