

LENDERS LIST 2023

Lenders' Handbook - UK Finance Mortgage Lenders' Handbook

Question: 5.4.5. Does the lender accept personal searches and, if yes, what are the lender's requirements?

Accord Buy to Let	Yes, subject to the requirements listed in Part 1 and provided you give an unqualified Certificate of Title. You must ensure that the search firm subscribes to the Search Code maintained by the Council of Property Search Organisations and monitored by the Property Codes Compliance Board.
Accord Mortgages Ltd	Yes these are acceptable provided 1)the search firm subscribes to the Search Code as monitored and regulated by the Property Codes Compliance Board (PCCB) 2)the requirements listed in Part 1 of this Handbook are met and 3) provided you give an unqualified Certificate of Title.
Adam & Company	Yes, provided they are undertaken by a reputable search agent who has adequate professional indemnity insurance and you can still give a clear Certificate of Title.
Adam & Company International	Yes, provided they are undertaken by a reputable search agent who has adequate professional indemnity insurance and you can still give a clear Certificate of Title.
Ahli United Bank (UK) plc	Please refer to Central Administration Unit
Aldermore Bank PLC	Yes, subject to the requirements set out in paragraph 5.4.7 and 5.4.8 of Part 1 and any firm carrying out a personal search being registered under The Search Code monitored by the Property Codes Compliance Board.
Allied Irish Bank (GB), a trading name of AIB Group (UK)	Refer to AIB Group (UK) plc, Central Securities (GB), 92 Anne Street, Belfast, BT1 3H
Atom Bank plc	Yes provided that they are undertaken by a reputable search agent who subscribes to the search code, as monitored by the Property Codes Compliance Board, is registered with the Council of Property Search Organisations, has adequate professional indemnity insurance and where you can still give a clear certificate of title.
Aviva Equity Release UK Ltd	Yes, to personal searches carried out by firms registered under CoPSO.
Bank of China	No.
Bank of Ireland (UK) plc	Only personal searches carried out by firms registered under The Search Code, monitored by the Property Codes Compliance Board.
Bank of Ireland as Bank of Ireland Mortgages	We accept only personal searches carried out by firms registered under The Search Code, monitored by the Property Codes Compliance Board.

Bank of Scotland Beginning A	Yes, subject to paragraphs 5.4.7 and 5.4.8. We recommend that any firm carrying out a personal search is a member of an appropriate trade body, with established standards; has adequate insurance in place and is a member of an industry trade body that abide by the Property Ombudsman scheme www.tpos.co.uk .
Bank of Scotland Beginning O	Yes, subject to paragraphs 5.4.7 and 5.4.8. We recommend that any firm carrying out a personal search is a member of an appropriate trade body, with established standards; has adequate insurance in place and is a member of an industry trade body that abide by the Property Ombudsman scheme www.tpos.co.uk .
Barclays Bank UK PLC	Yes, at the Conveyancer's own risk and subject to paragraphs 5.4.7 and 5.4.8 and provided that any firm carrying out a personal search is a member of an appropriate trade body, with established standards; has adequate insurance in place and is a member of an industry trade body that abide by the Property Ombudsman Scheme: www.tpos.co.uk .
Barnsley Building Soc, a trading name Yorkshire Building Soc	Yes, these are acceptable provided 1) the search firm subscribes to the Search Code as monitored and regulated by the Property Codes Compliance Board (PCCB); 2) the requirements listed in Part 1 of this Handbook are met and 3) you give an unqualified Certificate of Title.
Birmingham Midshires	Yes, subject to paragraphs 5.4.7 and 5.4.8. We recommend that any firm carrying out a personal search is a member of an appropriate trade body, with established standards; has adequate insurance in place and is a member of an industry trade body that abide by the Property Ombudsman scheme www.tpos.co.uk .
Bluestone Mortgages	Yes, provided that the search firm subscribes to the Search Code as monitored and regulated by the Property Codes Compliance Board, that the requirements listed in Part 1 of this Handbook are met, and that you give an unqualified Certificate of Title.
Bradford & Bingley Limited	Only personal searches carried out in accordance with the Search Code monitored by the PCCB
Britannia, a trading name of The Co-operative Bank plc	We only accept personal searches carried out by firms registered under The Search Code, monitored by the Property Codes Compliance Board
Buckinghamshire Building Society	No.
Chelsea Building Society (a trading name of Yorkshire BS)	Yes these are acceptable provided 1) the search firm subscribes to the Search Code as monitored and regulated by the Property Codes Compliance Board (PCCB) 2) the requirements listed in Part 1 of this Handbook are met and 3) you give an unqualified Certificate of Title.
CHL Mortgages	No.
Clydesdale Bank plc	Yes provided the firm is registered with the Council of Property Search Organisations and subscribes to the Search Code monitored by the Property Codes Compliance Board and also that the requirements under sections 5.4.7 and 5.4.8 of Part 1 are met.
Co-operative Bank plc	We only accept personal searches carried out by firms registered under The Search Code, monitored by the Property Codes Compliance Board
Coutts	Yes, provided they are undertaken by a reputable search agent who has adequate professional indemnity insurance and you can still give a clear Certificate of Title.
Coutts Finance Co	Yes, provided they are undertaken by a reputable search agent who has adequate professional indemnity insurance and you can still give a clear Certificate of Title.
Coventry Building Society	Yes, provided the Search Agent subscribes to the Search Code, monitored by the PCCB.

Cynergy Bank	We accept personal searches provided these enable the solicitor firm or licensed conveyance firm to provide a clear certificate of title.
Danske Bank	Yes, provided that: <ul style="list-style-type: none"> • searches are carried out in accordance with the Search Code monitored by the Property Codes Compliance Board; • the search agency has adequate Professional Indemnity Insurance; • the requirements listed in Part 1 (paragraph 5.4.7) are satisfied; and • you give an unqualified Certificate of Title.
Darlington Building Society	Yes, for remortgages only. Search firm must subscribe to the Search Code, monitored by the PCCB.
DB UK Bank Ltd	No we do not accept personal searches
Dudley Building Society	Yes, providing the requirements under section 5.4.7 are satisfied.
Ecology Building Society	Yes, search firm must subscribe to the Search Code, monitored by PCCB
Family Building Soc (a trading name of National Counties BS)	Yes. Search firm must subscribe to the Search Code, monitored by the Property Codes Compliance Board.
First Direct	Yes, provided the firm is registered with the Council of Property Search Organisations (CoPSO), has adequate professional indemnity insurance and states that it complies with the Code of Practice for Search Compliers and Retailers.
Fleet Mortgages	Personal Searches in respect of local authority searches are acceptable provided the search firm subscribes to the Search Code, is registered with the Council of Property Search Organisations (CoPSO) and provided that an unqualified Certificate of Title is provided by the conveyancer.
Foundation Home Loans	Yes, subject to the requirements set out in Part 1 and provided you give an unqualified Certificate of Title. You must ensure that the search agent subscribes to the Search Code maintained by the Council of Property Search Organisations and monitored by the Property Codes Compliance Board.
Furness Building Society	Yes, subject to the solicitor ensuring adequate indemnity insurance is in place. The search code monitored by the Property Codes Compliance Board only.
GE Money Home Lending Ltd	GE Money Home Lending has withdrawn from the UK mortgage market.
Generation Home	Yes, provided the search agent has adequate professional indemnity insurance and that the search firm subscribes to the Search Code maintained by the Council of Property.
Godiva Mortgages Ltd	Yes, provided the Search Agent subscribes to the Search Code, monitored by the PCCB.
Habito	Yes, provided the firm is registered with the Council of Property Search Organisations (CoPSO), has adequate professional indemnity insurance and states that it complies with the Code of Practice for Search Compliers and Retailers.
Halifax	Yes, subject to paragraphs 5.4.7 and 5.4.8. We recommend that any firm carrying out a personal search is a member of an appropriate trade body, with established standards; has adequate insurance in place and is a member of an industry trade body that abide by the Property Ombudsman scheme www.tpos.co.uk .

Halifax Loans Ltd	Yes, subject to paragraphs 5.4.7 and 5.4.8. We recommend that any firm carrying out a personal search is a member of an appropriate trade body, with established standards; has adequate insurance in place and is a member of an industry trade body that abide by the Property Ombudsman scheme www.tpos.co.uk .
Hampden & Co. plc	Yes, provided they are undertaken by a reputable search agent who has adequate professional indemnity insurance and you can still give a clear Certificate of Title.
Handelsbanken	Yes, provided that the search agent has adequate professional indemnity insurance and you can still give a clear Certificate of Title.
Harpenden Building Society	Yes, where time does not permit an official search, and where the following conditions are met; <ul style="list-style-type: none"> • A reputable search provider is used who has adequate professional indemnity insurance that covers successors in title without limitation. • The firm is registered with the Council of Property Search Organisations and subscribes to the Search Code monitored by the Property Codes Compliance Board. • and you can still give a clear certificate of Title. • The requirements under sections 5.4.7 and 5.4.8 of Part 1 can still be met The conveyancer does so at his own risk.
Hinckley and Rugby Building Society	Not for House Purchase Mortgages. Acceptable for remortgage loans only and subject to your own risk, provided that the Personal Search company is registered under the Independent Property Codes Compliance Board, ensuring that they comply with the Search Code monitored by the PCCB, and the appropriate indemnity is in place. 1 June 2021 - 30 June 2021 The Society will accept Personal Searches on House Purchase Mortgages during the above period only. The searches must be carried out by a firm regulated under the PCCB Board, ensuring the appropriate Indemnity cover is in place.
Hodge	Yes provided: <ol style="list-style-type: none"> i) that the requirements of 5.4.7 and 5.4.8 are satisfied, ii) an unqualified certificate of title is given to us and, iii) the conveyancer does so at his own risk. Also the search firm used must be registered under The Search Code monitored by the Property Codes Compliance Board (PCCB).
Hodge Equity Release	Yes provided: <ol style="list-style-type: none"> i) that the requirements of 5.4.7 and 5.4.8 are satisfied, ii) an unqualified certificate of title is given to us and, iii) the conveyancer does so at his own risk. Also the search firm used must be registered under The Search Code monitored by the Property Codes Compliance Board (PCCB).
Holmesdale Building Society	yes as an exception when covered by suitable insurance indemnity and providing cover extends to purchasers lenders. For personal serach carried out by firms registered under particular code of practice we accept searched carried out in accordance with the Search Code monitored by the PCCB.
HSBC UK Bank plc	Yes, provided the firm is registered with the Council of Property Search Organisations (CoPSO), has adequate professional indemnity insurance and states that it complies with the Code of Practice for Search Compilers and Retailers.
Intelligent Finance	Yes, subject to paragraphs 5.4.7 and 5.4.8. We recommend that any firm carrying out a personal search is a member of an appropriate trade body, with established standards; has adequate insurance in place and is a member of an industry trade body that abide by the Property Ombudsman scheme www.tpos.co.uk .
Investec Bank plc	No.
ITL Mortgages	Yes - provided the Search Agent subscribe to the Search Code, monitored by the PCCB

JPMorgan Chase Bank, N.A.	Yes provided the firm is registered with the Council of Property Search Organisations and subscribes to the Search Code monitored by the Property Codes Compliance Board and also that the requirements under sections 5.4.7 and 5.4.8 of Part 1 are met.
Kensington Mortgage Company Ltd	No, we do not accept all personal searches without limitations. Our requirements as to personal searches are as set out in paragraphs 5.4.7 bullet one and two of Part 1. Personal searches are carried out at the solicitors' own risk provided adequate insurance is in place.
Kent Reliance (a trading name of OneSavings Bank plc)	Personal Searches are acceptable provided the search firm subscribes to the Search Code as monitored and regulated by the Property Codes Compliance Board and provided that an unqualified Certificate of Title is provided.
Keystone Property Finance	No.
Landbay Partners Limited	Yes, at the Conveyancers own risk and the requirements listed in Part 1 of this Handbook are met. Criteria: <ul style="list-style-type: none"> • Backed by minimum £2 million Professional Indemnity Insurance. The gross loan must be below the limit of indemnity. • The search provider must subscribe to the search code as monitored and regulated by the Property Codes Compliance Board (PCCB) and is registered with the Council of Property Search Organisations (CoPSO). • An unqualified Certificate of Title is provided by the conveyancer. • The requirements under sections 5.4.7 and 5.4.8 of Part 1 are met. • The borrower is fully aware that a personal search is being carried out and any limitations are explained in full. • The policy of insurance must cover both the lender and the borrower.
Landmark Mortgages Limited	Yes, but the conveyancer does so at their own risk.
Leeds Building Society	Yes, provided that: <ul style="list-style-type: none"> • searches are carried out in accordance with the Search Code monitored by the Property Codes Compliance Board; • the search agency has adequate Professional Indemnity Insurance; • the requirements listed in Part 1 (paragraph 5.4.7) are satisfied; and • you give an unqualified Certificate of Title.
Legal & General Home Finance Ltd	The search agency must have adequate professional indemnity insurance and you must be able to provide an unqualified certificate of title.
LendInvest	No.
LiveMore Capital	No, we do not accept personal searches
Lloyds Bank plc pre fixed 20/40	Yes, subject to paragraphs 5.4.7 and 5.4.8. We recommend that any firm carrying out a personal search is a member of an appropriate trade body, with established standards; has adequate insurance in place and is a member of an industry trade body that abide by the Property Ombudsman scheme www.tpos.co.uk .
Lloyds Bank plc pre fixed 50/30/77	Yes, subject to paragraphs 5.4.7 and 5.4.8. We recommend that any firm carrying out a personal search is a member of an appropriate trade body, with established standards; has adequate insurance in place and is a member of an industry trade body that abide by the Property Ombudsman scheme www.tpos.co.uk .
Lloyds TSB Scotland plc	Yes, subject to paragraphs 5.4.7 and 5.4.8. We recommend that any firm carrying out a personal search is a member of an appropriate trade body, with established standards; has adequate insurance in place and is a member of an industry trade body that abide by the Property Ombudsman scheme www.tpos.co.uk .
M&S Bank	Yes, provided the firm is registered with the Council of Property Search Organisations (CoPSO), has adequate indemnity insurance and states that it complies with the Search Code

Magellan Homeloans	Yes, provided they are undertaken by a reputable search agent who has adequate professional indemnity insurance and you can still give an unqualified Certificate of Title. In addition, you may accept Chancel Repair Insurance on our behalf without referral, if you are satisfied that it provides adequate protection.
Manchester Building Society	Yes, subject to firms complying with their own procedures and indemnity cover
Market Harborough Building Society	Yes.
Masthaven Bank	Yes, provided that the search firm subscribes to the Search Code as monitored and regulated by the Property Codes Compliance Board, that the requirements listed in Part 1 of the Handbook are met, and that you give an unqualified Certificate of Title.
Metro Bank plc	Yes, subject to paragraphs 5.4.7 and 5.4.8. We recommend that any firm carrying out a personal search is registered under The Search Code monitored by the Property Codes Compliance Board.
Molo Finance	Yes, provided the firm is registered with the Council of Property Search Organisations (CoPSO), has adequate professional indemnity insurance and states that it complies with the Code of Practice for Search Compliers and Retailers.
Monmouthshire Building Society	Personal searches must satisfy the requirements of paragraphs 5.4.7 and 5.4.8. Contact: Lending Operations Department Monmouthshire Building Society Monmouthshire House John Frost Square Newport NP20 1PX
Mortgage Agency Services	No.
Mortgage Express	Only personal searches carried out in accordance with the Search Code monitored by the PCCB.
Mortgage Express No 2	
MPowered Mortgages	Personal searches in respect of local authority searches are acceptable for remortgages (excluding properties £1 million or more, Houses in Multiple Occupation or Multi-Unit Blocks) provided the search firm used subscribes to the Search Code and is registered with the Council of Property Search Organisations (CoPSO). The search providers must have indemnity insurance cover that covers successors in title without limitation and the conveyancers must provide an unqualified Certificate of Title.
National Counties Building Society	Yes. Search firm must subscribe to the Search Code, monitored by the Property Codes Compliance Board.
National Westminster Bank plc	Yes, provided that the search agent has adequate professional indemnity insurance and you can still give a clear Certificate of Title.
Nationwide Building Society	Yes providing the requirements under sections 5.4.7 and 5.4.8 in Part 1 are satisfied. If you intend on using a personal search then please be aware that this will be at your own risk. However, we recommend that any firm carrying out a personal search are registered with a relevant trade association, have an appropriate level of insurance (the policy must cover both the Lender and the borrower) and are members of an industry trade body that abide by the Property Ombudsman scheme. You must ensure that the borrower is fully aware that a personal search is being carried out and any limitations are explained in full. If there is a possibility of chancel repair liability: No liability registered at Land Registry and the property has been transferred for valuable consideration since 13 October 2013 – no indemnity insurance required. Properties being registered for the first time or first transfer for valuable consideration since 13 October 2013 - indemnity insurance is required to protect us (see paragraph 9 parts 1 and 2 for our requirements). If there is known chancel repair liability: We will require indemnity insurance to be in place. If there is no policy and one will not be obtained where there is a known risk, please refer the details to us including details of how many properties are subject to the liability.

Nedbank Private Wealth Ltd	We do not accept personal searches.
New Street Mortgages	No, we do not accept all personal searches without limitations. Our requirements as to personal searches are as set out in paragraphs 5.4.7 bullet one and two of Part 1. Personal searches are carried out at the solicitors' own risk provided adequate insurance is in place.
NRAM Ltd	Yes, but the conveyancer does so at their own risk.
Paragon Buy to Let Mortgages	No.
Paragon Residential Owner-Occupied Mortgages	No.
Paratus AMC Ltd	Yes, subject to the requirements set out in Part 1 and provided you give an unqualified Certificate of Title. You must ensure that the search agent subscribes to the Search Code maintained by the Council of Property Search Organisations and monitored by the Property Codes Compliance Board.
Parity Trust	No.
Pepper Money	No.
Pepper Money (PUK)	No.
Platform (a trading name of The Co-operative Bank p.l.c.)	We only accept personal searches carried out by firms regulated under The Search Code, monitored by the Property Codes Compliance Board.
Precise Mortgages (Charter Court Financial Services Ltd)	Personal Searches are acceptable provided the search firm subscribes to the Search Code as monitored and regulated by the Property Codes Compliance Board and provided that an unqualified Certificate of Title is provided.
Principality Building Society	Yes provided: i) that the requirements of 5.4.7 and 5.4.8 are satisfied, ii) an unqualified certificate of title is given to us and, iii) the conveyancer does so at his own risk. Also the search firm used must be registered under The Search Code monitored by the Property Codes Compliance Board (PCCB).
Reliance Bank Ltd	Yes provided the company used to provide the searches have indemnity cover of £1,000,000
Rooftop Mortgages Ltd	Yes provided the firm is registered with the Council of Property Search Organisations and subscribes to the Search Code monitored by the Property Codes Compliance Board and also that the requirements under sections 5.4.7 and 5.4.8 of Part 1 are met.
Saffron Building Society	Yes, at the Conveyancer's own risk and subject to the requirements set out in paragraph 5.4.7 of Part 1 of the Handbook. It is recommended that the firm subscribes to the Search Code, monitored by the Property Code Compliance Board
Sainsbury's Bank	Yes, so long as the conditions set out in section 5.4.7 of Part 1 are satisfied.
Santander UK plc	Yes- subject to the following. Search firm must subscribe to the Search Code, monitored by the Property Codes Compliance Board.

Scottish Building Society	Yes, provided that: searches are carried out in accordance with the Search Code monitored by the Property Codes Compliance Board, the search agency has adequate Professional Indemnity Insurance, the requirements listed in Part 1 of this handbook (paragraph 5.4.7) are satisfied; and you give an unqualified Certificate of Title.
Scottish Widows Bank	Yes, subject to paragraphs 5.4.7 and 5.4.8. We recommend that any firm carrying out a personal search is a member of an appropriate trade body, with established standards; has adequate insurance in place and is a member of an industry trade body that abide by the Property Ombudsman scheme www.tpos.co.uk .
Secure Trust Bank PLC	Yes, subject to the requirements set out in paragraph 5.4.7 and 5.4.8 of Part 1. We recommend that any firm carrying out a personal search is registered under The Search Code monitored by the Property Codes Compliance Board.
Skipton Building Society	Yes, at your risk, if time does not permit an official search.
St James Place Bank	
State Bank of India UK	No.
Swansea Building Society	Yes - provided the search firm subscribes to the Search Code and is monitored by the PCCB
The Mortgage Business	Yes, subject to paragraphs 5.4.7 and 5.4.8. We recommend that any firm carrying out a personal search is a member of an appropriate trade body, with established standards; has adequate insurance in place and is a member of an industry trade body that abide by the Property Ombudsman scheme www.tpos.co.uk .
The Mortgage Lender Limited	Yes, provided the search agent has adequate professional indemnity insurance and you can still give a clear Certificate of Title.
The Mortgage Works	<p>Yes, providing the requirements under section 5.4.7 and 5.4.8 in Part 1 are satisfied. If you intend on using a personal search then please be aware that this will be at your own risk. However, we recommend that any firm carrying out a personal search are registered with a relevant trade association, have an appropriate level of insurance (the policy must cover both the Lender and the borrower) and are members of an industry trade body that abide by the Property Ombudsman scheme. You must ensure that the borrower is fully aware that a personal search is being carried out and any limitations are explained in full</p> <p>If there is a possibility of chancel repair liability: No liability registered at Land Registry and the property has been transferred for valuable consideration since 13 October 2013 - no indemnity insurance required. Properties being registered for the first time or first transfer for valuable consideration since 13 October 2013 - indemnity insurance is required to protect us (see paragraph 9 parts 1 and 2 for our requirements). If there is known chancel repair liability: We will require indemnity insurance to be in place. If there is no policy and one will not be obtained where there is a known risk, please refer details back to us including the number of properties that are subject to the liability.</p>
The Royal Bank of Scotland plc	Yes, provided that the search agent has adequate professional indemnity insurance and you can still give a clear Certificate of Title.
The Royal Bank of Scotland plc Direct Line Mortgages	Yes, provided that the search agent has adequate professional indemnity insurance and you can still give a clear Certificate of Title.

The Royal Bank of Scotland plc Direct Line One	Yes, provided that the search agent has adequate professional indemnity insurance and you can still give a clear certificate of Title.
The Royal Bank of Scotland plc First Active	Yes, provided the search agent has adequate professional indemnity insurance and you can still give a clear Certificate of Title.
The Royal Bank of Scotland plc Natwest one Account	Yes, provided that the search agent has adequate professional indemnity insurance and you can still give a clear certificate of Title.
The Royal Bank of Scotland plc One Account	Yes, provided that the search agent has adequate professional indemnity insurance and you can still give a clear certificate of Title.
The Royal Bank of Scotland plc Virgin One	Yes, provided that the search agent has adequate professional indemnity insurance and you can still give a clear Certificate of Title.
The Tipton & Coseley Building Society	Search firm must subscribe to the Search Code, monitored by PCCB.
Together Personal Finance Limited	Yes as long as the conditions set out in 5.4.7 of Part 1 are satisfied.
Topaz Finance Ltd	The Search Code monitored by the PCCB.
TSB Bank plc	We accept personal searches carried out by qualified agents with suitable indemnity insurance.
Ulster Bank	Yes, provided that the search agent has adequate professional indemnity insurance and you can still give a clear Certificate of Title.
Vida Homeloans	No.
Virgin Money	Yes, but the conveyancer does so at their own risk.
Whistletree (a trading name of TSB Bank plc)	We accept personal searches carried out by qualified agents with suitable indemnity insurance
Yorkshire Bank Home Loans Ltd	Yes provided the firm is registered with the Council of Property Search Organisations and subscribes to the Search Code monitored by the Property Codes Compliance Board and also that the requirements under sections 5.4.7 and 5.4.8 of Part 1 are met.
Yorkshire Building Society	Yes, these are acceptable provided 1) the search firm subscribes to the Search Code as monitored and regulated by the Property Codes Compliance Board (PCCB) 2) the requirements listed in Part 1 of this Handbook being met and 3) you give an unqualified Certificate of Title.
Zephyr Homeloans	Personal Searches are permitted. The firm instructing the search must ensure that the search provider complies with the Search Code, is registered with the Council of Property Search Organisations (CoPSO), and has adequate indemnity insurance.