

Norwich Trust Limited

Tariff of Fees and Charges

This document sets out the details of any fees or charges Norwich Trust Limited may add to the amount that you owe after the loan is paid out.

Charges related to additional administration costs beyond the standard management of your loan

Name of fee/Charge	Description	Amount
Trace charge(s) (address)	Charged if we have to instruct tracing agents to verify your address where we have been unable to contact you, or where we have received returned mail and have been unable to contact you.	£35 +VAT at the applicable rate, per person per trace
Trace charge(s) (employment)	Charged if we instruct tracing agents to verify your employment	£45 +VAT at the applicable rate, per person per trace
Trace charge(s) (address & employment)	Charged if we instruct tracing agents to complete both of the traces set out above at the same time.	£65 +VAT at the applicable rate per person per combined trace
Field agent visit	Charged if we have been unable to contact you and instruct a field agent to visit your home to help us reconnect. This fee will be charged if a field agent visits your home, whether they are able to meet with you or not.	£80 +VAT at the applicable rate
Field agent visit (cancellation)	Charged if we have been unable to contact you and instruct a field agent to visit your home to help us reconnect, but you contact us or the field agent, prior to any visit being made, and the visit is cancelled	£10 +VAT at the applicable rate

Settling your loan early

Name of fee/Charge	Description	Amount
Early settlement interest	If you settle your loan early, we will apply an additional interest charge to the amount that you have to repay. You will need to make payment of the outstanding balance and any accrued interest plus all future monthly repayments less a	Please ask us for a settlement figure - the early settlement amount will be valid for 28 days. You will not end up paying more than one month and 28 days' interest (if your loan is for more than 12 months) or 28 days'

	rebate calculated under a formula in regulations made under the Consumer Credit Act 1974.	interest (if your loan is for not more than 12 months) in addition to the outstanding balance and any accrued interest.
Partial early settlement interest	If you make a payment of more than three times the contractual monthly payment (CMP) in any one instalment period, Norwich Trust will consider this a partial settlement and will apply an additional interest charge.	If you would like to make a lump sum payment, please ask us for details of the amount of any interest which may apply.

Charges if you do not keep up with the loan repayments

Name of fee/Charge	Description	Amount	
Arrears letter fee(s)	Charged to cover the administrative costs that we incur in writing to you in connection with any arrears on the account. These costs are variable depending on the reason we need to write to you.	Reason for writing to you	Fee
		Your loan instalment is unpaid for 7 or more days after its due date	£9
		You have not made payments due under an arrangement we have made with you, and the arrangement is broken	£10
		We have registered your account as defaulted with the credit reference agencies	£45
Legal fee	Charged to cover the administrative costs that we incur if you fail to make payments as they fall due, and we issue legal proceedings to recover the amount you owe.	£75	
Field agent instruction	Charged to cover the administrative costs that we incur in instructing a field agent to visit your home.	£20	
Statutory Interest	Charged if we have to issue a court claim against you to collect any money you owe us. Interest is claimed under section 69 of the County Courts Act 1984. Statutory interest only applies to court claims in England and Wales.	The amount of interest will depend on how much you owe. It will be calculated at a rate of 8% per annum on the amount that you owe, from the date on which Norwich Trust terminates the loan agreement to the date on which a court claim is issued. The daily rate will be stated in the claim form.	
Legal charge(s) - Issuing proceedings	Charged if we have to issue a court claim against you to collect any money you owe us. These costs are variable depending on the amount you owe us and whether you reside in England or Wales, or Scotland.	If you live in England or Wales:	
		Value of claim between	Court Fee
		£1	£300
		£300.01	£500
		£500.01	£1000
		£1000.01	£1500
		£1500.01	£3000
		£3000.01	£5000
		£5000.01	£10000
		£10000.01	£200000
		5% of claim value	

	In Scotland and Northern Ireland Norwich Trust has to pay costs, including solicitors and other professional costs, in addition to any court fees. The court decides how much of these additional costs we can claim from you on a case by case basis. These costs are referred to in the tables opposite as “additional expenses” and we will let you know in our communications with you the amount of any such expenses the court has said that we can add to the amount that you owe.	<table><tr><th colspan="4">If you live in Scotland:</th></tr><tr><th colspan="2">Value of claim between</th><th>Court Fee</th><th>Other costs</th></tr><tr><td>£1</td><td>£300</td><td>£22 - initial writ £61.70 - sheriff officers fees*</td><td>Additional expenses as awarded by the court</td></tr><tr><td>£301</td><td>£1500</td><td>£123 - initial writ £61.70 - sheriff officers fees*</td><td>Additional expenses as awarded by the court</td></tr><tr><td>£1501</td><td>£5000</td><td>£123 - initial writ £96.27 sheriff officers fees</td><td>Additional expenses as awarded by the court</td></tr><tr><td colspan="2">£5000+</td><td>£171 - initial writ £96.27 sheriff officers fees*</td><td>Additional expenses as awarded by the court</td></tr></table> *Sheriff officers fees will only be charged where service of court proceedings by registered post is unsuccessful If you live in Northern Ireland: <table><tr><th colspan="2">Value of claim between</th><th>Court Fee(s)</th><th>Other costs</th></tr><tr><td>£1</td><td>£1000</td><td>£232 - civil bill £117 - obtaining decree</td><td>Additional expenses as awarded by the court</td></tr><tr><td>£1001</td><td>£5000</td><td>£256 - civil bill £117 - obtaining decree</td><td>Additional expenses as awarded by the court</td></tr><tr><td colspan="2">£5000+</td><td>£288 - civil bill £117 obtaining decree</td><td>Additional expenses as awarded by the court</td></tr></table>	If you live in Scotland:				Value of claim between		Court Fee	Other costs	£1	£300	£22 - initial writ £61.70 - sheriff officers fees*	Additional expenses as awarded by the court	£301	£1500	£123 - initial writ £61.70 - sheriff officers fees*	Additional expenses as awarded by the court	£1501	£5000	£123 - initial writ £96.27 sheriff officers fees	Additional expenses as awarded by the court	£5000+		£171 - initial writ £96.27 sheriff officers fees*	Additional expenses as awarded by the court	Value of claim between		Court Fee(s)	Other costs	£1	£1000	£232 - civil bill £117 - obtaining decree	Additional expenses as awarded by the court	£1001	£5000	£256 - civil bill £117 - obtaining decree	Additional expenses as awarded by the court	£5000+		£288 - civil bill £117 obtaining decree	Additional expenses as awarded by the court
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Legal charge(s) - Attachment of Earnings/Earnings arrestment	Charged if we make an application for an attachment of earnings (earning arrestment under Scottish law) against you to collect any money that you owe us This could be a fixed fee, an amount decided by the court or a combination of both.	If you live in England or Wales: £139 per application If you live in Scotland: £75.24 per application + any additional expenses as awarded by the court If you live in Northern Ireland: As awarded by the court																																								
Legal charge(s) - Charging Order/Inhibition	Charged if we make an application for a charging order (Inhibition under Scottish law) against your property in respect of money that you owe us	If you live in England or Wales: £139 per application If you live in Scotland:																																								

	This could be a fixed fee, an amount decided by the court or a combination of both	£143.41 per application + any additional expenses as awarded by the court If you live in Northern Ireland: As awarded by the court	
Legal charge(s) - Inhibition renewal (Scotland only)	Charged if we need to renew an inhibition against your property. An inhibition will require renewal every 5 years if the sums owed have not been repaid.	£143.41 per renewal + any additional expenses as awarded by the court	
Legal charge(s) - Land registry (England and Wales only)	Charged for the registration with the Land Registry of an Interim Charging Order or Final Charging Order against your property.	£20 per order registered	
Legal charge(s) - Registers of Scotland (Scotland only)	Charged for the registration with the Registers of Scotland of an Inhibition against your property.	£25 per inhibition registered	
Legal charge(s) - Warrant of Control/Attachment Order/Seizure Order	Charged if we instruct court bailiffs visit your home and identify goods which could be sold at auction to repay what you owe	If you live in England or Wales: £96 per application	
		If you live in Scotland:	
		Appraised value of goods	Fee
		under £708	£119.33
		over £708 under £2845	£184.98
over £2845 under £28648	10% of appraised value		
Legal charge(s) - Third-party debt order/ Arrestment of funds/Attachment of Debt Order	Charged if we make an application recover the amount that you owe by freezing access to your bank account(s)	If you live in Northern Ireland: As awarded by the court	
		If you live in England or Wales: £139 per application	
		If you live in Scotland: £107.77 per application + any additional expenses as awarded by the court	
Solicitors charge(s)	Where it is necessary for us to instruct solicitors to act for us in respect of any legal action we have taken against you to collect any money that you owe, Norwich Trust will request that the court make an order for payment of solicitors fees incurred as a result of the action taken. These costs are variable dependant on each situation; we will advise you of any claim for solicitors fees which we intend to make in respect of any court action against you.	If you live in Northern Ireland: As awarded by the court	
		As awarded by the court	

We may vary these charges in order to reflect any increase to us in the costs we incur by giving you not less than 30 days' notice in writing (or, if 30 days' notice is not possible, such reasonable notice as we can achieve)

If any of the above fees paid by us are charged to you, they will be clearly shown on the statement of account which is sent to you annually. An up to date statement of account can be provided at any time, on request, at no extra charge.

Some fees paid by us are subject to VAT at the current rate, however this will not always be included in the costs which are charged to you and added to the loan. Where VAT is charged and is to be included in the costs added to the loan, this is specified above.

Should you have any queries in relation to the above fees and charges or wish to discuss any aspect of your loan account, please contact us on 01603 801911 or visit www.norwichtrust.co.uk

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