Tariff of mortgage charges

We've been 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 reflects the initiative's good practice principles. It's a document that's used across the industry to help customers 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 you will pay this charge	Name of charge	What this charge is for	How much is the charge?
Before your first monthly payment These are the fees and charges you may have to pay before we transfer your mortgage funds.	**Application fee**	Assessing and processing your application (even if your application is unsuccessful or you withdraw it).	£0 (£199 - £250 for porting cases). **This fee is not refundable.**
	Funds transfer fee	Electronically transferring the mortgage funds to you or your conveyancer.	£8
	Legal fee	You will normally instruct a conveyancer 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 conveyancer, directly to you unless we tell you that we will contribute to the legal costs as part of your product deal.	This will vary. Please refer to your mortgage illustration for our estimate. Please contact your conveyancer for fee details.
	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.	This will vary. Please refer to your mortgage illustration. **This fee is only refundable when the application doesn't complete.**
	Valuation fee	The lender's valuation report, which is used to calculate how much it will lend you. This is separate from any valuation or survey of the property you might want to commission. There are other homebuyers or structural survey options available to you at a cost and there may be different approaches in different parts of the UK.	We'll cover the cost of one mortgage valuation. If you require any additional valuations for any reason, for example if you change the property being purchased during the application, subsequent valuations will incur a fee. Please refer to your mortgage illustration for more information.

Continues overleaf/

When you will pay this charge	Name of charge	What this charge is for	How much is the charge?
If you change your mortgage If you change to a new mortgage product, the 'before your first monthly payment' fees may also apply at this stage.	**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 interest rate).	This will vary. Please refer to your mortgage illustration.
	Change of parties administration fee	Our administrative costs of adding or removing someone (a 'party') from the mortgage. This will show on your mortgage illustration as 'administration fee'.	£80
	Additional lending valuation fee	This may be charged when applying for additional lending to determine whether the property continues to provide good security for the loan.	This will vary. Please refer to your mortgage illustration.
If you are unable to pay your mortgage Some charges, for example those covering unpaid ground rent, can occur at the early stages of your inability to pay (arrears). Other charges, for example, relating to our repossession of the property, may apply later in the process and will be dependent on your circumstances.	**Unpaid ground rent**	Leasehold properties only. If the agreed ground rent or other required charge under the lease is not paid, we'll investigate any claim made by the freeholder and may settle the outstanding amount by adding the amount to your mortgage account. A fee is charged to cover the work involved in processing this investigation.	£40
Ending your mortgage term	**Early repayment charge** (ending your mortgage)	You may be charged this if you repay your mortgage in full before the fixed rate period ends.	This may vary. Please refer to your mortgage illustration.
	Mortgage exit fee	You will have to pay this if: • Your mortgage term comes to an end; • You transfer the borrowing to another lender; or • Transfer borrowing from one property to another. This is payable either at the end of the mortgage term, or before the end of your mortgage term if you transfer the borrowing to another lender or another property (known as 'redemption'). You may be charged a separate fee by your solicitor or licensed conveyancer for their work relating to redemption of the mortgage and discharge of the security.	This may vary. Please refer to your mortgage illustration. This fee is refundable if you take your next mortgage with the Society within six months of redeeming the original mortgage account (12 months if your mortgage includes a former Stroud & Swindon Building Society product).

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

This factsheet is also available in large print, Braille and audio, contact us on 0800 121 8899 to register your requirements.

Information correct at time of going to print (September 2025).

07591 09/25

Coventry Building Society.
Principal Office: Coventry House, Harry Weston Road, Binley, Coventry, West Midlands CV3 2TQ.

COVENTRY Building Society