



# Personal Finance. Exclusive Product Guide

27<sup>th</sup> June 2025

For use by professional finance and mortgage intermediaries only. This document and the information it contains should not be shared with clients. This pack and its contents supersedes all previous packs, criteria, special plans and commissions.

## 1st Charge Criteria

Shared Ownership and Right to Buy – 100% of purchase price accepted up to maximum LTV. First-time buyers and gifted deposits accepted.

## AVMs

Hometrack valuations accepted up to £500k maximum loan size for 1st Charge Mortgages, £250k maximum for other products, subject to criteria. See our Valuation & Legal Advice Guide.

## Title Insurance & Solicitors Costs

Solicitors are only needed where there is a change to the title or for purchases. Together legal costs are not charged on residential products. Applicants are responsible for paying their own legal costs if applicable.

## Referrals & Case Studies

Criteria detailed on this product guide is the maximum before referral. Refer applications to us and we'll review these using our common sense approach.

Visit our case studies to see how we've supported our customers.



023 8045 6999  
enquiries@complete-fs.co.uk  
www.complete-fs.co.uk





# Regulated First Charge Mortgages - Rates Table

Regulated  
First Charge  
Rates Table



	0 Demerits in the last 12 months (max 1 in 36)		Up to 3 Demerits in the last 12 months	
	First Charge Prime Plus		First Charge Prime	
£1,495 Product Fee	≤ 65% LTV	≤ 75% LTV	≤ 65% LTV	≤ 75% LTV
2 Year Discounted Rate	8.30%	8.50%	8.55%	8.75%
Variable Rate	9.35%	9.55%	9.60%	9.80%
2-year fixed	8.15%	8.35%	8.40%	8.60%
5-year fixed	7.59%	7.79%	7.84%	8.04%
Reversion Rate	10.30% made up of THMR + 1.80% (Together Homeowner Managed Rate (THMR) is currently 8.50%)			
Max. LTV (Purchase)	75%		75%, 65% Semi-Commercial	
Max. LTV (Remortgage)	70%		70%, 65% Semi-Commercial	
Max. LTV (Non-Standard Properties)	65%		65%	
Min. Loan Size	£50,000		£50,000	
Max. Loan Size (75% LTV)	£250,000		£250,000	
Max. Loan Size (70% LTV)	£500,000		£500,000	
Max. Loan Size (60% LTV)	£1,000,000		£1,000,000	
Term Length (Discounted, Variable & 2 Yr fixed)	3 – 40 years		3 – 40 years	
Term Length (5 Yr fixed)	6 – 40 years		6 – 40 years	
Maximum Demerits	0 in 12, 1 in 36		3 in 12	
CCJs & Defaults	0 in 24		3 in 12	
Secured Arrears	0 in 12, 1 in 36		3 in 12	
Unsecured Arrears	0 in 6, 2 in 24		Refer if declining in the last 6 months	
Debt Management Plans, IVAs, Bankruptcy	Not Accepted		Satisfied for 2 or more years, by referral	
Key features				
2-year fixed ERC			3%, 2%	
5-year fixed ERC			5%, 4%, 3%, 2%, 1%	
2-year discounted ERC			3%, 2%	
Variable ERC			No ERC	
Variable Max. Loan Size			£250,000	
Product Fee			£1,495	

Designed to help a variety of customers, including:

- First-Time Buyers
- Shared Ownership
- Right to Buy
- Self-Employed
- Impaired Credit

## Need to know

Refer to us if your case doesn't meet the criteria, see our referral guide for details on how to refer.

We can also consider loans above £1m by referral. Please contact your Key Account Manager for more details.

First time buyers and gifted deposits accepted. Transfer of Equity and Gifted Equity also accepted.

Shared Ownership and Right to Buy – 100% of purchase price accepted up to maximum LTV. Shared Ownership remortgage accepted by referral.

Customers are more than just a credit score, if the sums show affordability, we do our best to make it happen. Visit our Criteria Guide for more information and demerit definitions.





# Regulated Second Charge Mortgages - Rates Table

	0 Demerits in the last 12 months (max 1 in 36)			Up to 3 Demerits in the last 12 months	
	Second Charge Prime Plus ≤ £30,000	Second Charge Prime Plus > £30,000		Second Charge Prime > £30,000	
£1,495 Product Fee (£995 for Loans ≤£30,000)	≤ 75% LTV	≤ 65% LTV	≤ 75% LTV	≤ 65% LTV	≤ 75% LTV
2 Year Discounted Rate	X	8.99%	9.19%	9.24%	9.44%
Variable Rate	X	9.90%	10.10%	10.15%	10.35%
2-year fixed	10.50%	8.64%	8.84%	8.89%	9.09%
5-year fixed	9.60%	8.10%	8.30%	8.35%	8.55%
Reversion Rate	10.50% made up of THMR + 2.00% (Together Homeowner Managed Rate (THMR) is currently 8.50%)				
Max. LTV	75%	75%		75%, 65% Semi-Commercial	
Max. LTV (Non-Standard Properties)	65%	65%		65%	
Min. Loan Size	£20,000 (£25,000 for Interest Only)	£30,001		£30,001	
Max. Loan Size (75% LTV)	£30,000	£250,000		£250,000	
Max. Loan Size (65% LTV)	£30,000	£500,000		£500,000	
Max. Loan Size (60% LTV)	£30,000	£750,000		£750,000	
Term Length (Discounted, Variable & 2 Yr Fixed)	3 – 30 years	3 – 30 years		3 – 30 years	
Term Length (5 Yr Fixed)	6 – 30 years	6 – 30 years		6 – 30 years	
Maximum Demerits	0 in 12, 1 in 36	0 in 12, 1 in 36		3 in 12	
CCJs & Defaults	0 in 24	0 in 24		3 in 12	
Secured Arrears	0 in 12, 1 in 36	0 in 12, 1 in 36		3 in 12	
Unsecured Arrears	0 in 6, 2 in 24	0 in 6, 2 in 24		Refer if declining in the last 6 months	
Debt Management Plans, IVAs, Bankruptcy	Not Accepted	Not Accepted		Satisfied for 2 or more years, by referral	
	Key features				
	2-year fixed ERC			3%, 2%	
	5-year fixed ERC			5%, 4%, 3%, 2%, 1%	
	2-year discounted ERC			3%, 2%	
	Variable ERC			No ERC	
	Variable Max. Loan Size			£100,000	
	Product Fee			£1,495 (£995 for loans ≤ £30,000)	

Regulated  
Second Charge  
Rates Table



## Secured loans for any legal purpose, including:

- Home Improvements
- Debt Consolidation
- Transfer of Equity
- Lease Extension

## Need to know

Refer to us if your case doesn't meet the criteria, see our referral guide for details on how to refer.

Consent to follow - offers can be issued when consent from the first charge lender for a subsequent charge is the only item outstanding.

Our 2nd Charge Mortgages can support customers with home improvements and debt consolidation - debt consolidation only accepted on capital repayment loans.

Customers are more than just a credit score, if the sums show affordability, we do our best to make it happen. Visit our credit criteria for more information and demerit definitions.





# Regulated CBTL Mortgages - Rates Table

	0 Demerits in the last 12 months (max 1 in 24)	0 Demerits in the last 12 months (max 1 in 36)		Up to 3 Demerits in the last 12 months		0 Demerits in the last 12 months (max 1 in 36)		Up to 3 Demerits in the last 12 months	
	CBTL First Charge Exclusive	CBTL First Charge Prime Plus		CBTL First Charge Prime		CBTL Second Charge Prime Plus		CBTL Second Charge Prime	
2.5% Product Fee	≤ 75% LTV	≤ 65% LTV	≤ 75% LTV	≤ 65% LTV	≤ 75% LTV	≤ 65% LTV	≤ 75% LTV	≤ 65% LTV	≤ 75% LTV
Variable Rate	8.85%	8.85%	9.05%	9.10%	9.30%	9.40%	9.60%	9.65%	9.85%
2-year fixed	X	7.40%	7.60%	7.65%	7.85%	8.15%	8.35%	8.40%	8.60%
5-year fixed	X	7.40%	7.60%	7.65%	7.85%	8.15%	8.35%	8.40%	8.60%
Reversion Rate	N/A	10.64% made up of THMR + 2.14% (Together Homeowner Managed Rate (THMR) is currently 8.50%)							
Max. LTV	75%	75%		75%, 65% Semi-Commercial		75%		75%, 65% Semi-Commercial	
Max. LTV (Non-Standard Properties)	65%	65%		65%		65%		65%	
Min. Loan Size	£100,000	£50,000		£50,000		£50,000		£50,000	
Max. Loan Size (75% LTV)	£250,000	£250,000		£250,000		£100,000		£100,000	
Max. Loan Size (70% LTV)	£250,000	£500,000		£500,000		£250,000		£250,000	
Max. Loan Size (65% LTV)	£250,000	£500,000		£500,000		£500,000		£500,000	
Max. Loan Size (60% LTV)	£250,000	£1,000,000		£1,000,000		£750,000		£750,000	
Term Length (Variable & 2 Yr fixed)	5 – 30 years	4 – 30 years		4 – 30 years		4 – 30 years		4 – 30 years	
Term Length (5 Yr fixed)	X	6 – 30 years		6 – 30 years		6 – 30 years		6 – 30 years	
Maximum Demerits	0 in 12, 1 in 24	0 in 12, 1 in 36		3 in 12		0 in 12, 1 in 36		3 in 12	
CCJs & Defaults	0 in 12, 1 in 24	0 in 24		3 in 12		0 in 24		3 in 12	
Secured Arrears	0 in 12, 1 in 24	0 in 12, 1 in 36		3 in 12		0 in 12, 1 in 36		3 in 12	
Unsecured Arrears	0 in 12, 1 in 24	0 in 6, 2 in 24		Refer if declining in the last 6 months		0 in 6, 2 in 24		Refer if declining in the last 6 months	
Debt Management Plans, IVAs, Bankruptcy	Not Accepted	Not Accepted		Satisfied for 2 or more years, by referral		Not Accepted		Satisfied for 2 or more years, by referral	
						Key features			
						2-year fixed ERC		3%, 2%	
						5-year fixed ERC		5%, 4%, 3%, 2%, 1%	
						Variable ERC		No ERC	
						Product Fee		2.5% (max. £3,000)	

Regulated  
CBTL  
Rates Table



## What is a Consumer Buy-to-Let (CBTL) mortgage?

A CBTL mortgage is a type of buy-to-let mortgage specifically designed for individuals who are not professional landlords but are renting out a property, often due to unexpected circumstances like inheriting a property or relocating. These are regulated by the Financial Conduct Authority (FCA).

## Need to know

Most types of ASTs (Assured Shorthold Tenancy) accepted.

We use 100% of rental income or 90% of a projection if the property is empty or there's no AST in place.

Expat applicants accepted.

The maximum LTV is calculated based on the **net** loan value and broker fee. Any additional fees, including the product fee, will affect the affordability assessment.

For our ICR criteria, visit our Criteria Guide.

Customers are more than just a credit score, if the sums show affordability, we do our best to make it happen. Visit our Criteria Guide for more information and demerit definitions.





# Regulated Bridging - Rates Table

		Customers with 0 Demerits in the last 12 months				Customers with up to 2 Demerits in the last 12 months				Customers with up to 2 Demerits in the last 12 months	
		Prime Plus				Prime				First Charge only	
2% Product Fee (min £1,495)		Exclusive First Charge	First Charge	Exclusive Second Charge	Second Charge	Exclusive First Charge	First Charge	Exclusive Second Charge	Second Charge	2% Product Fee	3% Product Fee
Fixed Rate	≤60% LTV	0.81%	0.83%	0.96%	0.98%	0.91%	0.93%	1.01%	1.03%	0.82%	0.72%
	≤70% LTV	0.81%	0.93%	0.96%	1.08%	0.91%	1.03%	1.01%	1.13%	X	X
	Max. LTV (including rolled-up)	70%				70%				60%	
	Min. Loan Size	£50,000				£50,000				£1,000,000	
	Max. Loan Size (70% LTV)	£500,000		£250,000		£500,000		£250,000		X	
	Max. Loan Size (60% LTV)	£1,000,000		£500,000		£1,000,000		£500,000		£3,000,000	
	Term Length	12 months				12 months				12 months	
	Maximum Demerits	0 in 12				2 in 12				2 in 12	
	CCJs & Defaults	0 in 12				2 in 12				2 in 12	
	Secured Arrears	0 in 12				2 in 12				2 in 12	
	Debt Management Plans, IVAs, Bankruptcy	Not Accepted				Not Accepted				Not Accepted	

Regulated Bridging Rates Table



### Accepted exit strategies

Sale of current owner-occupied property

Re-mortgage (DIP required)

Inheritance (grant of probate issued)

Pension Drawdown

### Bridging finance for a range of needs, including:

- Home Improvements
- Downsizing
- Chain Break
- New home purchase at auction

All loan purposes considered by referral subject to exit strategy

### Need to know

Refer to us if your case doesn't meet the criteria, see our referral guide for details on how to refer.

We can also consider loans above £3m by referral. Please contact your Key Account Manager for more details.

All Regulated Bridging interest repayments are rolled up. Maximum applicant age – 85 years at the end of term.

Where the exit is sale, we allow 8 weeks for home improvements before the property is marketed.

No additional arrangement fees on all regulated bridging cases.



## Who we help - Income (This list is not exhaustive for full list [click here](#))

- Employed: no minimum term in current role if 12 months continuous employment (if less than 12 months continuous employment, a minimum of 6 months with current employer is required).
- Self-employed: the last two SA302, tax overviews and up to date business banking statements (last 3 months) or accountant's certificate is required. Minimum of 1 year self-employed, projections can be used with accountant's reference.
- Contractors, zero-hour contracts and retired applicants are accepted.
- Annual, half-yearly, quarterly and regular monthly bonuses can be accepted, as well as regular commission and overtime.
- Benefits/DWP can be accepted.

## Who we help - Applicants

- Minimum Age – 18 years.
- Maximum Age – 85 (1st Charge), 80 (2nd Charge) at end of term if retirement income can be proven. No maximum age for CBTL if self funding. Maximum age for Regulated Bridge is 85 at the end of term.
- Maximum Number of Applicants – 4.
- For all applicants currently renting, we require proof of rental payments from the landlord (typically 12 months).
- Expat applicants accepted for CBTL
- Independent legal advice may be required, see our [Valuation & Legal Advice Guide](#) for further information.

## Affordability

### CBTL – ICR

- Projected rents accepted to a maximum of 90%.
- Tiered ICR applies:
  - 125% - Basic Rate Taxpayers.
  - 145% - Higher Rate Taxpayers.
  - 165% - Additional Rate Taxpayers.

## 2nd Charge – Additional Information

- Mortgage Reference Bypass not accepted on Flexible / open plan mortgages (including 2nd Charge CBTL and Regulated Bridge).
- 2nd Charge Mortgages and 2nd Charge CBTL Mortgages - Debt consolidation not permitted on interest only.

## The Property - (This list is not exhaustive for full list [click here](#))

- A first charge mortgage is a mortgage on a property of which at least 40% is used or is intended to be used as a dwelling.
- Prime plus: 100% residential properties only.
- Shared Ownership and Right to Buy are permitted. Shared Ownership remortgage accepted by referral.
- 1st and 2nd Charge Prime: Semi-commercial 40% plus residential considered up to a maximum of 65% LTV.
- CBTL Prime: Semi-commercial < 50% business purposes considered.
- Standard property including:
  - Standard construction houses and bungalows (including ex-council);
  - Flats & maisonettes up to 6 storeys (ex-council up to 4 storeys);
  - Purpose built apartments (excluding ex-council).
- Non-standard property, all other property types including;
  - Ex-council flats & maisonettes (over 4 storeys);
  - Non-standard construction, defective, high-rise (over 6 storeys), or poor remarks on valuation.
- LTV for non-standard properties reduced to 65%. This could be reduced further subject to a full assessment.
- Fire Risk Assessment and Cladding:
  - For all flats in blocks (above and below 6 storeys), an up to date Fire Risk Assessment (FRA) must be in place and submitted with the application.
  - External Wall Review (EWS 1 Form) is needed if: the property is known to have ACM cladding (any height); the property has an unknown cladding type and is above 6 storeys in height (over 18m); the property has balconies containing combustible materials (any height).
- Cross Charging accepted for Regulated Bridging (first charge must be on the purchase property with either a first or second charge on the existing residential property). We also accept cross charging using BTL properties.
- Cash values up to 50% LTV considered.

## Reversionary Rates

- Our reversion rates track Together Homeowner Managed Rate (THMR) which is currently 8.50%. See rates tables for margin details.

## Credit Criteria

- A demerit is allocated for each secured arrears, CCJ and default registered in the last 12 months.
- Individual CCJs and Defaults:
  - 1 Demerit: Unsatisfied: £300 - £10,000, Satisfied: > £3,000.
  - Ignore all: ≤ £300 or satisfied ≤ £3,000.
  - Refer: Unsatisfied > £10,000.
- Secured Arrears – Demerits are defined as the highest number of months in arrears in the last 12 months.
- Up to three settled payday loans in the last 12 months are accepted. One active payday loan will be considered by referral, but must be repaid as part of the new mortgage (remortgage, deed cases and secured loans only).
- No declining unsecured arrears in the last 6 months.

## Regulated Bridging – Additional Information

- Refinance of an existing bridge from another provider or Together, debt consolidation, transfer of equity and funds for business use will not be accepted.
- 2nd Charge – can only lend behind 1st charge term (not 1st charge bridge).
- Home improvements where exit is sale, will allow 8 weeks for work to be carried out before the property is marketed.