

### Packaged valuation / application fee scale

(With the exception of BM Solutions who use their own fee scale)

Property valuation/ purchase price	Val/app fee
£0 - £150,000	£270.00
£150,001 - £250,000	£360.00
£250,001 - £500,000	£480.00
£500,001 - £750,000	£680.00
£750,001 - £1,000,000	£820.00
Buy to Let: please add £50 rental assessment fee to the above scale	
Cheques should be made payable to BDS Mortgage Group. An application received without a fee may result in a delay in processing.	
The above scale includes a £95 administration fee*. If the application is withdrawn prior to the valuation being carried out, the application fee will be refunded - less the administration fee. *£95 administration fee does not apply to Scottish applications, if your application is for a property in Scotland please deduct £95 from the above charges.	

## How to submit business

### BDS packaged product range

Complete and send an application form, together with any relevant valuation fee and any supplementary lender forms to BDS Mortgage Group Limited, C/O Pink Home Loans, Number One, Lichfield South, Birmingham Road, Lichfield, Staffordshire. WS14 0QP

### Direct to lender

Complete your application, together with the relevant lender valuation fee and any supplementary lender forms directly to the lender. Lender contact details can be found under each lender on the broker commission tables. Ensure for either electronic or paper submissions that you identify it as a BDS application. You can do this by flagging BDS on the system or clearly marking the application form 'BDS Mortgage Group'.

**24h**

24 hour payment of broker commission\*



Exclusive products available



Semi exclusive products available



Dedicated onsite underwriter

\* Terms &amp; conditions apply – see www.bdsmortgages.co.uk for full details

## BDS packaged lender panel

Product:	GROSS FEE RECEIVED			NET FEE PAID OUT			24h	
	Fee	Min	Max	Fee	Min	Max		
<b>BLEMAIN</b>								
Cheshire Mortgage Corp- all products	1.50%			0.90%			•	
<b>BM SOLUTIONS</b>								
Mainstream*	0.40%			0.31%			•	
BTL	0.60%	£200	£5,000	0.46%	£175	£3,330	•	
House 2 House	0.70%	£200	£5,000	0.46%	£175	£4,000	•	
Self-Build	0.80%	£200	£5,000	0.46%	£175	£4,000	•	
*Proc fees not applicable if SVR product chosen for new business or additional borrowing.								
<b>IGROUP</b>								
All Products	0.60%			0.40%			•	
<b>PLATFORM ▲</b>								
Buy to Let	0.55% + £250		£2,750	0.50%		£2,500	•	
Almost Prime	0.60% + £350		£1,500	0.55%		£1,375	•	

## BDS direct lender panel

<b>ABBAY FOR INTERMEDIARIES ▲</b>								
<a href="http://www.abbeyforintermediaries.com">www.abbeyforintermediaries.com</a>								
Standard	0.35%			0.30%			•	
Flexible	0.45%			0.40%			•	
N.B for all 5 year fixed and longer term fixed rate products an additional flat fee of £150 will be paid								
<b>ALDERMORE MORTGAGES ▲</b>								
Tel: 0333 321 1000 <a href="http://www.aldermore-mortgages.co.uk">www.aldermore-mortgages.co.uk</a>								
All Products	0.45%			0.40%			•	
<b>ALLIANCE &amp; LEICESTER ▲</b>								
Visit <a href="http://www.al.intermediary.co.uk">www.al.intermediary.co.uk</a> Tel: 0844 800 9999								
Prime (AR's)	0.37%		£4,000	0.30%		£3,500	•	
BTL (AR's)	0.58%		£6,000	0.53%		£5,500	•	
Prime (DA's)	0.35%		£4,000	0.30%		£3,500	•	
BTL (DA's)	0.55%		£6,000	0.50%		£5,500	•	
<b>BM SOLUTIONS</b>								
Visit <a href="http://www.bm-solutions.co.uk">www.bm-solutions.co.uk</a> and select 'BDS' as the distributor Tel: 0845 850 5000								
Mainstream (AR & DA)	0.35%			0.31%			•	
House 2 House (AR & DA)	0.55%	£200	£5,000	0.46%	£150	£4,500	•	
Self Build (AR & DA)	0.55%	£200	£5,000	0.46%	£150	£4,500	•	
BTL (AR)	0.55%	£200	£5,000	0.46%	£150	£4,500	•	
BTL (DA)	0.50%	£200	£5,000	0.46%	£150	£4,500	•	
Mainstream Further Advances (over £15k) (AR & DA)	0.35%			0.31%			•	
Further Advances BTL (over £15k) (AR's only)	0.55%	£100	£5,000	0.46%	£75	£4,500	•	
Further Advances BTL (over £15k) (DA)	0.50%	£100	£5,000	0.46%	£75	£4,500	•	
Transfer Products Mainstream (AR & DA)	0.35%			0.31%			•	
Transfer Products BTL (AR)	0.55%	£200	£5,000	0.46%	£150	£4,500	•	
Transfer Products self cert (AR)	0.45%	£200	£5,000	0.36%	£150	£4,500	•	
Transfer Products BTL (DA)	0.50%	£200	£5,000	0.46%	£150	£4,500	•	
Transfer Products self cert (DA)	0.40%	£200	£5,000	0.36%	£150	£4,500	•	



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new dawn?**

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**HALIFAX**  
a little extra help

<b>Product:</b>	<b>GROSS FEE RECEIVED</b>			<b>NET FEE PAID OUT</b>			24h	
	<b>Fee</b>	<b>Min</b>	<b>Max</b>	<b>Fee</b>	<b>Min</b>	<b>Max</b>		

<b>BUILDSTORE</b>								
Visit <a href="http://www.buildstore.co.uk/buildloan">www.buildstore.co.uk/buildloan</a> and download app form. Attach BDS sticker and send to: Buildstore, Unit 1, Kingsthorpe Park, Nettlehill Road, Houstoun Industrial Estate, Livingston, EH54 5DB								
Direct	0.30%			0.25%			•	
BM Solutions products for a limited period only	0.45%		£1,750	0.40%		£1,250		
<b>CHELSEA BUILDING SOCIETY</b>								
Intermediary Sales Centre, Thirlestaine Hall, Thirlestaine Road, Cheltenham GL53 7AL Tel 0845 607078 <a href="http://www.chelseaintermediary.co.uk">www.chelseaintermediary.co.uk</a>								
Residential core range	0.40%	£225		0.35%	£175		•	
<b>C&amp;G FOR INTERMEDIARIES</b>								
Chief Office, Barnett Way, Gloucester. GL4 3RL - <a href="http://www.cheltgos.co.uk/intermediaries">www.cheltgos.co.uk/intermediaries</a> Tel: 0845 604 1206								
Mainstream Products	0.35%	£175		0.30%	£150		•	
5 & 7 year fixed	0.40%	£175		0.35%	£150		•	
Buy to Let	0.50%	£175		0.45%	£150		•	
No fees paid for loans below £25,001								
<b>COVENTRY INTERMEDIARIES</b>								
<a href="http://www.coventryintermediaries.co.uk">www.coventryintermediaries.co.uk</a> Telephone the Central support team 0845 757 3612								
<b>Coventry BS</b>								
Standard residential, FTB, Offset	0.35%	£200	£3,000	0.30%	£150	£2,750	•	
<b>Godiva Mortgages Ltd</b>								
Buy-to-Let	0.35%	£200	£3,000	0.30%	£150	£2,750	•	
<b>FURNESS BUILDING SOCIETY</b>								
<a href="http://www.furnessbs.co.uk">www.furnessbs.co.uk</a> Tel: 0122 982 4560								
All products	0.35%	£100	£1,250	0.30%	£75	£1,000	•	
<b>HALIFAX ▲</b>								
<a href="http://www.halifax-intermediaries.co.uk">www.halifax-intermediaries.co.uk</a>								
Mortgage Products (AR's)	0.37%			0.32%			•	
Product Transfers & Further Advances up to 75% LTV (AR's)	0.37%		£2,500	0.32%		£2,250	•	
Product Transfers & Further Advances 75.01% to 90% LTV (AR's)	0.20%		£2,500	0.15%		£2,250	•	
Product Transfers & Further Advances above 90.01% LTV (AR's)	0.15%		£2,500	0.10%		£2,250	•	
Mortgage Products (DA's)	0.32%			0.31%			•	
Product Transfers & Further Advances up to 75% LTV (DA's)	0.32%		£2,500	0.31%		£2,250	•	
Product Transfers & Further Advances 75.01% to 90% LTV (DA's)	0.20%		£2,500	0.15%		£2,250	•	
Product Transfers & Further Advances above 90.01% LTV (DA's)	0.15%		£2,500	0.10%		£2,250	•	
<b>HANLEY ECONOMIC BUILDING SOCIETY (Pink Group ARs only) ▲</b>								
Granville House, Festival Park, Hanley, Stoke-on-Trent. ST1 5TB Tel: 01782 255000 <a href="http://www.thehanley.co.uk">www.thehanley.co.uk</a>								
All intermediary agreed products	0.30%	£125	£2,250	0.25%	£100	£2,000		
<b>IPSWICH BUILDING SOCIETY</b>								
<a href="http://www.ibs.co.uk">www.ibs.co.uk</a> Tel: 0845 230 8686								
Standard Products	0.30%			0.25%				
<b>ITL MORTGAGES</b>								
<a href="http://www.itlmortgages.com">www.itlmortgages.com</a> Tel: 0145 376 8700								
Standard products	0.35%	£175	£1,000	0.30%	£175	£750	•	
Ported Products & Additional Lending	0.25%		£700	0.20%		£650		
<b>KENSINGTON (Available to Pink Group ARs and Club VIP only) ★</b>								
PO Box 2500, Reading RG1 9AG <a href="http://www.kmc.co.uk">www.kmc.co.uk</a> Tel: 0800 111 020								
All products	0.50%			0.40%			•	
<b>LEEDS BUILDING SOCIETY</b>								
<a href="http://www.leedsintroducer.co.uk">www.leedsintroducer.co.uk</a> Tel: 0113 225 7889								
Standard product range	0.32%			0.27%			•	
<b>LLOYDS TSB INTERNATIONAL (Pink Group ARs only)</b>								
<a href="http://www.lloydstsb-offshore.com/international/mortgages">www.lloydstsb-offshore.com/international/mortgages</a> Tel: 0207 522 4210								
Regulated Residential Products	0.35%			0.30%				
BTL	0.50%			0.45%				
<b>MANCHESTER BUILDING SOCIETY (Pink Group ARs only)</b>								
<a href="http://www.mbsbrokers.co.uk">www.mbsbrokers.co.uk</a> Tel: Residential 0161 923 8040 or Buy to Let 0161 833 5444								
<b>Manchester BS</b>								
Standard Residential Products	0.30%	£150	£2,000	0.25%	£125	£1,600	•	
<b>Whiteaway Laidlaw Bank</b>								
Standard BTL Products (some exceptions apply)	0.50%	£150	£2,000	0.45%	£125	£1,600	•	
BTL2b	0.40%	£150	£2,000	0.35%	£125	£1,600		
<b>NATIONWIDE FOR INTERMEDIARIES</b>								
<a href="http://www.nationwide.co.uk/intermediaries">www.nationwide.co.uk/intermediaries</a> Tel: 0845 601 0763								
Standard products	£25 + 0.35%			0.30%			•	
<b>NATWEST INTERMEDIARY SOLUTIONS ▲</b>								
<a href="http://www.natwest.com/intermediarysolutions">www.natwest.com/intermediarysolutions</a> Tel: 0845 900 1110								
All Residential Products (ARs)	0.35%	£250	£6,000	0.30%	£200	£5,500	•	•
All Residential Products (DAs)	0.32%	£250	£6,000	0.27%	£200	£5,500	•	•
BTL Products (ARs & DAs)	0.35%	£250	£6,000	0.30%	£200	£5,500	•	•
<b>NEWCASTLE BUILDING SOCIETY</b>								
Portland House, New Bridge Street, Newcastle-upon-Tyne NE1 8AL Tel: 0845 602 2338 <a href="http://www.newcastle.co.uk">www.newcastle.co.uk</a>								
All products	0.35%			0.30%			•	
<b>NORTHERN ROCK</b>								
<a href="http://www.northernrock.com">www.northernrock.com</a> Tel: 0845 600 1516								
Standard rates	0.35%	£175		0.30%	£125			
Buy to Let	0.35%			0.30%				
All Ported products	£200			£150				
<b>PLATFORM ▲</b>								
Exchange Tower, 2 Harbour Exchange Square, London E14 9FR Tel: 0845 070 1999 <a href="http://www.platform.co.uk">www.platform.co.uk</a>								
Mainstream	0.40%		£4,000	0.35%		£3,500	•	
Mainstream 7 year fixed	0.50%		£5,000	0.45%		£4,500	•	
Mainstream 10 year fixed	0.60%		£6,000	0.55%		£5,500	•	
Buy to Let	0.55%		£2,750	0.45%		£2,250	•	
Almost Prime	0.60%		£1,500	0.50%		£1,250	•	

<b>Product:</b>	<b>GROSS FEE RECEIVED</b>			<b>NET FEE PAID OUT</b>			24h	
	<b>Fee</b>	<b>Min</b>	<b>Max</b>	<b>Fee</b>	<b>Min</b>	<b>Max</b>		

<b>PRINCIPALITY BUILDING SOCIETY</b> ▲ Available to Pink Group ARs only								
PO Box 89, Mortgage Service Centre, Principality Buildings, Queen Street, Cardiff CF10 1UA <a href="http://www.principalitybrokerpoint.co.uk">www.principalitybrokerpoint.co.uk</a>								
Standard Products	0.40%		£2,500	0.325%		£2,000	•	
<b>SCOTTISH BUILDING SOCIETY</b>								
<a href="http://www.scottishbldgsoc.co.uk">www.scottishbldgsoc.co.uk</a>								
All Products	0.50%		£1,500	0.45%		£1,250		
<b>SCOTTISH WIDOWS BANK</b>								
<a href="http://www.scottishwidows.co.uk">www.scottishwidows.co.uk</a> Tel: 0131 313 7700								
Standard Loans - Up To £50,000	£250			£175			•	
Standard Loans - £50,001 To £150,000	£450			£375			•	
Standard loans - £150,001 plus	0.45%		£2,000	0.35%		£1,450	•	
Lifetime Mortgages	1.00%	£300	£2,500	0.85%	£250	£2,250		
<b>SKIPTON BUILDING SOCIETY</b> ★								
<a href="http://www.skipton-intermediaries.co.uk">www.skipton-intermediaries.co.uk</a> Tel: 0800 876 6010								
Standard Residential	0.35%		£3,500	0.30%		£3,000	•	
<b>THE MORTGAGE WORKS</b>								
<a href="http://www.themortgageworks.co.uk">www.themortgageworks.co.uk</a> Tel: 0845 454 5400								
BTL	0.55%	£100		0.45%	£75		•	
Prime Guarantor	0.35% + £25			0.30%			•	
Prime	0.35% + £25			0.30%			•	
<b>WOOLWICH</b>								
<a href="http://www.woolwichintermediaries.co.uk">www.woolwichintermediaries.co.uk</a>								
Residential (excluding Offset)- AR	0.40%	£200		0.30%	£175		•	
Residential (excluding Offset)-DA	0.35%	£200		0.30%	£175		•	
Residential Offset- AR	0.45%			0.35%			•	
Residential Offset- DA	0.40%			0.35%			•	
BTL- AR	0.40%			0.30%			•	
BTL- DA	0.35%			0.30%			•	
Further Advances- AR	0.40%			0.30%			•	
Further Advances- DA	0.35%			0.30%			•	
Retention products AR & DA	0.20%			0.15%			•	

## HOME INSURANCE

# NEW ARRIVAL.

Dedicated support, innovative systems and lucrative commission – what every adviser needs for a great day in the office. And it's what you'll find from Legal & General, now live on the Pink Home Loans panel. Add the fact that you'll be selling quality products and you'll soon be offering customers your most comprehensive service to date.

You could be in with the chance of winning £250 Bonusbond vouchers every time you submit a GI application from now until 31 July 2010. For terms and conditions please visit [www.gicentre.co.uk/terms](http://www.gicentre.co.uk/terms)



**Dedicated Account Manager** – Craig Morrison, call 07734 583 324 or email [Craig.Morrison@landg.com](mailto:Craig.Morrison@landg.com)

**IFA Support Team** – call 0800 316 5864\* using option 2.

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INVESTMENT MANAGEMENT.



# CONTACT US

## The Sales Team

BDS's team of Business Development Managers (BDMs) are committed to helping your business. They are always on hand to help, whatever your query. See below for your local BDM contact details:

### 1. North East and Scotland

(Postcodes: AB, BD, CA, DD, DG, DH, DL, DN, EH, FK, G, HD, HG, HU, HX, IV, KA, KW, KY, LA, LN, LS, ML, NE, PA, PH, S, SR, TD, TS, WF, YO)

#### Customer Services

Tel: 0844 472 4000

Email: customerservices@pink.uk.net

### 2. North West

(Postcodes: BB, BL, BT, CH, CW, FY, L, LL, M, OL, PR, SK, WA, WN)

#### Trevor Tait

Mobile: 07721 978007 Email: trevort@pink.uk.net

### 3. West Midlands

(Postcodes: B, CV, DE, DY, HR, LD, LE, NG, NN, OX, ST, SY, TF, WS, WV)

#### Deborah Hall

Mobile: 07771 856684 Email: deborahh@pink.uk.net

### 4. South West

(Postcodes: BA, BS, CF, EX, GL, NP, PL, SA, SN, SP, TA, TQ, TR, WR)

#### Brian Sanford

Mobile: 07976 950191 Email: brians@pink.uk.net

### 5. London and the East

(Postcodes: AL, BR, CB, CM, CO, CR, DA, E, EC, EN, HA, HP, IG, IP, KT, LU, MK, N, NR, NW, PE, RM, SE, SG, SM, SS, SW, TW, UB, W, WC, WD)

#### Chris Fyfe

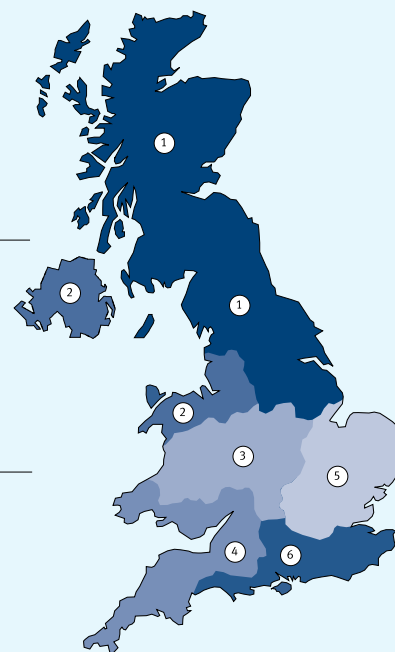
Mobile: 07793 669304 Email: chrisf@pink.uk.net

### 6. South

(Postcodes: BH, BN, CT, DT, GU, ME, PO, RG, RH, SO, SL, TN)

#### Andy Keen

Mobile: 07884 362144 Email: andyk@pink.uk.net



## Executives

- **David Copland** - Managing Director
- **Lisa Hurley** - Finance Director
- **Kay Leslie** - Network Services Director
- **Neil Hoare** - Sales & Marketing Director