



## Application and Commission Fees

Complete<sup>FS</sup>

# Application Fees


For all applications other than second charge loans Complete FS will collect a £99 application fee.


On smaller first charge loans (typically less than £50,000) Complete FS may increase the application fee to £199, but this will be fully disclosed before application stage.


# Product Commission Sheet


The Gross Fee Paid by Lender is the total commission paid to Complete FS the Net Fee Paid to Regulated Broker is the income paid to the broker who is giving the advice to the borrower.

The Net Fee Paid to Non Regulated & Client Referral Service is paid to the Introducer where Complete FS is giving the advice.

			
Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging	1.50%	1.00%	0.50%

			
Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Commercial	1.50%	0.75%	0.375%

			
Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging	1.50%	1.00%	0.50%

			
Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Commercial Express	1.25%	0.70%	0.35%
All Other Products	1.25%	0.70%	0.35%

# Product Commission Sheet



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Commercial	1.00%	0.50%	0.25%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.80%	0.35%	0.18%
Residential	0.80%	0.35%	0.18%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All products	0.80%	0.40%	0.20%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.90% + £180	0.50%	0.25%
Residential & Adverse	0.90% + £180	0.50%	0.25%

# Product Commission Sheet



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging	2.00%	1.00%	0.50%
Buy to Let	1.50%	0.75%	0.375%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Secured Loans	2.00%	100% proc fee	0.50%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.80%	0.40%	0.20%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	1.25%	0.625%	0.31%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	0.80%	0.37%	0.18%

# Product Commission Sheet



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Secured Loans	2.00%	100% proc fee	0.68%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	0.80%	0.35%	0.30%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	0.85%	0.45%	0.22%
Semi Commercial	1.20%	0.60%	0.30%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	2.50%	1.25%	0.62%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging	2.00%	1.00%	0.50%

# Product Commission Sheet



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging Finance	2.00%	1.00%	0.50%
Buy to Let & Semi Commercial	1.50%	0.75%	0.38%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	0.80% Gross (£12,000 max)	0.40% to Broker (£6,000 max)	0.20%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	1.00%	0.50%	0.25%
Commercial / Semi Commercial	1.50%	0.75%	0.375%
Bridging	2.00%	1.00%	0.50%
Product Transfers	0.50%	0.35%	0.175%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Residential	0.60%	0.35%	0.18%
Residential Near Prime	0.80%	0.40%	0.20%
Buy to Let	0.70%	0.45%	0.22%
Further Advance	0.35%	0.25%	0.10%

# Product Commission Sheet

## LANDBAY

Your lending partner

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let (Club Route)	0.55%	0.50%	N/A
Buy to Let	0.85%	0.45%	0.22%

## lendinvest

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Residential	0.80%	0.40%	0.20%
Buy to Let	1.00%	0.60%	0.30%
Bridging (unreg & reg)	2.00%	1.00%	0.50%
Development	1.00%	0.50%	0.25%

## LiveMore

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	0.95%	0.50%	0.25%

## MANSFIELD BUILDING SOCIETY

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Versatility range	0.80%	0.35%	0.18%
Buy to Let	0.42%	0.20%	0.10%
Residential	0.37%	0.20%	0.10%



# Product Commission Sheet

**Moda**  
Mortgages.

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.85%	0.45%	(0.225% for a referral)

**Norton**  
finance

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Optimal	1.50%	0.75%	0.75%
All other plans	2.00%	1.00%	0.50%

**octane** capital

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging	2.00%	1.00%	0.50%

**octopus** realestate

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging	2.00%	1.25%	0.60%

**peppermoney**

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	0.80%	0.40%	0.20%

**Complete**<sup>FS</sup>

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# Product Commission Sheet

<b>PRECISE.</b>			
Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.80%	0.50%	0.25%
Residential	0.80%	0.50%	0.50%
Bridge to Let	Bridge - 0.75%	Bridge - 0.375%	Bridge - 0.19%
Bridging	2.00%	1.00%	0.50%

			
Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	1.10%	0.70%	0.20%

			
Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let / Commercial	1.50%	0.75%	0.38%

			
Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	1.00%	0.50%	0.25%
All other products	2.00%	1.00%	0.50%

# Product Commission Sheet



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.80%	0.40%	0.20%
Residential	0.80%	0.40%	0.20%
Self Build	1.00%	0.50%	0.25%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Business Credit Facility	3.50%	1.50%	0.75%
Property Investor Credit Facility	2.00%	1.00%	0.50%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Secured Loan	2.00%	100% proc fee	0.68%
Commercial	1.75%	0.875%	0.44%
BTL Non Portfolio	0.90%	0.45%	0.225%
BTL Portfolio	1.20%	0.60%	0.30%
Buy to Let	1.75%	0.875%	0.44%
Product Switch / Refinance	0.75%	0.375%	0.19%
Bridging	2.20%	1.10%	1.10%
Switch & Fix	0.50%	0.25%	0.125%

# Product Commission Sheet



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging	2.00%	1.00%	0.50%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
For Bridging Loans over £100,000	2.00%	1.00%	0.50%
For Bridging Loans under £100,000	1.50%	0.75%	0.375%
Heavy Refurb / Development Bridge	1.50%	0.75%	0.375%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Secured Loan	2.00%	100% proc fee	0.68%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging	2.00%	1.00% proc fee	0.50%
Term	1.00%	0.50% proc fee	0.25%
Dev	1.00%	0.50% proc fee	0.25%

# Product Commission Sheet

**tandem**  
bespoke mortgages

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All products	1.00%	0.55%	0.275%

THE  
FAMILY  
BUILDING  
SOCIETY

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.90%	0.50%	0.25%
Offset Mortgage	0.90%	0.50%	0.25%
Family Mortgage	0.95%	0.55%	0.275%
Residential Mortgage	0.80%	0.40%	0.20%

THE  
MORTGAGE  
LENDER  
real life lending

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Residential	0.80%	0.50%	0.25%
Buy to Let	0.85%	0.50%	0.25%
Club Route	0.60%	0.50%	N/A
Product Transfer	0.30%	0.28%	0.14%

the  
tipton  
& coseley building society

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	0.80%	0.40%	0.225%

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# Product Commission Sheet

**together.**

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging (1st & 2nd chg)	2.00%	1.00%	0.50%
Buy to Let (1st chg)	1.25%	0.625%	0.3125%
Buy to Let (2nd chg)	1.25%	1.25%	1.25%
Consumer Buy to Let	1.25% (£7.5k max)	0.625% (£3.750k max)	0.375% (£750 max)
Commercial	1.25%	0.625%	0.3125%
Residential (1st chg)	1.25% (£7.5k max)	0.625% (£3,750k max)	0.375% (£1,250 max)
Residential (2nd chg)	2.00% (£7.5k max)	2.00% (7.5k max)	2.00% (£4.5k max)



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.90%	0.45%	0.225%
Bridging	2.00%	1.00%	0.50%
Residential	0.80%	0.425%	0.20%
Residential (unencumbered)	1.00%	0.50%	0.25%
Secured Loan	2.00%	100% proc fee	0.68%
Residential Product Transfer	0.40%	0.20%	N/A

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# Product Commission Sheet



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	1.00%	0.60%	0.30%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Residential – Fixed Rates	0.75%	0.375%	0.19%
Buy to Let (1st charge)	0.90%	0.50%	0.25%
Buy to Let (1st charge Limited Edition)	0.75%	0.40%	0.20%
Bridging (standard)	2.00%	1.00%	0.50%
Bridging (£5m +)	Refer	Refer	Refer
Re-Bridging	1.50%	0.75%	0.375%
Secured Loan	2.00%	100% proc fee	0.50%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.85%	0.45%	0.22%