StrideUp Tariff List

StrideUp Home & Buy to Let Purchase Plans

01 July 2026 Please note, this replaces any previous Tariff List

Our Tariff List has been designed to help you understand the fees you may need to pay. These fees are subject to change and any changes will be communicated to you. Details of fees that are payable will be disclosed to you before we provide any services or products to you. The fees apply to both Home & Buy to Let Purchase Plans.

A similar document is used across the industry to help customers compare products. You may notice that some charges do not appear in our Tariff List. This means we don't charge you those fees. We may also charge fees that other firms do not.

The tariff is updated from time to time and a copy will be sent to you with your annual Home or BTL Purchase Plan statement.

Before your first monthly payment

These are the fees and charges that you may have to pay before we transfer your Home or Buy to Let Purchase Plan funds to your solicitor.

Name of charge	What this charge is for	How much is this charge?
Product Fee	Charged as part of the StrideUp Purchase Plan and paid when you accept the Offer. If eligible, you can add this fee to your Purchase Plan balance. Even if you choose to add the product fee to the balance, you will need to pay it to confirm offer acceptance. The cash will be repaid to you when we add it to your balance and will be included in the completion funds sent to your solicitor. Product fees are non-refundable once paid.	**Home Purchase Plan:** £1,249 **Buy to Let Purchase Plan:** 1-1.5% of total financing depending on application type. £1,249 to be paid at offer, with the remainder being paid upon completion.
Valuation Fee or Revaluation Fee	Before we can purchase a property with you in the Home or Buy to Let Purchase Plan, a valuer will visit and check the property. The report they produce is for our use, but you'll have the option to get a further survey for your benefit (at your additional cost). Sometimes specialist reports are required, for example, if the property is non-standard or some issues are uncovered. In this case we will explain the additional costs to be paid and you will have the choice to proceed.	See valuation fee schedule at the end of this document. If you are refinancing your home we will refund your valuation fee.

Name of charge	What this charge is for	How much is this charge?
Your Legal Fees	You will have a solicitor acting on your behalf. You will have to agree to their fees with them. We've put together a selection of solicitor firms that are familiar with StrideUp's products and can provide you with competitive rates. You can appoint one of those to act for you if you wish. If you are refinancing a freehold, owner occupied property and wish to use StrideUp's Rapid Refinance solution you will have to engage **Hannah Solicitors** or **Batley Law** from StrideUp's Solicitors Panel.	Variable - to be negotiated between you and your chosen firm. If you choose StrideUp's Rapid Finance Solution, there is a flat fee of £385 + VAT, plus disbursements, provided there are no additional complexities. For more information please speak to Hannah Solicitors or Batley Law.
StrideUp's Legal Fees	In addition to your solicitors, we need separate solicitors to act for us, and you will need to pay these legal fees. Our panel of solicitors know our product and our processes, so should provide a smoother journey for you, while creating less work for our solicitors. **If you choose one of the panel to act for you, we will reduce our legal fees by £250 to reflect the expected reduction in work.**	**Residential Purchase:** £385 + VAT + Disbursements **Residential Refinance:** £385 + VAT + Disbursements **Buy-to-Let Individual:** £385 + VAT + Disbursements **Buy-to-Let SPV:** £385 + VAT + Disbursements
CHAPS Transfer Fee	Electronically transferring the funds to complete your Purchase Plan. Banks charge a fee for this service.	£42

If you ask us for extra documentation and/or services beyond the standard management of your account

Name of charge	What this charge is for	How much is this charge?
Redemption Statement	Statement confirming the amount payable on the finance if redeemed.	Free
Unpaid Ground Rent or Service Charge	If the property has ground rent and/or service charge payable, and you don't pay this on time we may have to make the payment and charge it back to you. In addition to the actual amount of the payment, we will charge an administration fee.	£65 Actual cost of ground rent and/or service charge (plus any further cost incurred by us) is passed on to you at cost.

If you change your Home or Buy to Let Purchase Plan during your term

If you change to a new Home Purchase Plan product, the 'before your first monthly payment' fees may also apply at this stage.

Name of charge	What this charge is for	How much is this charge?
Early Repayment Charge	If you make an Acquisition Payment earlier than scheduled or make an Additional Acquisition Payment above your Annual Overpayment Allowance a charge may apply on payments above your Allowance. The rate of the charge depends on when the early Acquisition Payment or additional Acquisition Payment is made.	Please see your Home Purchase Plan Offer Letter for details.
Variations to the Legal Documents of the Home Purchase Plan	You may request changes to your Purchase Plan that require the documents to be updated. For example adding or removing someone from the agreement. We may also incur solicitor's fees to make any changes. You will have to pay these fees.	Solicitor's fees at cost (including any VAT).

If you are unable to pay your Home or Buy to Let Purchase Plan

These are the most common charges you may have to pay if you fail to keep up with your Home or BTL Purchase Plan payments. Some charges, for example those covering unpaid direct debits, may happen at any stage if you fail to make your payment (arrears). Other charges, for example, relating to a Field Agent instruction, may apply later in the process and will be dependent on your circumstances.

Name of charge	What this charge is for	How much is this charge?
Unpaid Direct Debit Fee	Payable when your nominated bank rejects a direct debit collection.	£12
Arrears Administration	If you fall behind on your payments we will charge a fee for the additional administration required. This charge is applied for every month you are in arrears.	£50 per month
Arrears Statement	A statement illustrating the accrual of charges on your account.	Free

Name of charge	What this charge is for	How much is this charge?
Field Agent Fee	If your account is in arrears and we have been unable to contact you we will instruct a Field Agent to visit your home. This allows us to assess your individual circumstances and work out a suitable repayment arrangement. This is the maximum fee you could be charged.	£120 Additional travel costs may also apply, including but not limited to visits to Channel Islands, Isle of Man, Isle of Wight, Congestion Zones, ULEZ zones, and postage costs. These will be quoted upon instruction.
Further Fees and Charges if Legal Action is Taken	If you do not make the payments due under the Home or Buy to Let Purchase Plan we may take legal action that may result in the repossession of the property. You will be charged for the costs we incur related to all stages of this process, including, for example, legal fees and sales fees.	Variable depending on circumstances. You will be made aware of these charges before they are applied to your account.
CHAPS Transfer Fee	Electronically transferring the funds to complete your Purchase Plan. Banks charge a fee for this service.	£42

Ending your Home or Buy to Let Purchase Plan term

Name of charge	What this charge is for	How much is this charge?
Re-valuation (Market Determination) Fee	When calculating the amount you need to pay StrideUp for the Equity Share part of the Purchase Plan, you may wish to seek a re-valuation (Market Determination) of the property.	See valuation fee schedule at the end of this document.
Legal Redemption Fee	At the end of the Home or Buy to Let Purchase Plan, once all payments are made, StrideUp will transfer the legal ownership of the property to you. Solicitors will need to act for each of us in this transfer and you'll be responsible for the costs of both firms. Where you redeem at the end of the contractual term, we will waive our legal fees.	**StrideUp's legal fees:** £400 + VAT. **Your legal fees:** Variable - to be negotiated between you and your chosen firm.

Valuation Fee Schedule

Purchase Price (up to)	Residential HPP	Buy to Let PP	
		Single Property	HMO/MUB
£100,000	£200	£200	£525
£150,000	£225	£225	£525
£200,000	£250	£250	£545
£250,000	£275	£275	£560
£300,000	£300	£300	£615
£350,000	£325	£325	£670
£400,000	£350	£350	£670
£450,000	£375	£375	£725
£500,000	£400	£400	£725
£600,000	£535	£535	£805
£700,000	£635	£635	£855
£800,000	£700	£700	£940
£900,000	£760	£760	£1,015
£1,000,000	£875	£875	£1,085
£1,500,000	£1,365	£1,365	£1,485
£2,000,000	£1,765	£1,765	£1,885
£2,500,000	£1,975	£1,975	£2,550
£3,000,000	£2,275	£2,275	£3,050
£3,500,000	£2,775	£2,775	£3,550
£4,000,000	£3,175	£3,175	£4,050
£4,500,000	£3,475	£3,475	£4,550
£5,000,000	£3,775	£3,775	£5,050

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP THE PAYMENTS ON YOUR HOME PURCHASE PLAN. YOUR BUY-TO-LET PROPERTY MAY BE REPOSSESSED OR A RECEIVER OF RENT MAY BE APPOINTED IF YOU DO NOT KEEP UP THE PAYMENTS ON YOUR BUY-TO-LET PURCHASE PLAN.

Buy-to-let Purchase Plans are not regulated by the Financial Conduct Authority.

StrideUp is the trading name of StrideUp Homes Limited, authorised and regulated by the Financial Conduct Authority (785299) which you can check by visiting the FCA's website. Registered in England and Wales with company number 10848518. Registered office: Third Floor, 20 Old Bailey, London, United Kingdom, EC4M 7AN.

Version 01072026