

# **Application and Commission Fees**



### **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.



Quick Enquiry

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.

AFFIRMATIVE			
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%
Allica Bank			
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%
<b>Alternative</b> bridging corporation			
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%
assetz capital			
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%



Marclays			
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%
Bath Building Society We're different because you are			
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%
BEVERLEY BUILDING SOCIETY			
Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulate & Client Referral Service
All products	0.80%	0.40%	0.20%
Bluestone.			
Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulate & Client Referral Service
Buy to Let	0.90% + £180	0.50%	0.25%
Residential & Adverse	0.90% + £180	0.50%	0.25%



Castle Trust Bank			
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%
Central <b>Trust</b> *			
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%
<b>Digital</b> 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	1.25%	0.625%	0.31%
<b>dudley</b> 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%	0.37%	0.18%
All Products	0.80%	0.37%	0.18%



			EQUIFINANCE
Paid to Net Fee Paid to Non Regu d Broker & Client Referral Servi		Gross Fee Paid b Lender	Product
roc fee 0.68%	100	2.00%	Secured Loans
			Fleet Mortgages
Paid to Net Fee Paid to Non Regu d Broker & Client Referral Servi		Gross Fee Paid b Lender	Product
5% 0.275%		0.85%	All Products
			Foundation Home Loans
Paid to Net Fee Paid to Non Regu d Broker & Client Referral Servi		Gross Fee Paid b Lender	Product
5% 0.22%		0.85%	All Products
5% 0.30%		1.50%	Semi Commercial
			Funding Circle
Paid to Net Fee Paid to Non Regu d Broker & Client Referral Servi		Gross Fee Paid b Lender	Product G
5% 0.62%		2.50%	All Products
			Glenhawk
Paid to Net Fee Paid to Non Regu d Broker & Client Referral Servi		Gross Fee Paid b Lender	Product G
0% 0.50%		2.00%	Bridging
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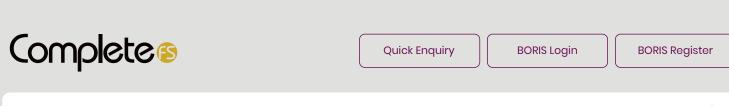
🌖 НТВ			
Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging Finance	2.00%	1.00%	0.50%
Buy to Let & Semi Commercial	1.50%	0.75%	0.38%
Hinckley & Rugby			
Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net 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%
InterBay Gold Key Partner			
Dueduet			
Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let			
	Lender	Regulated Broker	& Client Referral Service
Buy to Let	Lender 1.00%	Regulated Broker 0.50%	& Client Referral Service 0.25%
Buy to Let Commercial / Semi Commercial	Lender 1.00% 1.50%	Regulated Broker 0.50% 0.75%	& Client Referral Service 0.25% 0.375%
Buy to Let Commercial / Semi Commercial Bridging	Lender 1.00% 1.50% 2.00%	Regulated Broker 0.50% 0.75% 1.00%	& Client Referral Service 0.25% 0.375% 0.50%
Buy to Let Commercial / Semi Commercial Bridging Product Transfers	Lender 1.00% 1.50% 2.00%	Regulated Broker 0.50% 0.75% 1.00%	& Client Referral Service 0.25% 0.375% 0.50%

 Residential
 0.80%
 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%



### 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%
Product Transfer	0.35%	0.32%	0.16%

### 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	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& 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%



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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%

Moda Mortgages.

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

# Norton

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%

### Soctane capital

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



octopus real estate			
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%
<b>pepper</b> money			
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%
PRECISE.			
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%
quantum			
Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated

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



RedwoodBank.			
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%
Roma			
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%
Saffron 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	0.80%	0.40%	0.20%
Residential	0.80%	0.40%	0.20%
Self Build	1.00%	0.50%	0.25%
A CELINA			

### **▲** SELINA

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



Shawbrook

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

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



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

tandem bespoke mortgages

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

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%

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



* 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%

## 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	0.40%	0.35%	0.175%
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



Quick Enquiry

BORIS Login

**BORIS Register** 

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Vida			
Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	1.10%	0.65%	0.325%
Products Transfers	0.40%	0.35%	0.175%

### 🕕 West One

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%

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

