

Retention Fees: A guide from Paradigm

Lender	Offer Retention Proc Fees	Retention Proc Fee		Comments
		Gross	Net	
Accord	No			
Aldermore	No			On the agenda
Barclays	Yes	0.20%	0.18%	
Bath BS	No			
BM Solutions	Yes	0.44%	0.39%	
Cambridge BS	Yes	0.20%	0.19%	
Chorley BS	No			
Coventry	No			On the agenda
Darlington BS	No			
Family BS	No			On the agenda
Fleet Mortgages	No			
Foundation Home Loans	No			New lender to market
Halifax	Yes	0.33%	0.315%	
Harpenden BS	Yes			Refer to lender
Hinckley & Rugby BS	No			
Hodge Lifetime	Yes	0.25%	0.25%	
Ipswich BS	No			
Kensington	Yes			Refer to lender
Kent Reliance	Yes	0.25%	0.23%	
Keystone Property Finance	No			
Leeds BS	No			
Marsden BS	No			
Metro Bank	Yes	0.20%	0.18%	
Nationwide	No			
NatWest	No			
New Street	No			New lender to market
Platform	No			
Precise Mortgages	Yes	0.25%	0.23%	Only available if Precise have proactively contacted the customer
Principality BS	No			
Progressive BS	Yes	0.15%	0.14%	
Santander	Yes			Paradigm members go live within the next couple of months
Scottish Widows	Yes	0.37% + £50	0.37%	
Skipton	No			Skipton has launched a 6 month mortgage retention pilot. We expect them to launch a retention fee scheme to the market in June/July and will keep you updated.
The Mortgage Lender	No			New lender to market
The Mortgage Works	No			
Tipton & Coseley BS	No			
Virgin Money	Yes	0.38%	0.35%	