

TSB Bank plc

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Part 1: Scotland

Last modified: 24/09/2018

Part 2: TSB Bank plc

Last modified: 01/07/2025

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Part 2 only

1.6 Contact point to see if the lender will lend when borrower and registered owner are not one and the same.

We will not lend in these circumstance.

Last updated: 01/07/2025

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1.11aContact point for standard documents.

TSB Bank PLC
Mortgages
PO Box 453
Mitcheldean
GL14 9LR
Tel - 0345 307 3355
Fax - 0203 357 9150

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1.11bContact point if standard documents are inappropriate.

Mortgage Processing see 1.11a)

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1.14 May your firm act if the person dealing with the transaction or a member of his immediate family is the borrower?

Yes, subject to 1.13

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1.15 May your firm act if the person dealing with the transaction or a member of his immediate family is the seller?

Not if the person dealing is the seller or a member of the seller's immediate family. Your firm may only act if a separate fee earner of no less standing or a separate partner in the firm acts for us.

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3.2 Does the lender require notification of the name and address of the solicitors firm or independent qualified conveyancer acting for the seller?

Only if we specifically request you to do so.

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3.3 If different from 1.11, contact details if the lender needs to be notified when the seller does not have legal representation.

The seller must have legal representation.

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4.1.1 Is there a valuation report and if so, does the lender provide it?

We do not supply a copy of the valuation report to solicitors. Where possible, you should obtain a copy from the customer. However, we may not always arrange for a physical inspection of the property or the valuation report may be in an electronic format that cannot be forwarded. If the customer has not been provided with a copy of the valuation report and we have accepted a valuation based on the Generic Mortgage Valuation contained in the Home Report, you should refer to that valuation or, if the loan is a remortgage, make appropriate enquiries of the customer.

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4.1.3 If different from 1.11, contact point if assumptions stated by the valuer are incorrect.

Please see 4.1.1

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4.2.1a If different from 1.11, contact point if re-inspection required.

By fax to 0845 609 8848

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4.2.1b Where should the certificate of title be sent?

If the Mortgage Reference Number for the case begins with M53 by fax to 0203 357 9151

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5.1.1 If different from 1.11, contact point if the seller has owned the property for less than 6 months.

Mortgage Processing (see 1.11a).

For remortgage applications (where the customer is already the registered proprietor of the property whether subject to an existing mortgage or not), the customer must have owned the property for at least six months. Where you have obtained evidence that the customer inherited the property following the death of the previous owner and provided you confirm this to us in writing, the preceding sentence will not apply.

"Sub-sales, where the seller has owned the property for less than 6 months, and back to back transactions are not acceptable. We also regard as sub-sales cases where the seller acquires the freehold (or superior leasehold) title to the property, which they then immediately sell on to the borrower by the grant to them of a lease (or sub-lease).

Applications which involve assignable contracts or irrevocable powers of attorney in favour of intervening sellers are not acceptable. You should also report any other structure to the transaction which has a similar effect.

If you consider that there are reasons for the use of any of the above arrangements which mean the case is acceptable, you should report the details. We will then consider whether or not it is acceptable."

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5.3.4a Does the lender accept property enquiry certificates from private firms?

Yes

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5.3.4b Does the lender accept search insurance?

Yes

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5.3.5 Does the lender want to receive environmental or contaminated land reports?

No

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5.4.2a If different from 1.11, contact point if the seller is not giving adequate undertaking to comply with outstanding planning permission and building regulation conditions before settlement.

Mortgage Processing (see 1.11a)

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5.4.2b Does the lender require an original/copy of the planning permission?

No

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5.4.2c Does the lender require an original/copy building warrants?

No

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5.4.2d Does the lender require other consents/certificates?

No

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5.4.3 If different from 1.11, contact point if the property is subject to restrictions which may affect its value or marketability.

Mortgage Processing (see 1.11a)

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5.6.1 If different from 1.11, contact point if there is a restriction on use.

Mortgage Processing (see 1.11a)

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5.9.1 If different from 1.11, contact point if borrower is not providing balance of purchase price from own funds /proposing to give second charge.

Mortgage Processing (see 1.11a)

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5.10 Does the lender accept long lease titles as security?

Yes, provided the unexpired lease term is a minimum of 70 years at mortgage commencement, with 30 years remaining at mortgage redemption.

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5.11.2 If different from 1.11, contact point if unable to certify search entry does not relate.

Mortgage Processing (see 1.11a)

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5.12.3 Does the lender need to be sent the original, an extract or a certified copy of the power of attorney?

Mortgage Processing (see 1.11a)

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5.13.1 If different from 1.11, contact point for lending on affordable housing, shared equity and shared ownership and where relevant your requirements:

Mortgage Processing. Please see 1.11a.

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5.14.1 Does the lender require you to disclose the details of any existing Green Deal Plan(s) on a property?

No

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6.1.3 If different from 1.11, contact point if borrower is not taking up the mortgage offer.

Mortgage Processing (see 1.11a)

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6.2.1 If different from 1.11, contact if any discrepancies in property's description.

Mortgage Processing (see 1.11a)

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6.3.1 If different from 1.11, contact point for any issues relating to purchase price.

Mortgage Processing (see 1.11a)

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6.4.4 Does the lender require me to report incentives?

You should report details of all cash/financial incentives in the following circumstances:

Where the value of the cash incentives is 5% or more greater than the value set out in the Further Conditions section of the Mortgage Offer; or

Where no details are set out in the Mortgage Offer, whenever any cash/financial incentives are being paid by the seller. In addition, you should report details of any non financial/in-kind incentives other than those relating to fixtures or fittings in the property. For example, we would expect a new car incentive to be reported but not a higher specification kitchen. Do not send a copy of the UKF Disclosure of Incentives Form unless we specifically request it. In addition, you should also report details of all finders fees (whether or not the UKF Disclosure of Incentives Form applies) as they are not considered acceptable. A finders fee is a fee or commission paid by a seller to a third party (such as an investment club) for finding or introducing a buyer. It does not include the normal fee or commission payable to any estate agent handling the sale.

Where the property is not a new build being sold by the developer, you must notify us if the deposit is to be paid by the seller.

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6.4.5 If different from 1.11, contact point if I will not have control of the purchase price.

Mortgage Processing (see 1.11a)

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6.5.1 If different from 1.11, contact point if vacant possession is not being given.

Mortgage Processing (see 1.11a)

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6.6.1 If different from 1.11, contact point if property is let/to be let.

Mortgage Processing (see 1.11a)

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6.6.2 Does the lender need to be sent the counterpart/certified copy tenancy agreement?

No

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6.6.3a Conditions that apply to the letting:

See Mortgage Offer

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6.6.3b If different from 1.11, contact point if property already let and these requirements not met.

Mortgage Processing (see 1.11a)

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6.6.3c If different from 1.11, contact point for any failure to register under on the register of landlords.

Mortgage Processing (see 1.11a)

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6.6.3d If different from 1.11, contact point to report any failure by the borrower to obtain licence under the Civic Government (Scotland) Act 1982 (Licensing of houses in Multiple Occupation) Order 2000 as amended.

Mortgage Processing (see 1.11a)

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6.7.1 What new home warranty schemes will the lender accept?

- NHBC
- Premier Guarantee
- Building Life Plans
- LABC New Home Warranty
- Castle 10 provided by Checkmate
- * Buildzone.
- * Global Home Warranties.
- * International Construction Warranties.
- * Protek.
- * The Q Policy (Q assure)
- * Advantage HCI
- * Build Assure
- * One Guarantee
- * Aedis/ HomeProof
- * ABC+
- * ARK
- * Thomas Miller Speciality Construction (TMSC)

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6.7.2 What New Home Warranty documentation should be sent to the lender?

None

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6.7.3 Should any assignments of building standards indemnity schemes be sent to the lender?

No

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6.7.4 Does the lender accept monitoring by a professional consultant?

Please refer to Mortgage Processing. Please see 1.11a.

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6.7.6 Does the lender need to be sent the professional consultant's certificate?

No

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6.8.1 If different from 1.11, contact point if no bond/retention for an unadopted road or if no public sewer or approved private sewerage.

Mortgage Processing (see 1.11a)

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6.8.2 If different from 1.11, contact point if property not served by public sewer or by private sewerage arrangements with necessary approvals.

Mortgage Processing (see 1.11a)

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6.9.1 If different from 1.11, contact point if necessary servitudes are absent.

Mortgage Processing (see 1.11a)

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6.10.2 Who will the lender release any retentions (or instalments of the advance) to?

Not applicable.

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6.11.1 If different from 1.11, contact point if property is affected by redevelopment and road proposals.

Mortgage Processing (see 1.11a)

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6.12.1 If different from 1.11, contact point if pre-emption rights, resale restrictions, options etc will affect your security.

Mortgage Processing (see 1.11a)

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6.13.1 If different from 1.11, contact point if property is affected by improvement/repair grant which will not be discharged.

Mortgage Processing (see 1.11a)

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8.1 May I also advise any of the specified third parties?

Yes

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9.1 Does the lender need to be sent the indemnity insurance policy?

Yes, with the title deeds

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9.2 What limit of indemnity insurance do you require?

The value of the property

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10.2a Will the mortgage advance be paid electronically or by cheque?

Electronically by CHAPS. Please note that for remortgage advances TSB will group payments together and release as one advance (at 9am, 11am, 2pm & 4pm), regardless of the number of clients a firm may be acting for on a single day. If you require a breakdown of the funds released, please contact us at tsbcompletions@tsb.co.uk

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10.2b What is the minimum number of days notice lenders require?

5 working days' notice. Funds will be released on the day of completion stated on Certificate of Title. However, if funds are required the working day before completion, please enter this date as the completion date in the ECoT. This will be the date that we release funds to you. When requesting funds for the working day before completion, please be aware that interest is charged from the day funds are released. Where completion is set for the first working day of the month and funds are to be released the working day before, the customers first payment will be collected that month i.e. requests for funds on the 30 November for completion on 1 December, the customers first payment will be taken in December. When requesting funds for the working day before completion please ensure all customers are aware and are in agreement as interest will accrue from the day funds are released and this will affect their first monthly payment date and amount.

Please note our answer to 10.3 in relation to the amount of the loan funds you will receive.

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10.3 What are the standard deductions made from the mortgage advance?

None, but be aware that, where the Mortgage Offer states that a Product Fee is being added to the loan, this means that the fee is being added to the mortgage balance, NOT to the amount which will be released to you.

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10.4 On a delayed completion, when and how is advance to be returned?

If the Mortgage Reference Number for the case begins with M followed by 9 digits

After a delay of 1 working day by chaps without deduction to:

TSB Bank PLC

Sort Code: 30-28-86

Account Number: 90000099

Payee Name: TSB Bank PLC

Please quote /RFB/ followed by the Mortgage Reference number in the Mortgage Offer. When you are ready to complete, please contact Mortgage Processing and give at least 2 working days notice of the new date.

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10.6 If different from 1.11, contact point if settlement delayed.

Mortgage Processing (see 1.11a)

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10.7 How long can you hold the mortgage advance before returning it?

1 working day.

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10.8 What, if any, interest does the lender charge if return of the advance is delayed?

The contractual rate in the loan agreement from the date on which funds were sent to you

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12.3.1 If different from 1.11, contact point for release of retentions/mortgage advance instalments.

Mortgage Processing (see 1.11a)

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14.1.3a Does the lender require to receive paper certificates where security registered pre 8 December 2014?

Yes

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14.1.3b Does the lender require in respect of securities registered on or after 8 December 2014 you to instruct the Registers of Scotland on your application form to send direct notification to the lender's designated email address that registration of its standard security has been completed? If yes please specify the email address OR [View all answers to this question](#)

14.1.3c Does the lender require in respect of securities registered on or after 8 December 2014 you to send a paper or electronic copy of the updated Title Sheet showing the registration of its standard security?

Yes

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14.2.1 Where should the title deeds and documents be sent?

The law firm will be required to upload a number of charge registration documents, these documents must be provided to the mortgage lender via LMS's system:

Once funds are released from the mortgage lender, Advance Notice

Within 30 days of legal completion Confirmation of Application to Register (Electronic receipt)

Once Registration Complete Registered Land Final Title Sheet

Sasine Land Standard Security Final Title Sheet.

Where the firm have been unable to register the mortgage lenders charge within 30 days of completion, they are required to provide us with a reason for the delay at least every 30 days until registration is complete and the required documents have been uploaded.

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14.2.2 Which documents must you send after settlement?

Title Deeds/Land & Charge Certificate Certificate (or, in respect of cases where your application for registration has been submitted to Registers of Scotland from the 8th December 2014 onwards, a paper copy of the new Title Sheet and plan).
Copy of form 4 when received if property subject to first registration (or, in respect of cases where your application for registration has been submitted to Registers of Scotland from the 8th December 2014 onwards, a paper copy of your notification of application for registration).

Search for Incumbrances

NHBC (or similar) certificate*

Deed of Guarantee*

Certified Copy of Power of Attorney*

Title Indemnity*

*if applicable

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16.1.1 If different from 1.11, contact point for requesting the deeds.

TSB Bank PLC

Mortgages

PO Box 453

Mitcheldean

GL14 9LR

Contact can be made by telephone - no 0345 835 3380 or fax no.08456 002366. Please quote our account number

Please give at least 5 working days notice when making the request.

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16.3.1 Does the lender have a standard form of deed of variation?

No

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16.3.2 If different from 1.11, contact point for finding out the debt amount.

Customer Service Centre, (see offer for address and fax number)

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16.3.6 If different from 1.11, contact point for obtaining execution of deed of variation.

n/a

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16.4.1 If different from 1.11, contact point for application for consent to letting.

Mortgage Helpline on 0845 744 4411

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16.4.2 Does a copy of a proposed tenancy need to be sent to the lender?

No

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16.4.3 Conditions for letting of property after settlement.

Please see Instructions and Conditions for Consent to Letting

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16.5.2 If different from 1.11, contact point for confirming proposed deed will not adversely affect the lender.

TSB Bank PLC

Mortgages

PO Box 453

Mitcheldean

GL14 9LR

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16.5.3a Where should the deed of restriction be sent for execution:

Dealings (see 16.5.2)

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16.5.3b Where should the deed of servitude be sent for execution:

Dealings (see 16.5.2)

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17.1.1 If different from 1.11, contact point for requesting redemption statement?

Please go to tsb.co.uk/request-a-redemption-statement. We'll process your request within 2 working days and send the redemption statement back to you via email.

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17.2.1 Where do you send the discharge and repayment remittance?

The repayment remittance should be sent by CHAPS only to TSB Bank plc

Sort Code: 30-28-86

Account Number: 00000000

Quoting the mortgage account number and the borrower's name.

Additional interest will be charged if the funds are received after the redemption date shown on the statement.

TSB has signed up to the Registers of Scotland digital discharge service. To use this service, simply lodge an application for discharge against the relevant title number and we'll process your request.

If the standard security is recorded in the Register of Sasines, or is otherwise unsuitable for digital discharge, please send the discharge documents to:

TSB Bank plc

Mortgage Servicing

PO Box 373

Leeds

LS14 9GQ

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18.2.1 Does the lender allow completion and registration of standard security on ARTL?

Any transaction in which you are instructed by us and which is capable of being registered via ARTL, must be carried out using that system, unless there are valid reasons why ARTL cannot be used. You should ensure that you use the version of the standard security which is consistent with the hard copy you have been sent and that you continue to send hard copies of the Land and Charge certificates to us.

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18.3.1 Will the lender digitally execute the discharge?

No

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