

Interesting case?
We're interested.

New enhanced product range



Complete[®]
Your Specialist Packager Distributor

Aimed at professional intermediaries only;
not for public distribution.
Call 023 8045 6999 or visit www.complete-fs.co.uk to discover more.

Quick Overview

We always manually underwrite which allows us to provide solutions for your interesting cases, such as clients with previous blips on their credit rating and the recently self employed.



Up to 85% LTV



Self employed – minimum 1 year's trading



Choice of 2, 3 & 5 year Fixed Rates and 2 year Discounted Tracker Rates



Limited Edition 2 year fixed for 30 months. Rates start from 2.93%



No maximum value for CCJs and Defaults



No credit scoring



Free legals on all remortgages. Standard legal work only.

2 Year Fixed Rates for 30 months

2 Year Fixed Rate (Fixed for 30 months)	LTV	Completion Fee	CCJs / Defaults	Mortgage/Secured Arrears	ERCs	Reversion Rate	Product Code
2.93%	70%	£995	0 in 36 months	0 missed payments in 36 months (max arrears status of 0 in last 6 months)	3% / 2%	LIBOR + 4.45%	RES-NP1
3.18%	75%					LIBOR + 4.60%	RES-NP1
3.38%	80%					LIBOR + 4.85%	RES-NP1
3.78%	85%					LIBOR + 5.10%	RES-NP1
3.18%	70%	£995	0 in 24 months	0 missed payments in 24 months (max arrears status of 0 in last 6 months)	3% / 2%	LIBOR + 4.45%	RES-NP2
3.33%	75%					LIBOR + 4.60%	RES-NP2
3.63%	80%					LIBOR + 4.85%	RES-NP2
4.08%	85%					LIBOR + 5.10%	RES-NP2
3.93%	70%	£995	3 in 36 months (0 in last 18 months and 2 in months 19 to 24)	2 missed payments in 36 months (max arrears status of 0 in last 6 months; no missed payments in last 18 months; 1 missed payment in months 19 to 24)	3% / 2%	LIBOR + 4.75%	RES-NC3
4.43%	75%					LIBOR + 4.90%	RES-NC3
4.88%	80%					LIBOR + 5.15%	RES-NC3
5.18%	85%					LIBOR + 5.40%	RES-NC3
4.38%	70%	£995	3 in 24 months (0 in last 12 months and 2 in months 13 to 18)	2 missed payments in 24 months (max arrears status of 0 in last 6 months; no missed payments in last 12 months; 1 missed payment in months 13 to 18)	3% / 2%	LIBOR + 5.05%	RES-NC4
4.83%	75%					LIBOR + 5.30%	RES-NC4
5.23%	80%					LIBOR + 5.55%	RES-NC4
4.83%	70%	£995	4 in 24 months (0 in last 6 months and 2 in months 7 to 12 and 3 in months 13 to 18)	3 missed payments in 24 months (max arrears status of 0 in last 6 months; 0 missed payments in last 12 months; 2 missed payments in months 13 to 18)	3% / 2%	LIBOR + 5.25%	RES-NC5
5.03%	75%					LIBOR + 5.50%	RES-NC5

LIBOR 0.3426% as of 14 March 2017

2 Year Fixed Rates

2 Year Fixed Rate	LTV	Completion Fee	CCJs / Defaults	Mortgage/Secured Arrears	ERCs	Reversion Rate	Product Code
2.95%	70%	£995	0 in 36 months	0 missed payments in 36 months (max arrears status of 0 in last 6 months)	3% / 2%	LIBOR + 4.45%	RES-NP1
3.28%	75%					LIBOR + 4.60%	RES-NP1
3.48%	80%					LIBOR + 4.85%	RES-NP1
3.88%	85%					LIBOR + 5.10%	RES-NP1
3.28%	70%	£995	0 in 24 months	0 missed payments in 24 months (max arrears status of 0 in last 6 months)	3% / 2%	LIBOR + 4.45%	RES-NP2
3.43%	75%					LIBOR + 4.60%	RES-NP2
3.73%	80%					LIBOR + 4.85%	RES-NP2
4.13%	85%					LIBOR + 5.10%	RES-NP2
4.03%	70%	£1,295	3 in 36 months (0 in last 18 months and 2 in months 19 to 24)	2 missed payments in 36 months (max arrears status of 0 in last 6 months; no missed payments in last 18 months; 1 missed payment in months 19 to 24)	3% / 2%	LIBOR + 4.75%	RES-NC3
4.53%	75%					LIBOR + 4.90%	RES-NC3
4.93%	80%					LIBOR + 5.15%	RES-NC3
5.23%	85%					LIBOR + 5.40%	RES-NC3
4.48%	70%	£1,295	3 in 24 months (0 in last 12 months and 2 in months 13 to 18)	2 missed payments in 24 months (max arrears status of 0 in last 6 months; no missed payments in last 12 months; 1 missed payment in months 13 to 18)	3% / 2%	LIBOR + 5.05%	RES-NC4
4.93%	75%					LIBOR + 5.30%	RES-NC4
5.33%	80%					LIBOR + 5.55%	RES-NC4
4.93%	70%	£1,295	4 in 24 months (0 in last 6 months and 2 in months 7 to 12 and 3 in months 13 to 18)	3 missed payments in 24 months (max arrears status of 0 in last 6 months; 0 missed payments in last 12 months; 2 missed payments in months 13 to 18)	3% / 2%	LIBOR + 5.25%	RES-NC5
5.13%	75%					LIBOR + 5.50%	RES-NC5

LIBOR 0.3426% as of 14 March 2017

3 Year Fixed Rates

3 Year Fixed Rates	LTV	Completion Fee	CCJs / Defaults	Mortgage/Secured Arrears	ERCs	Reversion Rate	Product Code
3.18%	70%	£1,495	0 in 36 months	0 missed payments in 36 months (max arrears status of 0 in last 6 months)	3% / 2% 1%	LIBOR + 4.45%	RES-NP1
3.33%	75%					LIBOR + 4.60%	RES-NP1
3.63%	80%					LIBOR + 4.85%	RES-NP1
4.03%	85%					LIBOR + 5.10%	RES-NP1
3.28%	70%	£1,495	0 in 24 months	0 missed payments in 24 months (max arrears status of 0 in last 6 months)	3% / 2% 1%	LIBOR + 4.45%	RES-NP2
3.43%	75%					LIBOR + 4.60%	RES-NP2
3.83%	80%					LIBOR + 4.85%	RES-NP2
4.18%	85%					LIBOR + 5.10%	RES-NP2
3.93%	70%	£1,495	3 in 36 months (0 in last 18 months and 2 in months 19 to 24)	2 missed payments in 36 months (max arrears status of 0 in last 6 months; no missed payments in last 18 months; 1 missed payment in months 19 to 24)	3% / 2% 1%	LIBOR + 4.75%	RES-NC3
4.43%	75%					LIBOR + 4.90%	RES-NC3
4.83%	80%					LIBOR + 5.15%	RES-NC3
5.13%	85%					LIBOR + 5.40%	RES-NC3
4.38%	70%	£1,495	3 in 24 months (0 in last 12 months and 2 in months 13 to 18)	2 missed payments in 24 months (max arrears status of 0 in last 6 months; no missed payments in last 12 months; 1 missed payment in months 13 to 18)	3% / 2% 1%	LIBOR + 5.05%	RES-NC4
4.83%	75%					LIBOR + 5.30%	RES-NC4
5.23%	80%					LIBOR + 5.55%	RES-NC4
4.83%	70%	£1,495	4 in 24 months (0 in last 6 months and 2 in months 7 to 12 and 3 in months 13 to 18)	3 missed payments in 24 months (max arrears status of 0 in last 6 months; 0 missed payments in last 12 months; 2 missed payments in months 13 to 18)	3% / 2% 1%	LIBOR + 5.25%	RES-NC5
5.03%	75%					LIBOR + 5.50%	RES-NC5

LIBOR 0.3426% as of 14 March 2017

5 Year Fixed Rates

5 Year Fixed Rates	LTV	Completion Fee	CCJs / Defaults	Mortgage/Secured Arrears	ERCs	Reversion Rate	Product Code
3.53%	70%	£995	0 in 36 months	0 missed payments in 36 months (max arrears status of 0 in last 6 months)	3% /2% 1% /0.5% 0.5%	LIBOR + 4.45%	RES-NP1
3.73%	75%					LIBOR + 4.60%	RES-NP1
3.83%	80%					LIBOR + 4.85%	RES-NP1
4.28%	85%					LIBOR + 5.10%	RES-NP1
3.63%	70%	£995	0 in 24 months	0 missed payments in 24 months (max arrears status of 0 in last 6 months)	3% /2% 1% /0.5% 0.5%	LIBOR + 4.45%	RES-NP2
3.83%	75%					LIBOR + 4.60%	RES-NP2
4.13%	80%					LIBOR + 4.85%	RES-NP2
4.48%	85%					LIBOR + 5.10%	RES-NP2
4.38%	70%	£1,295	3 in 36 months (0 in last 18 months and 2 in months 19 to 24)	2 missed payments in 36 months (max arrears status of 0 in last 6 months; no missed payments in last 18 months; 1 missed payment in months 19 to 24)	3% /2% 1% /0.5% 0.5%	LIBOR + 4.75%	RES-NC3
4.78%	75%					LIBOR + 4.90%	RES-NC3
5.33%	80%					LIBOR + 5.15%	RES-NC3
5.63%	85%					LIBOR + 5.40%	RES-NC3
4.83%	70%	£1,295	3 in 24 months (0 in last 12 months and 2 in months 13 to 18)	2 missed payments in 24 months (max arrears status of 0 in last 6 months; no missed payments in last 12 months; 1 missed payment in months 13 to 18)	3% /2% 1% /0.5% 0.5%	LIBOR + 5.05%	RES-NC4
5.13%	75%					LIBOR + 5.30%	RES-NC4
5.68%	80%					LIBOR + 5.55%	RES-NC4
5.18%	70%	£1,295	4 in 24 months (0 in last 6 months and 2 in months 7 to 12 and 3 in months 13 to 18)	3 missed payments in 24 months (max arrears status of 0 in last 6 months; 0 missed payments in last 12 months; 2 missed payments in months 13 to 18)	3% /2% 1% /0.5% 0.5%	LIBOR + 5.25%	RES-NC5
5.38%	75%					LIBOR + 5.50%	RES-NC5

LIBOR 0.3426% as of 14 March 2017

2 Year Discounted Trackers

2 Year Tracker*	LTV	Completion Fee	CCJs / Defaults	Mortgage/Secured Arrears	ERCs	Reversion Rate	Product Code
3.02%	70%	0.50%	0 in 36 months	0 missed payments in 36 months (max arrears status of 0 in last 6 months)	2% / 1%	LIBOR + 4.45%	RES-NP1
3.30%	75%					LIBOR + 4.60%	RES-NP1
3.50%	80%					LIBOR + 4.85%	RES-NP1
3.90%	85%					LIBOR + 5.10%	RES-NP1
3.30%	70%	0.50%	0 in 24 months	0 missed payments in 24 months (max arrears status of 0 in last 6 months)	2% / 1%	LIBOR + 4.45%	RES-NP2
3.45%	75%					LIBOR + 4.60%	RES-NP2
3.75%	80%					LIBOR + 4.85%	RES-NP2
4.15%	85%					LIBOR + 5.10%	RES-NP2
4.05%	70%	0.50%	3 in 36 months (0 in last 18 months and 2 in months 19 to 24)	2 missed payments in 36 months (max arrears status of 0 in last 6 months; no missed payments in last 18 months; 1 missed payment in months 19 to 24)	2% / 1%	LIBOR + 4.75%	RES-NC3
4.55%	75%					LIBOR + 4.90%	RES-NC3
4.95%	80%					LIBOR + 5.15%	RES-NC3
5.25%	85%					LIBOR + 5.40%	RES-NC3
4.50%	70%	0.50%	3 in 24 months (0 in last 12 months and 2 in months 13 to 18)	2 missed payments in 24 months (max arrears status of 0 in last 6 months; no missed payments in last 12 months; 1 missed payment in months 13 to 18)	2% / 1%	LIBOR + 5.05%	RES-NC4
4.95%	75%					LIBOR + 5.30%	RES-NC4
5.35%	80%					LIBOR + 5.55%	RES-NC4
4.95%	70%	0.50%	4 in 24 months (0 in last 6 months and 2 in months 7 to 12 and 3 in months 13 to 18)	3 missed payments in 24 months (max arrears status of 0 in last 6 months; 0 missed payments in last 12 months; 2 missed payments in months 13 to 18)	2% / 1%	LIBOR + 5.25%	RES-NC5
5.15%	75%					LIBOR + 5.50%	RES-NC5

*Rates shown are rounded up to 2 decimal places. All Tracker rates are LIBOR+margin

LIBOR 0.3426% as of 14 March 2017

Key Criteria

This is a summary of our criteria. To discuss a case, please call **03333 701 105**

Applicant	<p>Age: Minimum 25 years; maximum 75 years (at end of term)</p> <p>Minimum Income: £18,000 per application (no foreign currency income)</p> <p>Maximum Applicants: 2</p> <p>Employed: Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months.</p> <p>Self Employed: Must have been in their current business for a minimum of 12 months.</p>
Credit Criteria	<p>CCJs/Defaults: There is no maximum value of CCJs and Defaults. If CCJs or Defaults exceed £2,000, the case will be referred to an underwriter.</p> <p>Unsecured Arrears: Fixed term credit agreements and loans: applicant(s) must have paid the last 12 months payments. Revolving credit, mobile phones and utility bills: applicant(s) with arrears in the last 12 months will be considered.</p> <p>Bankruptcy: Discharged > 6 years ago</p> <p>IVA: Discharged > 6 years ago</p> <p>Repossession: None in last 6 years</p> <p>Debt Management Plan: None current and none in last 12 months.</p>
Loan Size	<p>Minimum: £25,001</p> <p>Maximum: £750,000 up to 85% LTV; £1m up to 75% LTV</p>
Repayment	<p>Purchases:</p> <ul style="list-style-type: none">- Capital & interest.- Interest only to 60% LTV, supported by an acceptable repayment strategy. Maximum age is 65. <p>Remortgages:</p> <ul style="list-style-type: none">- Capital & interest.
Property Value	<p>Minimum: £70,000</p>
Term	<p>Minimum: 5 years</p> <p>Maximum: 35 years</p>
Free Legals	<p>Pepper Homeloans offers free legal fees on all remortgages through its nominated Solicitor. This covers standard legal costs only, additional costs incurred must be paid by the applicants.</p>

Valuation Fees

Purchase Price / Estimated Value	Valuation Fee Inclusive of VAT
Less than £100,000	£320
£100,001 - £150,000	£350
£150,001 - £200,000	£400
£200,001 - £250,000	£450
£250,001 - £300,000	£480
£300,001 - £350,000	£500
£350,001 - £400,000	£550
£400,001 - £500,000	£575
£500,001 - £600,000	£600
£600,001 - £700,000	£700
£700,001 - £800,000	£750
£800,001 - £900,000	£800
£900,001 - £1 million	£850
More than £1 million	Refer to our Tariff of Charges or contact us

Aimed at professional intermediaries only;
not for public distribution.

Call 023 8045 6999 or visit www.complete-fs.co.uk to discover more.