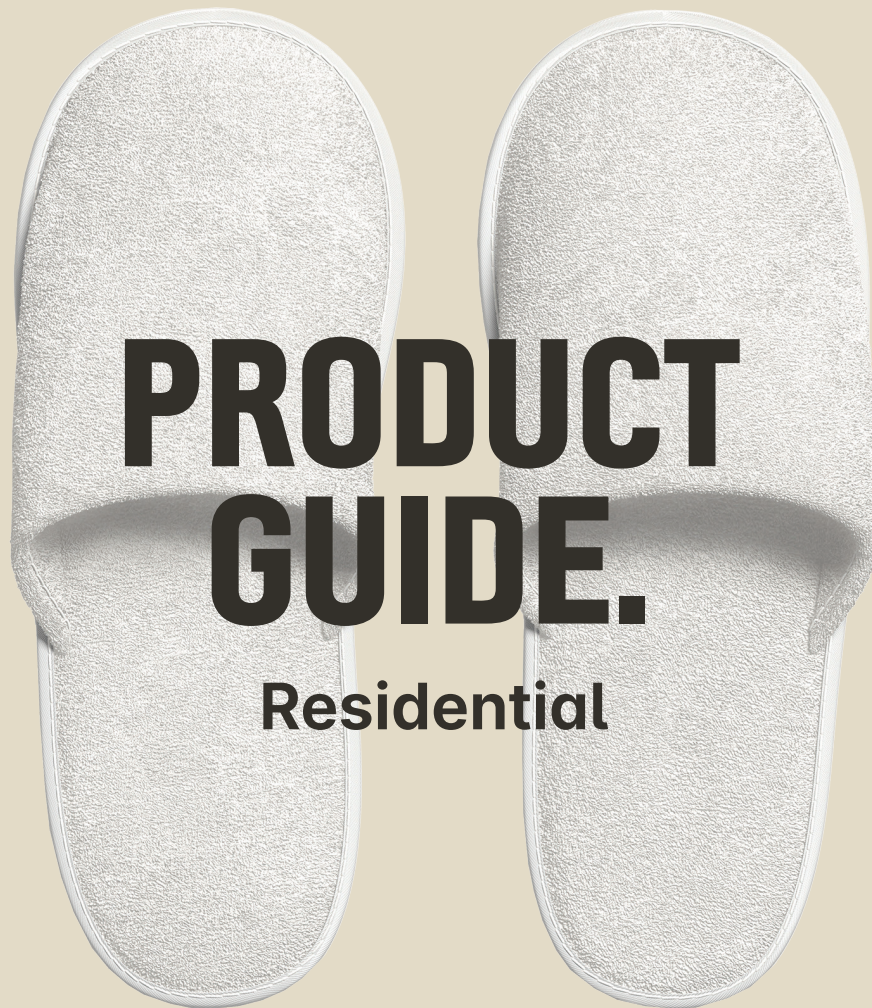


Intermediaries only.
Correct as of: 31 March 2025



PRODUCT GUIDE.

Residential

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PRECISE.

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LIMITED EDITION PRODUCTS.

Tier	LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
								Core	DMP
0	75%	3-year fixed	4.89%	1.00%	-	BBR + 3.00%	4%, 3%, 3%	CBL21	DNE55
		5-year fixed	4.89%	1.00%	-	BBR + 3.00%	4%, 4%, 3%, 3%, 2%	CBL22	DNE56
	85%	3-year fixed	5.29%	1.00%	-	BBR + 3.00%	4%, 3%, 3%	CBL23	DNE57
		5-year fixed	5.09%	1.00%	-	BBR + 3.00%	4%, 4%, 3%, 3%, 2%	CBL24	DNE58
1	75%	3-year fixed	5.09%	1.00%	-	BBR + 3.00%	4%, 3%, 3%	CBL25	DNE59
		5-year fixed	5.09%	1.00%	-	BBR + 3.00%	4%, 4%, 3%, 3%, 2%	CBL26	DNE60
	85%	3-year fixed	5.49%	1.00%	-	BBR + 3.00%	4%, 3%, 3%	CBL27	DNE61
		5-year fixed	5.29%	1.00%	-	BBR + 3.00%	4%, 4%, 3%, 3%, 2%	CBL28	DNE62
2	75%	3-year fixed	5.29%	1.00%	-	BBR + 3.00%	4%, 3%, 3%	CBL29	DNE63
		5-year fixed	5.39%	1.00%	-	BBR + 3.00%	4%, 4%, 3%, 3%, 2%	CBL30	DNE64
	85%	3-year fixed	5.69%	1.00%	-	BBR + 3.00%	4%, 3%, 3%	CBL31	DNE65
		5-year fixed	5.59%	1.00%	-	BBR + 3.00%	4%, 4%, 3%, 3%, 2%	CBL32	DNE66
3	75%	3-year fixed	5.49%	1.00%	-	BBR + 3.00%	4%, 3%, 3%	CBL33	DNE67
		5-year fixed	5.59%	1.00%	-	BBR + 3.00%	4%, 4%, 3%, 3%, 2%	CBL34	DNE68
	85%	3-year fixed	6.29%	1.00%	-	BBR + 3.00%	4%, 3%, 3%	CBL35	DNE69
		5-year fixed	6.09%	1.00%	-	BBR + 3.00%	4%, 4%, 3%, 3%, 2%	CBL36	DNE70
4	75%	3-year fixed	5.64%	1.00%	-	BBR + 3.00%	4%, 3%, 3%	CBL37	DNE71
		5-year fixed	5.74%	1.00%	-	BBR + 3.00%	4%, 4%, 3%, 3%, 2%	CBL38	DNE72
	85%	3-year fixed	6.44%	1.00%	-	BBR + 3.00%	4%, 3%, 3%	CBL39	DNE73
		5-year fixed	6.24%	1.00%	-	BBR + 3.00%	4%, 4%, 3%, 3%, 2%	CBL40	DNE74
5	75%	3-year fixed	5.74%	1.00%	-	BBR + 3.00%	4%, 3%, 3%	CBL41	DNE75
		5-year fixed	5.84%	1.00%	-	BBR + 3.00%	4%, 4%, 3%, 3%, 2%	CBL42	DNE76
	80%	3-year fixed	6.19%	1.00%	-	BBR + 3.00%	4%, 3%, 3%	CBL43	DNE77
		5-year fixed	6.09%	1.00%	-	BBR + 3.00%	4%, 4%, 3%, 3%, 2%	CBL44	DNE78

PRECISE.

TIER 0 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
75%	2-year fixed	5.14%	£1,495	-	4%, 3%	BBR + 3.00%	CBL45	DNE79
		5.54%	£0	-	4%, 3%	BBR + 3.00%	CBL46	DNE80
	5-year fixed	5.09%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBL47	DNE81
		5.24%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBL48	DNE82
85%	2-year fixed	5.39%	£1,495	-	4%, 3%	BBR + 3.00%	CBL49	DNE83
		5.79%	£0	-	4%, 3%	BBR + 3.00%	CBL50	DNE84
	5-year fixed	5.29%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBL51	DNE85
		5.44%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBL52	DNE86
90%	2-year fixed	5.94%	£1,495	-	4%, 3%	BBR + 3.25%	CBL53	-
		6.34%	£0	-	4%, 3%	BBR + 3.25%	CBL54	-
	5-year fixed	5.84%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBL55	-
		5.99%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBL56	-
95%	2-year fixed	6.34%	£1,495	-	4%, 3%	BBR + 3.25%	CBL57	-
		6.74%	£0	-	4%, 3%	BBR + 3.25%	CBL58	-
	5-year fixed	6.44%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBL59	-
		6.59%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBL60	-

PRECISE.

TIER 1 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
75%	2-year fixed	5.34%	£1,495	-	4%, 3%	BBR + 3.00%	CBL61	DNE87
		5.74%	£0	-	4%, 3%	BBR + 3.00%	CBL62	DNE88
	5-year fixed	5.29%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBL63	DNE89
		5.44%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBL64	DNE90
85%	2-year fixed	5.59%	£1,495	-	4%, 3%	BBR + 3.00%	CBL65	DNE91
		5.99%	£0	-	4%, 3%	BBR + 3.00%	CBL66	DNE92
	5-year fixed	5.49%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBL67	DNE93
		5.64%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBL68	DNE94
90%	2-year fixed	6.09%	£1,495	-	4%, 3%	BBR + 3.25%	CBL69	-
		6.49%	£0	-	4%, 3%	BBR + 3.25%	CBL70	-
	5-year fixed	5.99%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBL71	-
		6.14%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBL72	-
95%	2-year fixed	6.49%	£1,495	-	4%, 3%	BBR + 3.25%	CBL73	-
		6.89%	£0	-	4%, 3%	BBR + 3.25%	CBL74	-
	5-year fixed	6.59%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBL75	-
		6.74%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBL76	-

TIER 2 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
75%	2-year fixed	5.54%	£1,495	-	4%, 3%	BBR + 3.00%	CBL77	DNE95
		5.94%	£0	-	4%, 3%	BBR + 3.00%	CBL78	DNE96
	5-year fixed	5.49%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBL79	DNE97
		5.64%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBL80	DNE98
85%	2-year fixed	5.79%	£1,495	-	4%, 3%	BBR + 3.00%	CBL81	DNE99
		6.19%	£0	-	4%, 3%	BBR + 3.00%	CBL82	DNF01
	5-year fixed	5.69%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBL83	DNF02
		5.84%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBL84	DNF03
90%	2-year fixed	6.24%	£1,495	-	4%, 3%	BBR + 3.50%	CBL85	-
		6.64%	£0	-	4%, 3%	BBR + 3.50%	CBL86	-
	5-year fixed	6.14%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBL87	-
		6.29%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBL88	-
95%	2-year fixed	6.64%	£1,495	-	4%, 3%	BBR + 3.50%	CBL89	-
		7.04%	£0	-	4%, 3%	BBR + 3.50%	CBL90	-
	5-year fixed	6.74%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBL91	-
		6.89%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBL92	-

PRECISE.

TIER 3 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code	
							Core	DMP
75%	2-year fixed	5.74%	£1,495	-	4%, 3%	BBR + 3.00%	CBL93	DNF04
		6.14%	£0	-	4%, 3%	BBR + 3.00%	CBL94	DNF05
	5-year fixed	5.69%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBL95	DNF06
		5.84%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBL96	DNF07
85%	2-year fixed	6.39%	£1,495	-	4%, 3%	BBR + 3.00%	CBL97	DNF08
		6.79%	£0	-	4%, 3%	BBR + 3.00%	CBL98	DNF09
	5-year fixed	6.19%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBL99	DNF10
		6.34%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM01	DNF11
90%	2-year fixed	6.79%	£1,495	-	4%, 3%	BBR + 3.50%	CBM02	-
		7.19%	£0	-	4%, 3%	BBR + 3.50%	CBM03	-
	5-year fixed	6.59%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBM04	-
		6.74%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBM05	-
95%	2-year fixed	7.19%	£1,495	-	4%, 3%	BBR + 3.50%	CBM06	-
		7.59%	£0	-	4%, 3%	BBR + 3.50%	CBM07	-
	5-year fixed	7.19%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBM08	-
		7.34%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBM09	-

PRECISE.

TIER 4 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code	
							Core	DMP
75%	2-year fixed	5.89%	£1,495	-	4%, 3%	BBR + 3.00%	CBM10	DNF12
		6.29%	£0	-	4%, 3%	BBR + 3.00%	CBM11	DNF13
	5-year fixed	5.84%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM12	DNF14
		5.99%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM13	DNF15
85%	2-year fixed	6.54%	£1,495	-	4%, 3%	BBR + 3.00%	CBM14	DNF16
		6.94%	£0	-	4%, 3%	BBR + 3.00%	CBM15	DNF17
	5-year fixed	6.34%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM16	DNF18
		6.49%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM17	DNF19

TIER 5 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code	
							Core	DMP
75%	2-year fixed	5.99%	£1,495	-	4%, 3%	BBR + 3.00%	CBM18	DNF20
		6.39%	£0	-	4%, 3%	BBR + 3.00%	CBM19	DNF21
	5-year fixed	5.94%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM20	DNF22
		6.09%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM21	DNF23
80%	2-year fixed	6.29%	£1,495	-	4%, 3%	BBR + 3.00%	CBM22	DNF24
		6.69%	£0	-	4%, 3%	BBR + 3.00%	CBM23	DNF25
	5-year fixed	6.19%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM24	DNF26
		6.34%	£0	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM25	DNF27

CORE AND DMP KEY CRITERIA .

ACCEPTABLE ADVERSE.

Defaults, CCJs or secured arrears recorded 3 months before application are not accepted.

Tier 0 products

Defaults: 0 in 24 months

CCJ: 0 in 72 months

Mortgage and secured loan arrears: 0 in 12 months, 1 in 36 months (worst status)

Unsecured arrears: 1 in 12, 2 in 36 months

Tier 1 and tier 2 products

Defaults: 0 in 24 months

CCJ: 0 in 24 months

Mortgage and secured loan arrears: 0 in 12 months, 1 in 36 months (worst status)

Unsecured arrears: Not counted but may affect credit score

Tier 3 and tier 4 products

Defaults: 2 in 24 months (max £1,500 in 12 months, unlimited thereafter)

CCJ: 1 in 24 months (max £1,000 in 12 months or £2,500 in 24 months)

Mortgage and secured loan arrears: 1 in 12 months, 3 in 36 months (worst status)

Unsecured arrears: Not counted but may affect credit score

Tier 5 products

Defaults: 5 in 24 months

CCJ: 3 in 24 months

Mortgage and secured loan arrears: 1 in 12 months, 3 in 36 months (worst status)

Unsecured arrears: Not counted but may affect credit score

DMPs

Accepted on core products if satisfied more than 36 months ago. Accepted on DMP products if active or satisfied less than 36 months ago. DMPs must have been active for a minimum of 12 months. No minimum period of activity for satisfied DMPs. Debt Arrangement Schemes (DAS) accepted and treated in the same way as a DMP.

LOAN AMOUNTS AND LTV LIMITS.

Min loan size: £25,001

Max loan sizes:

Capital Repayment:

£5m up to **85% LTV**

£3m up to **90% LTV**

£2m up to **95% LTV**

Interest only:

£1m up to **65% LTV**

Part and Part*:

£1m up to **70% LTV**

£750K up to **75% LTV**

Minimum loan size on 95% is £50,000

Remortgages with Debt Consolidation is limited to 90% LTV

DMP Products is limited to 85% LTV

Studio Flats: Purchase and Remortgage is limited up to 70% LTV

New Build: Purchase and Remortgage is limited up to 85% LTV

***Noting:** Interest only element cannot exceed 50% LTV

APPLICANT.

Min age: 21 years

Max age: 75 where proof of retirement is supplied

Max number of applicants: 2

Min income: £15,000 (primary applicant)

BANK OF ENGLAND BASE RATE (BBR) REVERSION RATE.

BBR reversion rates are variable rates linked to the Bank of England base rate.

BBR reversion rates have a floor. This means that if BBR were to fall to 0.00% or less the rate payable will be 0.00% plus the agreed set percentage above BBR. This means that the rate payable will never go below 0.00% plus the additional percentage rate.

REPAYMENT METHODS.

Capital repayment: Max up to 95% LTV

Interest only: Max 65% LTV

Part and part: Max 75% LTV, interest only element cannot exceed 50% LTV

Affordability calculated on the selected repayment method. If an interest only element applies, a suitable repayment vehicle must be in place.

Suitable repayment vehicles:

- Sale of the mortgaged property
- Sale of an additional property
- Savings or investments
- Pension

The value of the repayment vehicle at application must cover the interest only loan amount (inclusive of fees) at mortgage term end.

TERM.

Min: 5 years

Max: 35 years

RIGHT TO BUY.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	2-year fixed	7.44%	No fee	Up to 90% of discounted purchase price (plus lender fees)	4%, 3%	BBR + 2.25%	RTB93
	5-year fixed	6.79%	No fee		4%, 4%, 3%, 3%, 2%	BBR + 3.50%	RTB94
	2-year fixed	7.54%	No fee	Up to 100% of discounted purchase price (plus lender fees)	4%, 3%	BBR + 2.25%	RTB95
	5-year fixed	6.89%	No fee		4%, 4%, 3%, 3%, 2%	BBR + 3.50%	RTB96

HELP TO BUY PURCHASE.

WALES ONLY.

All products shown below are available for new build properties on the Help to Buy Wales equity loan scheme. Maximum loan and LTV are determined by the amount of the equity loan.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	2-year fixed	7.54%	No fee	Refund of valuation (max £630)	4%, 3%	BBR + 2.25%	HBB79
	5-year fixed	6.79%	No fee		4%, 4%, 3%, 3%, 2%	BBR + 3.50%	HBB80

HELP TO BUY REMORTGAGE.

ENGLAND, WALES AND SCOTLAND.

All products shown below are available for properties originally purchased on any Help to Buy equity loan scheme. Maximum loan and LTV are determined by the amount of the equity loan.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	2-year fixed	7.54%	No fee	Refund of valuation (max £630)	4%, 3%	BBR + 2.25%	HBB81
	5-year fixed	6.79%	No fee		4%, 4%, 3%, 3%, 2%	BBR + 3.50%	HBB82

RIGHT TO BUY AND HELP TO BUY KEY CRITERIA.

ACCEPTABLE ADVERSE.

Defaults: 0 in 24 months

CCJ: 0 in 24 months

Mortgage and secured loan arrears: 0 in 12 months, 1 in 36 months (worst status)

Unsecured arrears: Not counted but may affect credit score

DMPs/DASs: 0 in 36 months

Applicant must not have any defaults, CCJs or secured arrears recorded in the three months before application.

LOAN AMOUNTS AND LTV LIMITS.

Min loan size: £25,001

Max loan sizes:

Right to Buy (purchase only):

£750,000 up to 75% LTV

Help to Buy Wales (Purchase): £225,000 up to 75% LTV

Help to Buy England, Wales and Scotland (Remortgage):

£750,000 up to 75%LTV

APPLICANT.

Min age: 21 years

Max age: 75 where proof of retirement is supplied

Max number of applicants: 2

Min income: £15,000 (primary applicant)

BANK OF ENGLAND BASE RATE (BBR) REVERSION RATE.

BBR reversion rates are variable rates linked to the Bank of England base rate.

BBR reversion rates have a floor. This means that if BBR were to fall to 0.00% or less the rate payable will be 0.00% plus the agreed set percentage above BBR. This means that the rate payable will never go below 0.00% plus the additional percentage rate.

REPAYMENT METHODS.

Capital and interest only.

TERM.

Min: 5 years

Max: 35 years

RIGHT TO BUY ELIGIBILITY.

Available for house purchases in England only, flats are not acceptable.

Products available at both 90% and 100% of the discounted purchase price (plus lender fees) provided the loan doesn't exceed 75% of the open market value of the property, as determined by one of our panel surveyors.

Only Right to Buy schemes operated by recognised local authorities or housing associations are acceptable. Standard lending criteria applies in addition to the requirements detailed above.

Visit <https://www.gov.uk/right-to-buy-buying-your-council-home> for more information on eligibility.

HELP TO BUY ELIGIBILITY.

Help to Buy purchase (Wales)

Maximum property value: £300,000

Customers will need to provide a minimum 5% deposit from their own resources.

Help to Buy remortgage (England, Scotland, Wales)

We accept applications on the Help to Buy England 2021-2023, Help to Buy Wales and Help to Buy Scotland shared equity schemes.

For full details of the Help to Buy schemes visit:

- <https://www.gov.uk/help-to-buy-equity-loan> for England
- <https://gov.wales/help-buy-wales> for Wales or
- <https://www.mygov.scot/help-to-buy> for Scotland.

FEES AND CHARGES.

Valuation fee scale

Property value	Standard valuation fee	Homebuyers report fee
£100,000	£370	£570
£150,000	£410	£600
£200,000	£445	£650
£250,000	£465	£705
£300,000	£485	£770
£350,000	£525	£815
£400,000	£560	£900
£450,000	£590	£955
£500,000	£630	£1,045
£600,000	£695	£1,105
£700,000	£750	£1,155
£800,000	£810	£1,205
£900,000	£920	£1,255
£1,000,000	£975	£1,405
£1,000,000+	Contact us for details.	

OTHER FEES.

Standard valuation and assessment fee is payable on application to Precise Mortgages for all products. The amount charged includes both fees. The valuation fee is refundable if the valuation is not carried out.

Telegraphic transfer fee: £25

Redemption administration fee: £40

All fees include VAT (where applicable).

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format.

Precise Mortgages is a trading name of Charter Court Financial Services Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Firm Reference Number 494549). Registered in England and Wales with company number 06749498. Registered office: 2 Charter Court, Broadlands, Wolverhampton WV10 6TD.

PRECISE.

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