

# COMPLETE EXCLUSIVE

## Credit Flex Mortgages

Credit Flex provides a solution for people who are suffering the fallout of adverse credit and applicants who do not wish to be assessed using automated credit scoring. In addition to missed priority debt repayments, we consider borrowers with a history of CCJs, IVAs, and even bankruptcy.

For our full Credit Flex criteria, please visit [intermediaries.hrbs.co.uk/criteria/credit-flex/](https://intermediaries.hrbs.co.uk/criteria/credit-flex/)



## CREDIT FLEX 6.40% FIXED RATE TO 31/07/2029

Available at 24 April 2024

MAXIMUM LOAN TO VALUE	FIXED UNTIL 31/07/2029 FROM DATE COMPLETION	FOLLOWED BY HOMEOWNER VARIABLE RATE FOR TERM	THE OVERALL COST FOR COMPARISON	FEES PAYABLE
<b>80%</b> Product code CFHF4	<b>6.40%</b> FIXED	<b>8.04%</b> VARIABLE	<b>7.6%</b> APRC	Product fees: <b>£999</b> ERC: See scale below

## Fees payable:

- Arrangement fee (non-refundable) - must be paid at time of submitting mortgage application and will be debited only after passing an initial assessment: **£199**
- Free property assessment where the price or value of the property is £1 million or less. Property assessment fee payable on prices or values of more than £1 million (non-refundable after property assessment carried out for the Society): see scale over page
- Completion fees (non-refundable) - this can be paid before the start of the mortgage or you can elect to add this to the mortgage loan and it will be deducted from the mortgage advance on completion: **£800**.  
  
By electing to add fees to the loan, you will pay interest on them at the same interest rate as your mortgage throughout the mortgage term and this will affect interest charges and payment calculations. If preferred, fees that have been added to the loan may be repaid by a separate capital payment at any time after the start of the mortgage and this will result in lower monthly payments and reduced interest charges.
- Mortgage exit administration fee on redemption of mortgage: **£125**
- Early repayment charge payable as follows:
  - During year 1: 5% of the amount repaid early plus fees
  - During year 2: 4% of the amount repaid early plus fees
  - During year 3: 3% of the amount repaid early plus fees
  - During year 4: 2% of the amount repaid early plus fees
  - During year 5: 1% of the amount repaid early plus fees
- This charge is calculated as a percentage of the amount repaid early, excluding any arrears of interest, or other charges. The early repayment charge is payable on any amount that you repay in excess of the monthly payment due on the mortgage.
- Overpayments of up to 10% per year may be made without incurring the early repayment charge

# COMPLETE EXCLUSIVE

Credit Flex Mortgages

**H&R**  
HINGKLEY AND RUGBY  
FOR INTERMEDIARIES

## Representative example

A Mortgage of	£232,700.00 (a loan of £231,900.00 plus a completion fee of £800 added to the loan)
Payable term	Payable over 26 years, based on a start date of 01/08/2024
Initial rate and term	Initially on a fixed rate for of 6.40% until 31/07/2029
Followed by	Our Homeowner Variable Rate of 8.04% for the remaining 21 years
Monthly payments	60 payments of £1,532.60 followed by 252 payments of £1745.89
Total amount payable	The total amount payable would be £532,494.28 made up of the loan amount plus interest (£229,220.28) plus the fees below
Arrangement fee	£199
Mortgage exit administration fee	£125 (non-refundable)
Valuation fee	Free
Cost for comparison	7.6% APRC representative

## Property assessment fees

Purchase price or value	Purchase application	Remortgage application
Not exceeding	Property assessment fee	Property assessment fee
£1,000,000	Free	Free
£1,500,000	£275	£275
£2,000,000	£475	£475
£2,500,000	£855	£855
£3,000,000	£1,255	£1,255
£3,500,000	£1,655	£1,655
£4,000,000	£2,055	£2,055
£4,500,000	£2,455	£2,455
£5,000,000	£2,855	£2,855

## Contact us

**Complete**<sup>FS</sup>  
Your specialist packager distributor

023 8045 6999  
enquiries@complete-fs.co.uk  
www.complete-fs.co.uk

# COMPLETE EXCLUSIVE

## Specialist Mortgages

Our Specialist mortgages support people who have a challenging combination of adverse credit and non-standard income requirements. It additionally features a x5.5 multiple for non-standard income patterns, including the self-employed, with no minimum income requirement.

All cases are referred to our daily Mortgage Referrals Committee attended by our panel of senior decision makers for same day decisions.

## SPECIALIST 2 YEAR DISCOUNT MORTGAGE

Available at 17 January 2024

MAXIMUM LOAN TO VALUE	1.40% DISCOUNT OFF HOMEOWNER VARIABLE RATE FOR 2 YEARS	FOLLOWED BY HOMEOWNER VARIABLE RATE FOR TERM	THE OVERALL COST FOR COMPARISON	FEES PAYABLE
<b>90%</b> Product code HVD10	<b>6.64%</b> VARIABLE Will not go below a floor of 2.25%	<b>8.04%</b> VARIABLE	<b>8.1%</b> APRC	Product fees: <b>£999</b> ERC: See scale below

### Fees payable:

- Arrangement fees (non-refundable) - must be paid at time of submitting mortgage application and will be debited only after passing an initial assessment: **£199**
  - Free property assessment where the price or value of the property is £1 million or less. Property assessment fee payable on prices or values of more than £1 million (non-refundable after property assessment carried out for the Society): see scale over page
  - Completion fees (non-refundable) - this can be paid before the start of the mortgage or you can elect to add this to the mortgage loan and it will be deducted from the mortgage advance on completion: **£800**
- By electing to add fees to the loan, you will pay interest on them at the same interest rate as your mortgage throughout the mortgage term and this will affect interest charges and payment calculations. If preferred, fees that have been added to the loan may be repaid by a separate capital payment at any time after the start of the mortgage and this will result in lower monthly payments and reduced interest charges.
- Mortgage exit administration fee on redemption of mortgage: **£125**
  - Early repayment charge payable as follows:
    - During year 1: 2% of the amount repaid early plus fees
    - During year 2: 1% of the amount repaid early plus fees
  - This charge is calculated as a percentage of the amount repaid early, excluding any arrears of interest, or other charges. The early repayment charge is payable on any amount that you repay in excess of the monthly payment due on the mortgage.
  - Overpayments of up to 10% per year may be made without incurring the early repayment charge

# COMPLETE EXCLUSIVE

## Specialist Mortgages

**H&R**  
HINGKLEY AND RUGBY  
FOR INTERMEDIARIES

### Representative example

A Mortgage of	£232,700.00 (a loan of £231,900.00 plus a completion fee of £800 added to the loan)
Payable term	Payable over 26 years
Initial rate and term	Initially on a discounted variable rate for 2 years of 6.64%
Followed by	Our Homeowner Variable Rate of 8.04% for the remaining 24 years
Monthly payments	24 payments of £1,567.90 followed by 288 payments of £1,769.65.
Total amount payable	The total amount payable would be £547,862.80 made up of the loan amount plus interest (£314,588.80) plus the fees below
Arrangement fee	£199
Mortgage exit administration fee	£125 (non-refundable)
Valuation fee	Free
Cost for comparison	8.1% APRC representative

### Property assessment fees

Purchase price or value	Purchase application	Remortgage application
Not exceeding	Property assessment fee	Property assessment fee
£1,000,000	Free	Free
£1,500,000	£275	£275
£2,000,000	£475	£475
£2,500,000	£855	£855
£3,000,000	£1,255	£1,255
£3,500,000	£1,655	£1,655
£4,000,000	£2,055	£2,055
£4,500,000	£2,455	£2,455
£5,000,000	£2,855	£2,855

### Contact us

**Complete**<sup>fs</sup>  
Your specialist packager distributor

023 8045 6999  
enquiries@complete-fs.co.uk  
www.complete-fs.co.uk