

Second Charge Mortgage Lender	Commission (% of net loan advance)	Lender's Clawback Policy
Precise Mortgages	2%	Within 1 month of completion: 100% Within 2 months of completion: 80% Within 3 months of completion: 60% Within 4 months of completion: 50% Within 5 months of completion: 40% Within 6 months of completion: 20%
Shawbrook	1.50% Residential 1% on BBR tracker or STAR product 2% on BTL	Within 3 months of completion: 100% Between 3 and 9 months of completion: 50%
Prestige Finance	2%	Within 6 months of completion: 100% Within 12 months of completion: 50%
Paragon	2%	Within 6 months of completion: 100% Within 12 months of completion: 50% Lump sum payments > £5,000 pro rata clawbacks on overpayments within 6 months
Vida Homeloans	2%	Within 6 months of completion: 100%
Optimum Credit	2%	Within 6 months of completion: 100% for loans under £200,000 Within 12 months of completion: 100% for loans over £200,000
Evolution Money	7%	Within 6 months of completion: 100%
West One Loans	1.5% Residential Apex Prime employed only – capped at £5,000 2% Residential Apex 1 and Apex 2 – capped at £5,000 2.25% BTL and CBTL capped at £5,000	Within 6 months of completion: 100% Between 7 to 12 months of completion: 50%
Step One Loans	3%	Within 6 months of completion: 100%
1st Stop Finance	10%	Within 6 months of completion: 100%
Together	2.5% (residential) up to £50,000 2.25% loans exceeding £50,000 – capped at £7,500) 2.25% CBTL loans up to £100,000 2% CBTL loans £100,001 to £200,000 1.75% CBTL loans £200,001+ (capped at £8,750) 2.25% BTL	Within 3 months of completion: 100% Between 3 to 6 months of completion: 50%
United Trust Bank	2%	Within 6 months of completion: 100%
Norton Financial	1%	Within 6 months of completion: 100%
Central Trust	2%	Within 6 months of completion: 100%
Spring Finance	2%	Within 6 months of completion: 100%
Masthaven	2%	Within 6 months of completion: 100%
Equifinance	2%	Within 6 months of completion: 100%

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Directly Authorised Intermediaries receive 100% of the commission when advising or 50% for non-advised cases.