Sharia-Compliant Property Solutions

Tariff of Charges

Tariff of Charges gives details of the charges that may be payable during the process of application and any ongoing charges.

Before your first monthly payment

Application Fee

This fee covers administrative and operational costs associated with processing your application, including the cost for arranging a property valuation. This fee is payable once you have signed the finance offer, and is refundable (less valuation and administrative fees) if the finance offer does not progress through to completion

Financing type	Application fee
Buy To Let	1% of finance amount
Residential	£1,499
Nomo High Net Worth	£2000

Valuation Fee: Dependent on property value

In some exceptional instances, Nomo may require a second audit valuation, and you will be required to cover this additional cost.

Property Purchase Price	Valuation Fee + VAT
< £800,000	£800
£800,000 - £1,000,000	£900
£1,000,000 - £1,500,000	£1,200

Bank's Lawyers Fees: £1,000

In order to arrange the funding for you, Nomo will need to appoint a lawyer to handle the legal paperwork. In most cases, the bank's lawyer fees will be fixed. However, in rare cases, the fee will need to be increased to accommodate additional work by the bank's lawyers. If this happens, Nomo will notify you before any additional fees are incurred. The fee is non refundable once the bank's lawyers have been instructed, and is payable once you have signed the finance offer. The fee includes VAT.

For Intermediaries only. T&Cs apply. Nomo accounts are not currently available to UK residents. Your property may be at risk if you do not keep up with payments. Properties in England and Wales only. Nomo by Bank of London and The Middle East plc ("BLME") is a trading name of BLME. BLME is registered in England and Wales (no. 05897786), authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. BLME's Financial Services Register number is 464292 and registered office is at 20 Churchill Place, Canary Wharf, London E14 5HJ, United Kingdom.

If you cannot keep up with payments

There are no additional charges for your inability to keep up payments on your home finance at the early stages of your inability to pay. Other charges, for example, relating to our repossession of the property, may apply later on and will be dependent on the circumstances at the time.

Renewing your Fixed Profit Term: £499 renewal fee

Upon expiry of your initial fixed profit term, you may elect to enter into a new fixed profit term, provided that no other amendments are made to the existing facility terms. The renewal fee is payable upon your acceptance of a new fixed profit product with Nomo.

Ending your property finance term

Account Settlement Fee: £240, plus legal fees

An account settlement fee is payable at the end of the home financing to cover the bank's legal and administration costs (either at the end of its full term or on any earlier settlement date). The fee includes VAT.

Where any fees are subject to VAT, this is noted above. Nomo reserves the right to update these fees in line with any change in the rate of VAT. Please note, a copy of any updated Tariff of Charges will be provided with the annual property finance statement.

Nomo Bank is a member of the Financial Services Compensation Scheme. This scheme may provide compensation, if we cannot meet our obligations. Most depositors including individuals and businesses are covered. For more information about the Financial Services Compensation Scheme, visit **www.fscs.org.uk**.

If we don't get it right Nomo Bank will endeavour to ensure that you receive the highest standard of service and that you are treated with courtesy at all times. If you are unhappy with any aspect of our service, we would like to know why, please call **+44 (0) 20 3991 0400.**

Our Customer Success team is available to assist you in either English or Arabic during the following UK hours:

Mon - Fri: 6am - 6pm / Sat - Sun: 6am - 2pm

Call us on +44 (0) 20 3991 0400 or drop us an email at support@nomobank.com

Calls to 0203 numbers from a landline or mobile cost no more than calls to geographic numbers (01 or 02) and are typically included in any inclusive minutes and discount schemes you may have. International calls are charged at a local rate – please check with your telecoms provider. Calls may be recorded for training and monitoring purposes.

To discover more visit nomobank.com

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