

Intermediary Product Guide

Complete 
Your specialist package distributor

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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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[Our Product Range](#)



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
13212	3.25% Two Year Discount	4.94%	£25,000 – £1,000,000	7.90%	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	8.19%
13213	3.15% Two Year Discount	5.04%	£25,000 – £1,000,000	7.90%	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	8.19%
13214	2.85% Two Year Discount	5.34%	£25,000 – £1,000,000	8.00%	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	8.19%

Residential products are not eligible for ex-pat applications.

*CHAPS fee (£25), Application fee (£125), Discharge fee (£125) and Valuation fee (variable – see Valuation Fee Scale on our website) are payable on all products.



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Our Product Range



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
13197	2.75% Residential Interest Only Discount for Term	5.44%	£25,000 – £1,000,000	5.60%	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	8.19%

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	5.64%	£1,000,000 – £1,490,000	5.90%	75% (70% IO)	Purchase & Remortgage	ERC: 1.5% of the current balance in the first year, 1.0% 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	8.19%
13185	2.45% Discount for Term Large Loan	5.74%	£1,500,000 – £1,990,000	6.00%	75% (60% IO)	Purchase & Remortgage	ERC: 1.5% of the current balance in the first year, 1.0% 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	8.19%
13186	2.35% Discount for Term Large Loan	5.84%	£2,000,000 – £2,500,000	6.10%	60% (50% IO)	Purchase & Remortgage	ERC: 1.5% of the current balance in the first year, 1.0% 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	8.19%

Residential products are not eligible for ex-pat applications.

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Ex-Pat Discount

- 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
25161	2.99% Expat BTL Two Year Discount	5.70%	£25,000 – £1,000,000	8.50%	70%	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	£999 arrangement fee	8.69%
25162	2.79% Expat BTL Two Year Discount	5.90%	£25,000 – £1,000,000	8.60%	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	£999 arrangement fee	8.69%
13215	2.64% Expat Residential Two Year Discount	5.55%	£25,000 – £1,500,000	8.10%	60%	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	£999 arrangement fee	8.19%
13216	2.44% Expat Residential Two Year Discount	5.75%	£25,000 – £1,500,000	8.10%	85%	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	£999 arrangement fee	8.19%
25163	2.89% Expat Holiday Let Two Year Discount	5.80%	£25,000 – £1,000,000	8.50%	70%	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	£999 arrangement fee	8.69%
25164	2.69% Expat Holiday Let Two Year Discount	6.00%	£25,000 – £1,000,000	8.60%	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	£999 arrangement fee	8.69%

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Ex-Pat Residential Large Loan

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
13217	2.40% Expat Residential Two Year Discount Large Loan	5.79%	£1,000,000 – £1,490,000	8.10%	75% (70% IO)	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	£1,495 arrangement fee	8.19%
13218	2.25% Expat Residential Two Year Discount Large Loan	5.94%	£1,500,000 – £1,990,000	8.20%	75% (60% IO)	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	£2,495 arrangement fee	8.19%
13219	2.10% Expat Residential Two Year Discount Large Loan	6.09%	£2,000,000 – £2,500,000	8.20%	60% (50% IO)	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	£2995 arrangement fee	8.19%

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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
25148	3.76% Holiday Let Two Year Discount	4.93%	£25,000 – £1,000,000	8.30%	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	8.69%

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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
25147	3.76% BTL Two Year Discount	4.93%	£25,000 – £1,000,000	8.30%	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	8.69%



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*CHAPS fee (£25), Application fee (£125), Discharge fee (£125) and Valuation fee (variable – see Valuation Fee Scale on our website) are payable on all products.



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	6.29%	£25,000 – £1,000,000	6.60%	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	8.69%
13192	2.50% Self-Build Discount for Term – Arrears	6.19%	£25,000 – £1,000,000	6.50%	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	8.69%
13193	2.60% Eco Self-Build Discount for Term – Advance	6.09%	£25,000 – £1,000,000	6.40%	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	8.69%
13198	2.90% Eco Self-Build Discount for Term – Arrears	5.79%	£25,000 – £1,000,000	6.00%	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	8.69%

*CHAPS fee (£25), Application fee (£125), Discharge fee (£125) and Valuation fee (variable – see Valuation Fee Scale on our website) are payable on all products.



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Residential Further Advance

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
10190	5.44% Two Year Fixed Residential Further Advance	5.44%	£5,000 - £1,000,000	8.20%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.19%

Ex-Pat Further Advance

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
10191	6.25% Two Year Fixed Expat Residential Further Advance	6.25%	£5,000 - £1,000,000	8.40%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.19%
25157	6.25% Two Year Fixed Expat BTL Further Advance	6.25%	£5,000 - £1,000,000	8.80%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.69%
25158	6.25% Two Year Fixed Expat Holiday Let Further Advance	6.25%	£5,000 - £1,000,000	8.80%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.69%



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Holiday Let Further Advance

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
25156	6.05% Two Year Fixed Holiday Let Further Advance	6.05%	£5,000 – £1,000,000	8.70%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.69%

Buy to Let Further Advance

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
25155	6.05% Two Year Fixed BTL Further Advance	6.05%	£5,000 – £1,000,000	8.70%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.69%



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Representative example



A mortgage of **£263,962.00** payable over **20** years on our discounted rate at **1.50%** below the Society’s Residential Standard Variable Rate of **8.19%** (variable) for the mortgage term of **20** years would require **240** monthly payments of **£1,997.67** plus one initial interest payment of **£1,499.81**.

The total amount payable would be **£481,575.61** made up of the loan amount plus interest (**£216,978.61**) and Valuation fee (**£360**), CHAPS fee (**£25**), Application fee (**£125**) and Discharge fee (**£125**).

The overall cost for comparison is **7.00%** 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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