

Tariff of Charges

We want all our customers to be aware that in certain circumstances we may charge a fee in connection with their mortgage account. These charges are set out below and are subject to change from time to time. Please note, these charges include VAT where applicable. We will send you a Tariff of Charges each year with your Annual Mortgage Statement or if any fees change that may affect you.

Home visit charge	Up to £100 each visit	Applies if you fall into arrears and ING Direct can't contact you. The charge covers one of our representatives visiting your home to establish your circumstances and arranging a realistic repayment programme. If you contact us prior to this visit you will not be charged.
Litigation costs	Costs vary	Covers the cost of recovering any outstanding payments. You will be advised of the costs should this action prove necessary.
Monthly arrears charge	£30	Covers the administration costs caused by the shortfall in payment.
Returned payment charge	£12	Covers the administration costs when a monthly mortgage payment is returned by the bank unpaid.
Unauthorised tenancy	+2%	If you let the property against the Terms and Conditions we may increase the rate of interest by this amount and may also charge a fee.
Product fee	Costs vary	Please see website for details.
Booking fee	Costs may vary	Please see website for details.
Basic valuation fee for house purchases		Not payable for remortgages.
Purchase Price	Basic valuation fee	
£50,000	£95	
£100,000	£105	
£150,000	£130	
£200,000	£145	
£250,000	£145	
£300,000	£190	
£350,000	£220	
£400,000	£220	
£450,000	£260	
£500,000	£260	
£600,000	£300	
£700,000	£360	
£800,000	£420	
£900,000	£485	
£1,000,000	£545	
Over £1,000,000	Please contact us for details	