

	Notes
YBSG	2nd January the funds will be sent on Wednesday 31 December but our last payment run will be around lunch time with the offices closing earlier than usual. With that being said though, any that aren't processed that day will be prioritised on the morning of the 2nd and funds released on the first payment run that day.
Atom Bank Uk	<i>In terms of funds being released we will still be doing this the working day before. The example you used, for any completions on Friday 2nd January we will release funds the working day before which would be Wednesday 31st December.</i>
Bank of Ireland	We aim to ensure as many funds are released as soon as possible on or before the 23rd of December to ensure all transactions are completed without issue, however we will accept ad hoc urgent requests for COTS for funds release on the 24th (completed COT must be received 3 days prior) we will release up to 11.00 on the 24th. We close at 13:00 on the 24th.
Cynergy	Fund release date for 2nd January completions. Either 31st or 2nd Jan, whatever is requested by the law firm
Darlington Building Society	Funds with be released on the day for 2nd January completions.
Dudley	Funds with be released on the day for 2nd January completions.
Ecology Building Society	Ecology don't process any completions on the first working day of the month
Generation Home (Gen H) Imagine Mortgages Ltd	Gen H Christmas and New Year Completion and COT Dates 2025/2026 Please note as follows: <ul style="list-style-type: none"> · Last day of completions for 2025 is Friday 19th December 2025 - Final COT's for this date to be received by no later than Friday 12th December 2025. · First day of completions for 2026 is Monday 5th January 2026 - Final COT's for this date to be received by no later than Monday 29th December 2025.
Hinckley & Rugby BS	Funds with be released 31st December for 2nd January completions.

HSBC	COT deadlines for the FAR workstream <ul style="list-style-type: none"> • Funds required 24th Dec Request by 12pm 19th Dec • Funds required 31st Dec request by 12pm 24th Dec • Funds Required 2nd Jan request by 12pm 29th Dec Please ensure you manage customer queries around interest calculations on completion dates, if cases are delayed or funds are held.
Investec Bank	Funds with be released on the day for 2nd January completions.
Keystone	Cases due to complete on 2nd January, they will release funds the day before completion (31st December).
Leeds Building Society	<p>We will not release funds on the last day of Dec (unless request submitted for completion that day).</p> <p>We will hold releases until the morning on 2 January and aim to get them out as soon as possible that day.</p>
Marsden	<p>For any funds to be sent on 22nd, 23rd or 24th December, the COT should be received no later than 12th December. For any funds to be sent between 29th December and 2nd January inclusive, the COT should be received no later than 19th December.</p> <p>Marsden will be prioritising house purchases, so if any requests are received outside of these timeframes, they will not be able to guarantee completion. Marsden will be working with a skeleton staff between 22nd December and 2nd January and will close at 12.30pm on 24th December and 31st December.</p> <p>Law firms are asked not to contact Marsden on the day funds are to be sent as answering emails and phone calls only results in delays in getting the funds sent. If they are expecting funds but haven't received these by 11am then this is the time they should be making contact with Marsden. This requirement should also be applied outside of the Christmas period too, in order to prevent unnecessary delays.</p>
Melton Mowbray	Funds will be released on 31st Dec for 2nd January completions, subject to Solicitors providing accurate COTs 3 working days prior to completion. If there is not 3 working days, we will of course do our very best to work with Solicitors to enable customers to complete, albeit not guaranteed.
Monmouthshire	<p>Monmouthshire last day for COT's to guarantee funds for completions on Christmas week is 22nd December.</p> <p>Monmouthshire release funds the day before, so any completions on 2nd Jan will have funds released 31st December.</p>
National Counties Building Society	Last day for COTs is Friday 19th December.

NatWest & NatWest International	<p>For LMS cases, funds will be released one working day prior to a bank holiday. For example, if the completion date is 2nd January 2026, the API will schedule the funds for 31st December 2025.</p> <p>However, for fee-assisted remortgage cases where a manual COT is submitted, the funds will be released on the completion date itself, rather than the preceding working day.</p>
Penrith Building Society	Cases due to complete on 2nd January, they will release funds the day before completion (31st December).
Rely Mortgages	Funds will be released 31st December for 2nd January completions.
Saffron Building Society	We will be able to release funds either on 31/12 or 02/01 and will work with solicitors to ensure we have funds set up for the correct date that works for them and their clients. We will release funds on the date specified on their Certificate of Title.
Santander	<p>Santander have confirmed they'll be releasing funds on 31st for 2nd, but will also be releasing on 2nd for urgent cases.</p> <p>They have asked that you ensure COTs are via Lender Exchange now and should be submitted in readiness.</p>
Scottish Building Society	Will release funds on the date stated on the COT, law firms can request funds on the on 31st December for 2nd January completion but interest will be charged from the date the funds are released.
Suffolk Building Society	<p>Funds will be released the day prior to completion.</p> <p>Only closed on bank holidays, and closing at 1pm on Christmas Eve and New Years Eve.</p>
Tandem	<p>Tandem Bank – Christmas opening hours and COT submissions</p> <p>Tandem Bank will be closed from 24th December 2025 to 5th January 2026. To allow sufficient time for completions, the deadline for any COT submissions will be 17th December.</p>
The Mortgage Lender Ltd	<p>Funds will be released on the day for 2nd January completions.</p> <p>We will be operating skeleton staff on Christmas eve and NYE</p>
Tipton & Coseley B S	Funds will be released 31st December for 2nd January completions.
TSB	TSB confirmed that there is no change to their existing process and funds will be released on the completion date submitted on the eCOT.