Intermediaries only. Correct as of: 28 May 2025

PRODUCT GUIDE. Residential

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LIMITED EDITION PRODUCTS.

Tier	LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
		2-year fixed	4.89%	1.00%	-	4%, 3%	BBR + 3.00%	CBM54
	75%	3-year fixed	4.99%	1.00%	-	4%, 3%, 3%	BBR + 3.00%	CBM55
0		5-year fixed	4.74%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM56
0		2-year fixed	5.29%	1.00%	-	4%, 3%	BBR + 3.00%	CBM57
	85%	3-year fixed	5.39%	1.00%	-	4%, 3%, 3%	BBR + 3.00%	CBM58
		5-year fixed	5.14%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM59
		2-year fixed	5.09%	1.00%	-	4%, 3%	BBR + 3.00%	CBM60
	75%	3-year fixed	5.19%	1.00%	-	4%, 3%, 3%	BBR + 3.00%	CBM61
		5-year fixed	4.94%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM62
1		2-year fixed	5.49%	1.00%	-	4%, 3%	BBR + 3.00%	CBM63
	85%	3-year fixed	5.59%	1.00%	-	4%, 3%, 3%	BBR + 3.00%	CBM64
		5-year fixed	5.34%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM65
		2-year fixed	5.19%	1.00%	-	4%, 3%	BBR + 3.00%	CBM66
	75%	3-year fixed	5.29%	1.00%	-	4%, 3%, 3%	BBR + 3.00%	CBM67
		5-year fixed	5.04%	1.00%	_	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM68
2		2-year fixed	5.59%	1.00%	-	4%, 3%	BBR + 3.00%	CBM69
	85%	3-year fixed	5.69%	1.00%	-	4%, 3%, 3%	BBR + 3.00%	CBM70
		5-year fixed	5.44%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM71

LIMITED EDITION PRODUCTS.

Tier	LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code		
		2-year fixed	5.44%	1.00%	-	4%, 3%	BBR + 3.00%	CBM72		
	75%	3-year fixed	5.54%	1.00%	-	4%, 3%, 3%	BBR + 3.00%	CBM73		
		5-year fixed	5.29%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM74		
3		2-year fixed	5.84%	1.00%	-	4%, 3%	BBR + 3.00%	CBM75		
	85%	3-year fixed	5.94%	1.00%	-	4%, 3%, 3%	BBR + 3.00%	CBM76		
		5-year fixed	5.69%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM77		
	75%			2-year fixed	5.69%	1.00%	-	4%, 3%	BBR + 3.00%	CBM78
		3-year fixed	5.79%	1.00%	-	4%, 3%, 3%	BBR + 3.00%	CBM79		
		5-year fixed	5.54%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM80		
4	85%	2-year fixed	6.09%	1.00%	-	4%, 3%	BBR + 3.00%	CBM81		
		3-year fixed	6.19%	1.00%	-	4%, 3%, 3%	BBR + 3.00%	CBM82		
		5-year fixed	5.94%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM83		
		2-year fixed	5.84%	1.00%	-	4%, 3%	BBR + 3.00%	CBM84		
	75%	3-year fixed	5.94%	1.00%	_	4%, 3%, 3%	BBR + 3.00%	CBM85		
_		5-year fixed	5.69%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM86		
5		2-year fixed	6.24%	1.00%	-	4%, 3%	BBR + 3.00%	CBM87		
	80%	3-year fixed	6.34%	1.00%	-	4%, 3%, 3%	BBR + 3.00%	CBM88		
		5-year fixed	6.09%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM89		

TIER 0 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
	2-year fixed	5.14%	£1,495	-	4%, 3%	BBR + 3.00%	CBM90
75%	2 year lived	5.74%	£0	Refund of valuation (max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBM91
/3/0	5-year fixed	4.94%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM92
	5-year fixed	5.19%	£0	Refund of valuation (max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM93
		5.54%	£1,495	-	4%, 3%	BBR + 3.00%	CBM94
	2-year fixed	6.14%	£0	Refund of valuation (max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBM95
85%	5-year fixed	5.34%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM96
		5.59%	£0	Refund of valuation (max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBM97
	2-year fixed	5.94%	£1,495	-	4%, 3%	BBR + 3.25%	CBM98
0.001/		6.54%	£0	Refund of valuation (max £630) + £300 cashback	4%, 3%	BBR + 3.25%	CBM99
90%	Everfixed	5.74%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBN01
	5-year fixed	5.99%	£0	Refund of valuation (max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBN02
		6.34%	£1,495	Min loan £75,000	4%, 3%	BBR + 3.25%	CBN03
95%	2-year fixed	6.94%	£0	Refund of valuation (max £630) + £300 cashback, min loan £50,000	4%, 3%	BBR + 3.25%	CBN04
0070	5-year fixed	6.14%	£1,495	Min loan £75,000	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBN05
		6.39%	£0	Refund of valuation (max £630) + £300 cashback, min loan £50,000	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBN06

TIER 1 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
		5.34%	£1,495	-	4%, 3%	BBR + 3.00%	CBN07
75%	2-year fixed	5.94%	£0	Refund of valuation (max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBN08
75%	E we are fixed	5.14%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN09
	5-year fixed	5.39%	£0	Refund of valuation (max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN10
	2 year fixed	5.74%	£1,495	-	4%, 3%	BBR + 3.00%	CBN11
05%	2-year fixed	6.34%	£0	Refund of valuation (max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBN12
85%	5-year fixed	5.54%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN13
		5.79%	£0	Refund of valuation (max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN14
	2-year fixed	6.14%	£1,495	-	4%, 3%	BBR + 3.25%	CBN15
0.0%		6.74%	£0	Refund of valuation (max £630) + £300 cashback	4%, 3%	BBR + 3.25%	CBN16
90%	E year fired	5.94%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBN17
	5-year fixed	6.19%	£0	Refund of valuation (max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBN18
		6.54%	£1,495	Min loan £75,000	4%, 3%	BBR + 3.25%	CBN19
95%	2-year fixed	7.14%	£0	Refund of valuation (max £630) + £300 cashback, min loan £50,000	4%, 3%	BBR + 3.25%	CBN20
93%	5-year fixed	6.34%	£1,495	Min loan £75,000	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBN21
		6.59%	£0	Refund of valuation (max £630) + £300 cashback, min loan £50,000	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBN22

TIER 2 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
	2-year fixed	5.44%	£1,495	-	4%, 3%	BBR + 3.00%	CBN23
750/	2 year nixea	6.04%	£0	Refund of valuation (max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBN24
75%	E fina d	5.24%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN25
	5-year fixed	5.49%	£0	Refund of valuation (max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN26
	Queenfined	5.84%	£1,495	-	4%, 3%	BBR + 3.00%	CBN27
85%	2-year fixed	6.44%	£0	Refund of valuation (max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBN28
05%	E waar fiyad	5.64%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN29
	5-year fixed	5.89%	£0	Refund of valuation (max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN30
	2-year fixed	6.24%	£1,495	-	4%, 3%	BBR + 3.50%	CBN31
0.0%		6.84%	£0	Refund of valuation (max £630) + £300 cashback	4%, 3%	BBR + 3.50%	CBN32
90%	E year fixed	6.04%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBN33
	5-year fixed	6.29%	£0	Refund of valuation (max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBN34
	0	6.64%	£1,495	Min loan £75,000	4%, 3%	BBR + 3.50%	CBN35
95%	2-year fixed	7.24%	£0	Refund of valuation (max £630) + £300 cashback, min loan £50,000	4%, 3%	BBR + 3.50%	CBN36
3370	5-year fixed	6.44%	£1,495	Min loan £75,000	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBN37
		6.69%	£0	Refund of valuation (max £630) + £300 cashback, min loan £50,000	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBN38

TIER 3 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
	2-year fixed	5.69%	£1,495	-	4%, 3%	BBR + 3.00%	CBN39
	z-yeur iikeu	6.29%	£0	Refund of valuation (max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBN40
75%	E year fixed	5.49%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN41
	5-year fixed	5.74%	£0	Refund of valuation (max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN42
		6.09%	£1,495	-	4%, 3%	BBR + 3.00%	CBN43
05%	2-year fixed	6.69%	£0	Refund of valuation (max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBN44
85%	5-year fixed	5.89%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN45
		6.14%	£0	Refund of valuation (max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN46
	2-year fixed	6.49%	£1,495	-	4%, 3%	BBR + 3.50%	CBN47
0.00%		7.09%	£0	Refund of valuation (max £630) + £300 cashback	4%, 3%	BBR + 3.50%	CBN48
90%	E year fixed	6.29%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBN49
	5-year fixed	6.54%	£0	Refund of valuation (max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBN50
		6.89%	£1,495	Min loan £75,000	4%, 3%	BBR + 3.50%	CBN51
05%	2-year fixed	7.49%	£0	Refund of valuation (max £630) + £300 cashback, min loan £50,000	4%, 3%	BBR + 3.50%	CBN52
95%	5-year fixed	6.69%	£1,495	Min loan £75,000	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBN53
		6.94%	£0	Refund of valuation (max £630) + £300 cashback, min loan £50,000	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBN54

TIER 4 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
	2 year fixed	5.94%	£1,495	-	4%, 3%	BBR + 3.00%	CBN55
75%	2-year fixed	6.54%	£0	Refund of valuation (max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBN56
/3/0	E year fixed	5.74%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN57
	5-year fixed	5.99%	£0	Refund of valuation (max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN58
	O fire al	6.34%	£1,495	-	4%, 3%	BBR + 3.00%	CBN59
05%	2-year fixed	6.94%	£0	Refund of valuation (max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBN60
85%	5-year fixed	6.14%	£1,495	_	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN61
		6.39%	£0	Refund of valuation (max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN62



TIER 5 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
	2 year fixed	6.09%	£1,495	-	4%, 3%	BBR + 3.00%	CBN63
75%	2-year fixed	6.69%	£0	Refund of valuation (max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBN64
/3/0	E year fixed	5.89%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN65
	5-year fixed	6.14%	£0	Refund of valuation (max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN66
						1	
	Queensfixed	6.49%	£1,495	-	4%, 3%	BBR + 3.00%	CBN67
20%	2-year fixed	7.09%	£0	Refund of valuation (max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBN68
80%	5-year fixed	6.29%	£1,495	_	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN69
		6.54%	£0	Refund of valuation (max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBN70



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 (unless otherwise specified)

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** 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% \mbox{LTV}

New Build: Purchase and Remortgage is limited up to $85\%\ \text{LTV}$

*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
	2-year fixed	7.44%	£0	Up to 90% of discounted purchase price (plus lender fees)	4%, 3%	BBR + 2.25%	RTB93
75%	5-year fixed	6.79%	£0		4%, 4%, 3%, 3%, 2%	BBR + 3.50%	RTB94
75%	2-year fixed	7.54%	£0	Up to 100% of discounted purchase price (plus lender fees)	4%, 3%	BBR + 2.25%	RTB95
	5-year fixed	6.89%	£0		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%	£0	Refund of valuation (max £630)	4%, 3%	BBR + 2.25%	HBB79
75%	5-year fixed	6.79%	£0		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%	£0	Refund of valuation (max £630)	4%, 3%	BBR + 2.25%	HBB81
	5-year fixed	6.79%	£0		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 <u>https://www.gov.uk/right-to-buy-buying-your-council-home</u> 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:

- <u>https://www.gov.uk/help-to-buy-equity-loan</u> for England
- https://gov.wales/help-buy-wales for Wales or
- <u>https://www.mygov.scot/help-to-buy</u> 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+	Refer to the residential calculator.		

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.

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