

IMPORTANT NOTE

You have applied for a remortgage under the Society's Fees Assisted Remortgage scheme.

As part of this scheme you should be aware that Legal Marketing Services (LMS) and its partner firms are acting solely for the Society in this transaction. If in any doubt, you are strongly advised to seek independent advice before entering into this mortgage contract.

The Society will pay the legal costs involved in a standard remortgage of registered land. In most cases this means that there will be no cost to you. You will however have to pay for any non-standard work that LMS and its partner firms have to carry out.

In addition, the Society may require further advice from, or additional work to be undertaken by, LMS and its partner firms. This will be at your expense. If such advice or work is required we will notify you of the amount and reason for such additional work.

As part of this Mortgage Offer we have enclosed the following additional information sheets in respect of this scheme:

- Complaints procedure and service standards specific to this scheme
- Customer care leaflet
- Fees Assisted Remortgage leaflet
- Additional fees not included within the Fees Assisted Remortgage scheme

COMPLAINTS PROCEDURE and Service Standards

LMS is committed to delivering a high level of service.

However, there may be times when you or your customer want to complain. We aim to deal with complaints efficiently and fairly, and to put things right as quickly as possible. Our dedicated customer relations team adheres to these standards:

- Once we have been informed about a complaint from you or your customer we will firstly agree with you who is going to respond to your customer. In the majority of instances LMS will take ownership of the complaint and respond to all parties.
- Wherever possible telephone complaints are resolved there and then, if this is not possible we aim to resolve them within 5 working days.
- We aim to acknowledge all complaints within 24 hours whether by telephone, in writing or by email.
- We aim to resolve all complaints within 5 working days of receipt.
- All complaints or queries will be logged on our system. This information will be reviewed and shared with you in the management information we provide to you on a monthly basis.
- At your request, we will liaise with counselling organisations acting on your behalf.

Our Process

- The complaint is logged onto our system.
- The complaint will be acknowledged within 24 hours.
- A case note is added to our case tracking system stating complaint received and being investigated.
- We will investigate the complaint and contact 3rd parties if appropriate.
- If necessary we will also contact your representative and explain the complaint is being fully investigated and confirm when we hope to have a response.
- If there are any valid reasons for the consideration taking longer, your customer will be kept fully informed (in writing or by telephone or email, as they prefer).
- A decision will be reached within 5 days and we will write to, or email the customer fully disclosing our findings and ensuring we answer each point they have raised.
- We will then notify you of the same, and if required a copy of our response will be forwarded for information/record.
- We retain all copies of complaint correspondence.

Escalation Process

In the unlikely event you or your customer is unhappy with our response we will;

1. Implement a review by our Customer Relations Manager to ensure the complaint has been fully investigated. A written response on our findings will be issued to your customer and if required to your representative.
2. Should your customer remain dissatisfied the matter will be escalated to the Director of Operations, who will conduct a full review of the file and write to your customer either:
 - a. Upholding our initial findings and giving supporting information of whom they may contact should they be dissatisfied with the final outcome.
 - b. Upholding the complaint and make an alternative proposal for resolution or payment of compensation if this is applicable.

CUSTOMER CARE

We are committed to delivering a high level of service. We aim to provide excellent service to you and your customers and we welcome your feedback on the service we and our panel law firms provide.

How to contact us?

To find out more about our customer services please contact us

For conveyancing

☎ 0343 221 0637
✉ tiptoncoseley@lms.com

Your Contacts

Customer Service Team
Customer Relations Team

Service Delivery

When you contact us for help or advice often the people you first raise the matter with are able to help, but there may be occasions when a specialist needs to be involved.

- Wherever possible enquiries will be dealt with straightaway by the person who takes your call or receives your email/fax
- If this is not possible we will ensure your query is passed to the right person to respond within 4 hours (by telephone or email)
- You will receive regular updates should the matter require further investigation
- The telephony service operates Monday-Friday: 08:30 – 17:30 and Saturday 10:00 – 14:00
- Please ensure that you report any issues or complaints to the Tipton & Coseley Building Society customer service team (on the number above) as not only will they help you but they will also record your call to enable trend analysis reporting.
- All issues and complaints are logged on our system to ensure we provide accurate and timely MI

Contacting the Law Firm

We provide you with the contact details of the law firm dealing with the conveyancing matter (including the Case Handler who is working on the case). If for any reason you are unable to contact the Case Handler, please contact the Customer Service Team who will be happy to help you.

COMPLAINTS PROCESS

We are committed to delivering a high level of service. However, there may be times when you or your customers want to complain.

All complaints will be logged on our system. This information will be reviewed and we aim to deal with complaints efficiently and fairly, and to put things right as quickly as possible. Our dedicated customer service team adheres to these standards:

- Once we have been informed about a complaint from you or your customer we will firstly agree with you who is going to respond to your customer. In the majority of instances we will take ownership of the complaint and respond to all parties.
- Wherever possible complaints are resolved there and then, sometimes it may take longer to look into the matter thoroughly. If this happens we will let you know within 24 hours who will reply.
- We aim to resolve all complaints within 5 working days of receipt.
- All complaints will be logged on our system. It is therefore important that you adhere to this process and report any issues or complaints to us to ensure that all our reporting is actual and factual. For conveyancing call us on 0343 221 0637 or email us at tiptoncoseley@lms.com
- This information will be reviewed and shared with you in the management information we provide to your management team on a weekly and monthly basis.

If you are unhappy with our response – the escalation process

If you or your customers are unhappy with our response we will then arrange for the right person to look into your complaint and concerns.

- Initially our Customer Relations Manager will implement a review to ensure the complaint has been fully investigated. A written response of our findings will be issued to your customer and if required to you.
- In the unlikely event your customer remains dissatisfied the matter will be escalated to the Director of Operations who will conduct a final review.
- If the customer remains dissatisfied we will refer them to the appropriate ombudsman for redress.

SERVICE / ISSUE HANDLING

☎ : 0343 221 0637

✉: tiptoncoseley@lms.com

The telephony service operates Monday-Friday: 08:30 – 17:30 and Saturday 10:00 – 14:00

COMPLAINT HANDLING

☎ : 0343 221 0637

✉: tiptoncoseley@lms.com

Service Delivery

When you contact us for help or advice often the Customer Service Team will be able to help, but there may be occasions when the Customer Relations Team needs to be involved.

Our commitment

We aim to deal with complaints efficiently and fairly, and to put things right as quickly as possible.

Step 1

Wherever possible enquiries will be dealt with straightway by the person who takes your call or receives your email/fax

Step 1

Once we have been informed about a complaint from you or your customer we will firstly agree with you who is going to respond to your customer. In the majority of instances we will take ownership of the complaint and respond to all parties.

Step 2

If this is not possible we will ensure your query is passed to the right person to respond within 24 hours (by your preferred method of communication)

Step 2

Wherever possible complaints are resolved there and then, sometimes it may take longer to look into the matter thoroughly. If this happens we will let you know within 24 hours who will reply.

Step 3

You will receive regular updates should the matter require further investigation

Step 3

We aim to resolve all complaints within 5 working days of receipt. If the complaint is likely to take longer than this, we will keep you informed and provide regular updates.

Please ensure that you report any issues to LMS Customer Service team as not only will they help you, but they will also record your call to enable trend analysis reporting.

Escalation Process

If you or your customers are unhappy with our response we will then arrange for the right person to look into your complaint and concerns.

This information will be reviewed and shared with you in the management information we provide to your management team on a weekly and monthly basis.

Stage 1

Our Customer Relations Manager will implement a review to ensure the complaint has been fully investigated. A written response of our findings will be issued to your customer and if required to you.

Stage 2

In the unlikely event your customer remains dissatisfied the matter will be escalated to the Director of Operations, who will conduct a final review.

LMS Conveyancing Fees Assisted - England and Wales



▶ Key Service Benefits

24/7 online case tracking – track progress online which includes; key milestone updates; option to sign up to text/SMS updates; ability to view key documents; contact details for the law firm case handler as well as LMS; and frequently asked questions.

Independent customer service – LMS customer services team are available to answer any queries and offer independent support if any issues are experienced.

Legal fee paid – The lender will pay the basic legal fees, more details below, which is worth around £400 for a purchase and £200 for a remortgage.

Fully managed law firms – LMS are one of the principal providers of Conveyancing Services, managing in excess of 100,000 transactions a year on behalf of our partners which includes three of the largest national mortgage lenders as well as a number of key regional providers.

▶ Remortgage

The lender will pay for some of the legal fees for the remortgage including the basic professional fee and standard disbursements, typically worth around £200. The following costs will be applied, where applicable:

Telegraphic Transfer	£30 plus VAT
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In certain circumstances the law firm will need to conduct non-standard work. The most common fees are listed below, please refer to the additional fee leaflet for a full guide:

Additional legal fees – where applicable All fees are subject to VAT

Acquiring a further share in a shared ownership property (excl. disbursements)	£195
Completing electronic identification checks (per customer)	£10
Dealing with a transfer of equity (excl. disbursements)	£245
Forwarding a copy title information document / updated registers of title	£20
Obtaining a bespoke indemnity insurance policy (excl. policy premium)	£45
Removing second and subsequent charges (per charge)	£30
Satisfying a special condition in the mortgage offer (per condition)	£45
Validating the source of a shortfall over £1000	£25

Under this remortgage service the law firm will act only for the lender and are unable to provide the customer with legal advice on their mortgage. Any advice disclosed to the customer by the law firm is disclosed as information only and not disclosed for the customer's benefit. For this reason the lender recommends that the customer obtain separate independent legal advice.

Frequently asked questions

How long will my remortgage take to complete?

Your law firm will complete the remortgage as soon as they are able, unless otherwise advised by you. The completion date is dependent on your law firm receiving all of the required information from you and your lender. A standard remortgage takes on average 25 working days to complete from the loan being agreed with the mortgage lender.

I don't want to complete straight away, should I return my documents straight away?

You should return your documents to your law firm immediately as this enables them to prepare for your requested completion date, even if it is in six months' time.

Why do I have to provide evidence of identification to the law firm?

The law firm is required to complete additional identification checks in accordance with money laundering regulations. The main aim of these is to assist in combating mortgage fraud and to protect individuals. The checks will vary depending on the transaction, lender requirements and law firm's policies.

Do I need to visit my law firm during the process?

No. Most transactions are dealt with by telephone, post, email and fax.

► Purchase

The lender will pay for the law firm's basic professional fee, typically worth around £400, for the standard legal work required in connection with the property purchase. The following costs will be applied, where applicable:

Additional legal fees All fees are subject to VAT	
Stamp Duty Land Tax form	£75
Telegraphic Transfer	£30
Leasehold supplement	£150
Disbursements	See guide below

Typical disbursements for a Purchase:

Disbursement	Description	Fee	
Bankruptcy search	A search to ensure that a prospective borrower is not, or has not, in the past been made bankrupt or has writs or orders made against them.	£2 per person	
Land Registry Priority search	This search is a final check made by the law firm to ensure no changes have been made or are pending to the properties title.	£3	
Land Registry fee	The fee payable to Land Registry to register any change affecting the property including a change of ownership. If the law firm are not able to register the property electronically, the Land Registry fee quoted will increase.	Purchase Price	Fee
		£0-£80,000	£20
		£80,001-£100,000	£40
		£100,001-£200,000	£95
		£200,001-£500,000	£135
		£500,001-£1,000,000	£270
Stamp Duty Land Tax	This is a tax levied on the purchase of a property. It is calculated depending on the portion of the purchase price that falls in to each rate band. For example a £200,000 property would have stamp duty of £1500 payable (2% of the £75,000 above £125,000)	Purchase Price	Fee
		£0-£125,000	0%
		£125,001-£250,000	2%
		£250,001-£925,000	5%
		£925,001-£1,500,000	10%
SearchGuard Bundle**	A property search bundle that includes a local authority search, drainage & water search and environmental search (incl. flood risk analysis and planning application). With the added benefit of free replacement searches if the purchase falls through.	£299	

** Free replacement searches only applies if the seller withdraws or there is an adverse mortgage valuation within six months of the original order and the new searches are ordered within 12 weeks of the original purchase being aborted.

In certain circumstances the law firm will need to conduct non-standard work. The most common fees are listed below, please refer to the additional fee leaflet for a full guide:

Additional legal fees –where applicable All fees are subject to VAT	
Completing electronic identification checks (per customer)	£10
Purchasing a shared ownership property	£195
Forwarding a copy title information document / updated registers of title	£20
Validating a gift or loan from a third party (per gift or loan)	£95
Extending or amending a lease (hourly rate)	£130
Obtaining a bespoke indemnity insurance policy (excl. policy premium)	£45
Purchasing a new build property or plot of land	£150

Selling a property?

The law firm can also deal with any related property sale. It makes so much sense to put all the legal work with one law firm as the customer will have one point of contact for both transactions making the entire process more efficient and it will help to reduce any potential delays.

Prices start at £260, please refer to the Customer Paid Conveyancing leaflet for more information.

Additional Fees

Additional Work	Additional Fee (excl. VAT)
Applying a declaration of trust	£195
Applying a deed of guarantee	£150
Applying a deed of variation	£150
Checking an existing tenancy agreement	£50
Checking and approving an existing solar panel lease	£90
Completing and verifying Identification checks for expat customers	£40
Completing electronic identification checks (per customer)	£10
Completing tenement checks on a flat or tenement property (Scotland)	£75
Dealing with a pending repossession	£150
Dealing with an unsecured loan	£30
Dealing with independent solicitors (hourly rate)	£130
Dealing with independent solicitors (to send purchase monies only)	£40
Dealing with lease extensions and amendments	£195
Dealing with Stamp Duty Land Tax	£75
Dealing with transfer of equity (excluding disbursements)	£245
Drafting a lasting power of attorney	£95
Drafting a matrimonial separation agreement	£50
Drafting a matrimonial waiver	£15
Drafting a statutory declaration	£50
Drafting an assured shorthold tenancy	£95
First registration at Land Registry (excluding Land Registry fee)	£95
Forwarding a copy title information document / updated registers of title to the customer	£20
Forwarding pre-registration deeds and documents	£10
Handling self build stage payments (per tranche)	£50
Investigating bankruptcy entries per case (insolvency register check)	£30
Investigating the title to additional land	£45
Investigating unexpected unclear Land Registry priority searches	£75
Obtaining a bespoke indemnity insurance policy (not a block policy, excluding policy premium)	£45
Obtaining a letter of postponement from the Ministry of Defence or local authorities (per letter)	£50
Obtaining a letter of undertaking regarding searches (Scotland)	£15
Obtaining a letter of undertaking regarding title (Scotland)	£50
Obtaining and registering a deed of postponement	£195
Obtaining and reporting on a coal mining search	£45
Obtaining and reporting on other searches	£45
Ordering documents or leases referred to in office copies (excluding disbursements)	£10
Other additional work not listed here (hourly rate)	£130
Processing a change of name or address at Land Registry	£10
Purchasing a further share in a shared ownership property (excluding disbursements)	£195

Purchasing a Help to Buy property (excluding new build and shared ownership fees)	£150
Purchasing a new build property or plot of land	£150
Purchasing related freehold title (excluding disbursements)	£195
Rectifying a defective title (hourly rate excluding disbursements)	£130
Redeeming and discharging an Islamic finance loan	£195
Registering a third party transfer document (excluding disbursements)	£100
Removing a personal charge (per charge)	£150
Removing a tenancy in common restriction	£50
Removing second and subsequent charges (per charge)	£30
Returning a mortgage advance to a lender when completion delayed by the customer	£50
Reversing legal completion (excluding disbursements)	up to £390
Satisfying a special condition in the mortgage offer (per condition)	£45
Satisfying or removing a restriction or caution or inhibition (not for tenancy in common)	£150
Separating title and creation of servitude rights /burdens (Scotland) (excluding disbursements)	£195
Storing title deeds (Scotland) (per annum)	£75
Telegraphic transfer (same day payment) of surplus funds to the customer (per transfer)	£30
Telegraphic transfer (same day payment) to redeem existing loans	£30
Validating a gift or loan from a third party (per gift or loan)	£50
Validating the source of a shortfall over £1000	£25



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