# Paying mortgage fees



#### **Paying online**

The following fees can be paid online by selecting **'Regular monthly payment'** when making your payment.

You must tell us when you've paid the fee. Send us a secure message via **your hub** or email mortgage.services@boipluk.co.uk \*.

- Consent to let an annual charge for letting your residential property on a temporary basis.
- Deeds charged when the deeds pack goes out to your solicitor and is returned while your mortgage is still outstanding.
- Second charge registration what you pay if another lender or business you're dealing with needs to add their legal interest (charge) against your property.
- Valuation fee for partial release of property

   we'll need to value your property if you're
   looking to sell off part of your property/land.

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## Paying by cheque

Some fees must be paid by cheque. These are administration charges to seal official deeds or documents.

- Partial release of property if you sell off some of your property/land that we hold a mortgage on.
- Deed of substituted security if you have a leasehold property and were to extend the lease.
- Transfer of Title to remove someone from the property title (but not the mortgage).

When applicable, we'll be in touch about how to pay any other fees.



### Paying over the phone

The following fees must be paid over the phone. Call us on  $0345\ 602\ 7056^{\dagger}$ .

- Standard Mortgage Valuation to pay for a valuer to inspect the property you're mortgaging. They'll check its value and make sure it's suitable to lend on.
- Revaluation to pay for a valuer to re-inspect the property you're mortgaging. Normally charged if your mortgage Offer has expired or you're **borrowing more** with us.
- Product may be charged when you take out a new mortgage or switch to a new deal and you want to pay it up front.

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Full list of directors available on the website at bankofireland.com

To find out if your mortgage is with Bank of Ireland Mortgages or Bank of Ireland UK, or if you have any queries relating to our UK mortgage products or services, please contact our UK administration centre at.- Bank of Ireland, PO Box 3191, 1 Temple Quay, Bristol, BS1 9HY. Telephone: (0117) 979 2222. Fax: (0117) 929 3787.

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 <sup>\*</sup> Please don't provide any personal information in an email other than your mortgage account number.
 † Calls are recorded for training and monitoring purposes. Lines are open 9am– 5pm Monday to Friday.
 03 calls cost no more than calls to geographic numbers (01 or 02). Calls from landlines and mobiles are included in free call packages.