


Intermediary Product Guide

Complete 
Your specialist packager distributor

 023 8045 6999

 enquiries@complete-fs.co.uk

 www.complete-fs.co.uk


dudley
your Building Society



Unique Selling Points

- No maximum age
- No minimum income
- Up to 4 applicants (utilising all incomes)
- Gifted deposits
- Lending in/into retirement permitted
- JBSP across all products - no further LTV caps applied
- Complex incomes accepted
- Latest years income considered
- Benefit incomes accepted
- Applicants residing in all countries considered
- All foreign currencies considered
- 4.5x income multiple cap (no cap on £ for £ remortgages)
- Range of construction types accepted
- New build houses up to 90% LTV/Flats up to 80%*
- No minimum equity for IO applications (sale of property permitted)

If you currently have a case ongoing and would like to change to a different product, please inform our Mortgage Admin Team via email.

If the case is currently with an underwriter the application fee of £125.00 will be charged to instruct the product switch.

*LTV product restrictions apply.



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Ex-Pat

Holiday Let

Buy to Let

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Residential Fixed

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees/Incentives/Notes	SVR Rate
10157	5.69% Two Year Fixed	5.69%	£25,000 - £1,000,000	8.6%	75%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee	8.74%
10158	5.99% Two Year Fixed	5.99%	£25,000 - £1,000,000	8.7%	90%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee	8.74%
10175	5.28% Residential Five Year Fixed (until 31/12/2029)	5.28%	£25,000 - £1,000,000	7.70%	75%	Purchase & Remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first 5 years without penalty	£999 arrangement fee	8.74%
10176	5.34% Residential Five Year Fixed (until 31/12/2029)	5.34%	£25,000 - £1,000,000	7.80%	90%	Purchase & Remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first 5 years without penalty	£999 arrangement fee	8.74%

Residential Discount

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees/Incentives/Notes	SVR Rate
13209	3.56% Two Year Discount	5.18%	£25,000 - £1,000,000	8.5%	60%	Purchase & Remortgage	ERC: 1% of the current balance for first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee	8.74%
13210	3.36% Two Year Discount	5.38%	£25,000 - £1,000,000	8.5%	75%	Purchase & Remortgage	ERC: 1% of the current balance for first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee	8.74%
13211	3.16% Two Year Discount	5.58%	£25,000 - £1,000,000	8.6%	90%	Purchase & Remortgage	ERC: 1% of the current balance for first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee	8.74%

Residential products are not eligible for ex-pat applications.

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Residential Interest Only

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees/Incentives/Notes	SVR Rate
10162	5.69% Residential Interest Only Two Year Fixed	5.69%	£25,000 - £1,000,000	8.6%	75%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee	8.74%
13197	2.75% Residential Interest Only Discount for Term	5.99%	£25,000 - £1,000,000	6.2%	75%	Purchase & Remortgage	ERC: 1% of the current balance in the first year and 0.5% for years 2 and 3 OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£499 arrangement fee	8.74%

Residential Large Loan

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees/Incentives/Notes	SVR Rate
13184	2.55% Discount for Term Large Loan	6.19%	£1,000,000 - £1,490,000	6.4%	75% (70% IO)	Purchase & Remortgage	ERC: 15% of the current balance in the first year, 10% in the second year and 0.5% in the third year OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£1,495 arrangement fee	8.74%
13185	2.45% Discount for Term Large Loan	6.29%	£1,500,000 - £1,990,000	6.6%	75% (60% IO)	Purchase & Remortgage	ERC: 15% of the current balance in the first year, 10% in the second year and 0.5% in the third year OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£2,495 arrangement fee	8.74%
13186	2.35% Discount for Term Large Loan	6.39%	£2,000,000 - £2,500,000	6.7%	60% (50% IO)	Purchase & Remortgage	ERC: 15% of the current balance in the first year, 10% in the second year and 0.5% in the third year OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£2,995 arrangement fee	8.74%

Residential products are not eligible for ex-pat applications.

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Ex-Pat Fixed

We do not require applicants to work for a multi-national company

Applications accepted from a wide range of countries

Over 160 currencies accepted

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees/Incentives/Notes	SVR Rate
10159	6.25% Expat Residential Two Year Fixed	6.25%	£25,000 - £1,500,000	8.7%	75%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.74%
10160	6.35% Expat Residential Two Year Fixed	6.35%	£25,000 - £1,500,000	8.7%	85%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.74%
25132	6.35% Expat BTL Two Year Fixed	6.35%	£25,000 - £1,000,000	9.0%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	9.24%
25133	6.35% Expat Holiday Let Two Year Fixed	6.35%	£25,000 - £1,000,000	9.0%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	9.24%
10177	5.44% Expat Residential Five Year Fixed (until 31/12/2029)	5.44%	£25,000 - £1,500,000	7.8%	75%	Purchase & Remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first 5 years without penalty	£1,999 arrangement fee	8.74%
10178	5.49% Expat Residential Five Year Fixed (until 31/12/2029)	5.49%	£25,000 - £1,500,000	7.9%	85%	Purchase & Remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first 5 years without penalty	£1,999 arrangement fee	8.74%

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Ex-Pat Fixed (continued)

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Over 160 currencies accepted

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees/Incentives/Notes	SVR Rate
25145	5.64% Expat BTL Five Year Fixed (until 31/12/2029)	5.64%	£25,000 - £1,000,000	7.8%	80%	Purchase & Remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first 5 years without penalty	£1,999 arrangement fee	9.24%
25146	5.64% Expat Holiday Let Five Year Fixed (until 31/12/2029)	5.64%	£25,000 - £1,000,000	7.8%	80%	Purchase & Remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first 5 years without penalty	£1,999 arrangement fee	9.24%



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Ex-Pat Discount for Term

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Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees/Incentives/Notes	SVR Rate
25120	2.65% Expat BTL Discount for Term	6.59%	£25,000 - £1,000,000	7.0%	70%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	9.24%
25121	2.55% Expat BTL Discount for Term	6.69%	£25,000 - £1,000,000	7.2%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	9.24%
13175	2.25% Expat Residential Discount for Term	6.49%	£25,000 - £1,500,000	6.8%	60%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.74%
13176	2.15% Expat Residential Discount for Term	6.59%	£25,000 - £1,500,000	6.9%	85%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.74%
25122	2.65% Expat Holiday Let Discount for Term	6.59%	£25,000 - £1,000,000	7.0%	70%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	9.24%
25123	2.55% Expat Holiday Let Discount for Term	6.69%	£25,000 - £1,000,000	7.2%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	9.24%

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Ex-Pat Residential Large Loan

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13187	2.25% Expat Residential Discount for Term Large Loan	6.49%	£1,000,000 - £1,490,000	6.8%	75% (70% IO)	Purchase & Remortgage	ERC: 15% of the current balance in the first year, 10% in the second year and 0.5% in the third year OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£1,495 arrangement fee	8.74%
13188	2.15% Expat Residential Discount for Term Large Loan	6.59%	£1,500,000 - £1,990,000	6.9%	75% (60% IO)	Purchase & Remortgage	ERC: 15% of the current balance in the first year, 10% in the second year and 0.5% in the third year OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£2,495 arrangement fee	8.74%
13189	2.05% Expat Residential Discount for Term Large Loan	6.69%	£2,000,000 - £2,500,000	7.0%	60% (50% IO)	Purchase & Remortgage	ERC: 15% of the current balance in the first year, 10% in the second year and 0.5% in the third year OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£2,995 arrangement fee	8.74%

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Holiday Let

Affordability based on rental yield

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees/Incentives/Notes	SVR Rate
25131	2.99% Holiday Let Discount for Term	6.25%	£25,000 - £1,000,000	6.6%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee	9.24%
25129	6.15% Holiday Let Two Year Fixed	6.15%	£25,000 - £1,000,000	9.0%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee	9.24%
25144	5.38% Holiday Let Five Year Fixed (until 31/12/2029)	5.38%	£25,000 - £1,000,000	7.6%	80%	Purchase & Remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first 5 years without penalty	£1,499 arrangement fee	9.24%

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Buy to Let

Consumer BTLs accepted

Affordability assessed on income where rental does not fit

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees/Incentives/Notes	SVR Rate
25130	2.99% BTL Discount for Term	6.25%	£25,000 - £1,000,000	6.6%	80%	Purchase & Remortgage	ERC: 1% of the current balance in the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee	9.24%
25128	6.15% BTL Two Year Fixed	6.15%	£25,000 - £1,000,000	9.0%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee	9.24%
25143	5.38% BTL Five Year Fixed (until 31/12/2029)	5.38%	£25,000 - £1,000,000	7.6%	80%	Purchase & Remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first 5 years without penalty	£1,499 arrangement fee	9.24%

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Self-Build

Flexibility to the different project stages

Modern methods of construction considered

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees/Incentives/Notes	SVR Rate
13191	2.40% Self-Build Discount for Term - Advance	6.84%	£25,000 - £1,000,000	7.2%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£1,000 arrangement fee	9.24%
13192	2.50% Self-Build Discount for Term - Arrears	6.74%	£25,000 - £1,000,000	7.1%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£1,000 arrangement fee	9.24%
13193	2.60% Eco Self-Build Discount for Term - Advance	6.64%	£25,000 - £1,000,000	7.0%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£1,000 arrangement fee	9.24%
13198	2.90% Eco Self-Build Discount for Term - Arrears	6.34%	£25,000 - £1,000,000	6.6%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£1,000 arrangement fee	9.24%

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Representative example



A mortgage of **£257,173.00** payable over **23** years on our discounted rate at **1.50%** below the Society's Residential Standard Variable Rate of **8.74%** (variable) for the mortgage term of **23** years would require **276** monthly payments of **£1,915.81** plus one initial interest payment of **£1,581.37**.

The total amount payable would be **£531,009.93** made up of the loan amount plus interest (**£273,171.93**) and Valuation fee (**£390**), CHAPS fee (**£25**), Application Fee (**£125**) and Discharge fee (**£125**).

The overall cost for comparison is **7.6%** APRC representative.



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Basic packaging requirements

The basic packaging requirements for an underwriter to review your case:

- Fully Completed Application Form on DPR
- Signed Mortgage Application Declaration/Fee Declaration
- Valuation fee (including £125 application fee). Please refer to our [Valuation Fee Scale](#)

Employed

- 1 Months most recent Bank Statement for all personal current Accounts held
- 3 Months Payslips

Self Employed

- 1 Months most recent Bank Statement for all personal current Accounts held
- 3 Months' Bank Statements for all business current Accounts (6 months if only 1 years Accounts)
- SA302's & Tax Calculations with corresponding Tax Overviews as proof of income for the last 3 years



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Ad-hoc packaging requirements

- If applicant has any other properties whatsoever, mortgaged or unencumbered (BTL/resi/holiday home) – **completed Property Schedule is required.**
- **Proof of retirement income is required** when applicant is within 10 years of desired retirement age at the time of application.
- **Proof of rental payment covering 12 months where applicable.** Bank statements are required where Tenancy is not via a Professional Letting Agent or Private Landlord's reference. A reference alone is acceptable where Tenancy is managed by Letting Agent.
- **Proof of mortgage payments**, covering 12 months, where applicable.
- Proof of Deposit.
- **Three Year's Proof of Residency** if the applicant is not on Voters Roll.
- LMS declaration form.
- **Consent to Mortgage form** is required when there will be any persons residing in the property on completion age 17 or over.
- BTL Supplementary Declaration
- Memorandum of Sale of Housing Association for all Shared Ownership cases.
- Right to Buy Notice from Council for all Right to Buy cases.



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Self-build packaging requirements

Our packaging requirements for Self-Build cases are below:

- If the applicant is not a tradesperson themselves or is a tradesperson and does not have a project supervisor, we will require a professional project manager. Confirmation will be required along with qualifications
- A firm timetable for construction of the property is required
- [Schedule of Works](#) which must include a contingency amount of 20%
- Outline planning consent for the type of property the applicant intends to build with at least two years' consent remaining is required
- Ten years' structural warranty is required. List of main providers are held on the UK Finance Handbook. Other providers may be considered subject to checks of the UK Finance handbook
- Site insurance and a copy of the insurance schedule will be required with a minimum of the following included:
 - £5 million public liability
 - £10 million employers' liability
 - Contract works (for the re-instatement value)
 - Dudley Building Society to be noted as mortgagee
- Site insurance will be accepted from a set list of providers. Other providers may be considered subject to checks of the UK Finance handbook
- Before building commences the valuer must have sight of the detailed planning and building regulations approvals. A Builders Notice will not be acceptable
- Architects' plans and specifications for the property



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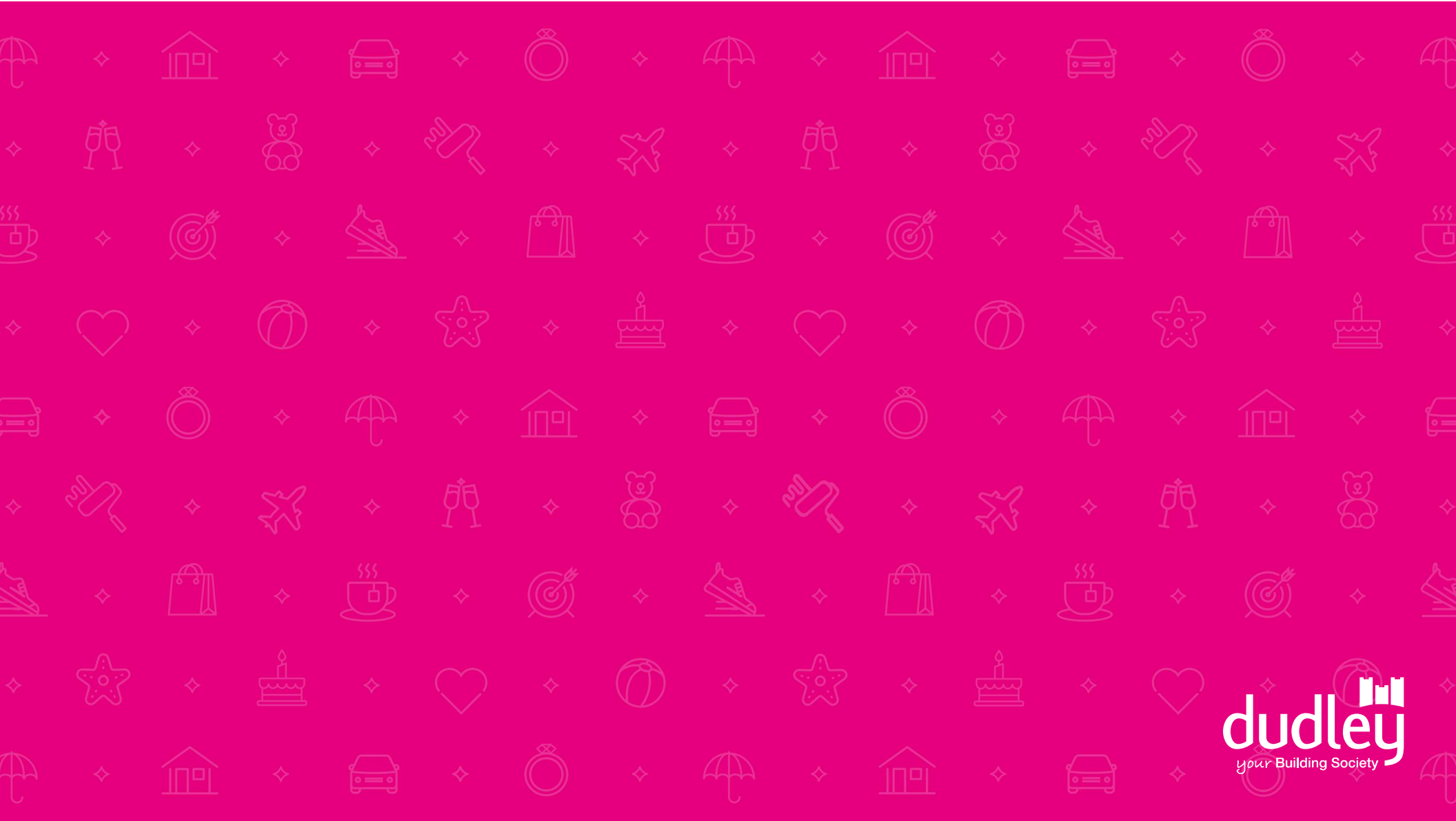
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