



Product Guide

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FOR INTERMEDIARY USE ONLY

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Product Guide: Prime

LTV	Product Type	Prime		Max Net Loan
		Rate	Code	
<=65%	Variable	7.15%	PR6521	£250,000
	2 Yr Fixed	6.80%	PR6522	
	3 Yr Fixed	6.55%	PR6523	
	5 Yr Fixed	5.85%	PR6524	
<=70%	Variable	7.25%	PR7025	£250,000
	2 Yr Fixed	6.90%	PR7026	
	3 Yr Fixed	6.65%	PR7027	
	5 Yr Fixed	6.00%	PR7028	
<=75%	Variable	7.90%	PR7524	£250,000
	2 Yr Fixed	7.55%	PR7525	
	3 Yr Fixed	7.30%	PR7526	
	5 Yr Fixed	6.50%	PR7527	
<=80%	Variable	8.05%	PR8025	£125,000
	2 Yr Fixed	7.70%	PR8026	
	3 Yr Fixed	7.45%	PR8027	
	5 Yr Fixed	7.20%	PR8028	
<=85%	Variable	8.85%	PR8525	£80,000
	2 Yr Fixed	8.50%	PR8526	
	3 Yr Fixed	8.25%	PR8527	
	5 Yr Fixed	8.00%	PR8528	
<=90%	Variable	9.25%	PR9010	£55,000
	2 Yr Fixed	8.90%	PR9011	
	3 Yr Fixed	8.65%	PR9012	
	5 Yr Fixed	8.40%	PR9013	
<=95%	Variable	10.35%	PR9510	£55,000
	2 Yr Fixed	10.00%	PR9511	
	3 Yr Fixed	9.75%	PR9512	
	5 Yr Fixed	9.50%	PR9513	
<=100%	Variable	12.60%	PR10005	£55,000
	2 Yr Fixed	12.25%	PR10006	
	3 Yr Fixed	12.00%	PR10007	
	5 Yr Fixed	11.75%	PR10008	

Product Guide: Premier

LTV	Product Type	Premier		Max Net Loan
		Rate	Code	
<=70%	Variable	8.10%	PC7046	£250,000
	2 Yr Fixed	7.75%	PC7047	
	3 Yr Fixed	7.50%	PC7048	
	5 Yr Fixed	7.25%	PC7049	
<=75%	Variable	8.40%	PC7546	£250,000
	2 Yr Fixed	8.05%	PC7547	
	3 Yr Fixed	7.80%	PC7548	
	5 Yr Fixed	7.55%	PC7549	
<=80%	Variable	9.39%	PC8025	£125,000
	2 Yr Fixed	9.04%	PC8026	
	3 Yr Fixed	8.79%	PC8027	
	5 Yr Fixed	8.54%	PC8028	
<=85%	Variable	9.75%	PC8525	£80,000
	2 Yr Fixed	9.40%	PC8526	
	3 Yr Fixed	9.15%	PC8527	
	5 Yr Fixed	8.90%	PC8528	
<=90%	Variable	10.85%	PC9010	£55,000
	2 Yr Fixed	10.50%	PC9011	
	3 Yr Fixed	10.25%	PC9012	
	5 Yr Fixed	10.00%	PC9013	
<=95%	Variable	11.35%	PC9510	£55,000
	2 Yr Fixed	11.00%	PC9511	
	3 Yr Fixed	10.75%	PC9512	
	5 Yr Fixed	10.50%	PC9513	
<=100%	Variable	13.10%	PC10005	£55,000
	2 Yr Fixed	12.75%	PC10006	
	3 Yr Fixed	12.50%	PC10007	
	5 Yr Fixed	12.25%	PC10008	

Product Guide: Near Prime

LTV	Product Type	0 Unit		1 Unit		2 Unit		3 Unit		Max Net Loan
		Rate	Code	Rate	Code	Rate	Code	Rate	Code	
<=65%	Variable	8.70%	C65186	10.40%	C65190	10.75%	C65194	11.35%	C65198	£160,000
	2 Yr Fixed	8.35%	C65187	10.05%	C65191	10.40%	C65195	11.00%	C65199	
	3 Yr Fixed	8.10%	C65188	9.80%	C65192	10.15%	C65196	10.75%	C65200	
	5 Yr Fixed	7.85%	C65189	9.55%	C65193	9.90%	C65197	10.50%	C65201	
<=75%	Variable	9.15%	C75372	10.55%	C75376	10.90%	C75380	11.60%	C75384	£160,000
	2 Yr Fixed	8.80%	C75373	10.20%	C75377	10.55%	C75381	11.25%	C75385	
	3 Yr Fixed	8.55%	C75374	9.95%	C75378	10.30%	C75382	11.00%	C75386	
	5 Yr Fixed	8.30%	C75375	9.70%	C75379	10.05%	C75383	10.75%	C75387	
<=80%	Variable	10.85%	C80225	11.05%	C80229	11.15%	C80233	12.85%	C80237	£80,000
	2 Yr Fixed	10.50%	C80226	10.70%	C80230	10.80%	C80234	12.50%	C80238	
	3 Yr Fixed	10.25%	C80227	10.45%	C80231	10.55%	C80235	12.25%	C80239	
	5 Yr Fixed	10.00%	C80228	10.20%	C80232	10.30%	C80236	12.00%	C80240	
<=85%	Variable	11.35%	C8586	11.85%	C8590	12.25%	C8594	14.35%	C8598	£55,000
	2 Yr Fixed	11.00%	C8587	11.50%	C8591	11.90%	C8595	14.00%	C8599	
	3 Yr Fixed	10.75%	C8588	11.25%	C8592	11.65%	C8596	13.75%	C85100	
	5 Yr Fixed	10.50%	C8589	11.00%	C8593	11.40%	C8597	13.50%	C85101	
<=90%	Variable	11.60%	P9079	12.10%	P9083					£55,000
	2 Yr Fixed	11.25%	P9080	11.75%	P9084					
	3 Yr Fixed	11.00%	P9081	11.50%	P9085					
	5 Yr Fixed	10.75%	P9082	11.25%	P9086					
<=95%	Variable	11.85%	P9567	13.35%	P9571					£55,000
	2 Yr Fixed	11.50%	P9568	13.00%	P9572					
	3 Yr Fixed	11.25%	P9569	12.75%	P9573					
	5 Yr Fixed	11.00%	P9570	12.50%	P9574					

Criteria

Prime and Premier

	Prime	Premier	Notes
Mortgage (Including previous rental period)	<ul style="list-style-type: none">0 missed in last 12Must be up to dateMax. status 1 in last 12	<ul style="list-style-type: none">Max. 1 missed in last 120 missed in last 6Max. status 1 in last 12	<ul style="list-style-type: none">Ignore >12 monthsIncludes all secured lendingArrangements in last 12 mths not acceptedPrevious repossessions not accepted (inc BTL's)
Unsecured	<ul style="list-style-type: none">All must be up to dateMax. 1 missed across all unsecured in last 12Accounts in arrangement >1 month in last 12 not acceptedGround Rent and Service Charges must be up to date	<ul style="list-style-type: none">All must be up to dateMax. 2 missed across all unsecured in last 12Accounts in arrangement >2 months in last 12 not accepted	<ul style="list-style-type: none">Ignore <£500 on all forms of unsecured credit up to a maximum of 3 credit items. If > 3 Prime and Premier products not available. (All must be UTD)Ignore profile > 12 months
CCJs / Defaults	<ul style="list-style-type: none">0 in last 24 months	<ul style="list-style-type: none">0 in last 12 monthsMaximum total between months 13- 24 = £5,000	<ul style="list-style-type: none">Includes satisfied/settledIncludes all forms of creditIgnore > 24 months
Payday Loans	<ul style="list-style-type: none">Not accepted in last 36 months	<ul style="list-style-type: none">None accepted in last 24 months	<ul style="list-style-type: none">Where term is <=3 months
IVA / DMP / Bankruptcy / DAS	<ul style="list-style-type: none">Only accepted if settled > 3 years ago	<ul style="list-style-type: none">Only accepted if settled > 3 years ago	<ul style="list-style-type: none">Includes pending actions.Maximum LTV 65% (Inc fees)

Near Prime

	Units	Conditions	Notes
Mortgage (Including previous rental period)	<ul style="list-style-type: none">Arrangements either entered or exited in last 12 months, then units equal the highest status in the last 12 months. In current arrangement = 1 unitHighest status in last 12 months e.g. 000101001010 = 1 Unit 000123210000 = 3 UnitsMortgages in an arrangement/arrears but have paid greater or equal to the contractual mortgage payment for last 12 months = 0 units	<ul style="list-style-type: none">Must have paid last 2 contractual monthly payments in fullMust have paid 4 out of the last 6 months contractual payments in full	<ul style="list-style-type: none">Includes Buy to Lets and Secured Loans12-month payment record required if in arrangement in last 12 monthsIgnore > 12 monthsPrevious repossessions - refer (includes BTL's)
Unsecured	<ul style="list-style-type: none">Any account with any missed payments in the last 3 months = 1 unitAny account with a status of 3 or higher in the last 6 months = 1 unitAny account that enters an arrangement in last 3 months = 1 unit		<ul style="list-style-type: none">Ignore balances <=£1000Ignore > 6 months oldAny account with both recently missed and status 3+ only counts as 1 unit
CCJs	<ul style="list-style-type: none">Balance => £1,000 in last 12 months = 1 UnitBalance => £5,000 in 13 to 24 months = 1 Unit	<ul style="list-style-type: none">No more than £5,000 in total in last 12 months (includes satisfied)	<ul style="list-style-type: none">Ignore satisfied CCJs > 12 months oldIgnore all CCJs > 24 months old
Defaults	<ul style="list-style-type: none">Balance => £1,000 in last 12 months = 1 Unit	<ul style="list-style-type: none">Balance taken at time of default	<ul style="list-style-type: none">Ignore defaults > 12 months old
Payday Loans	<ul style="list-style-type: none">Any account in last 6 months (Live or Settled) = 1 unit	<ul style="list-style-type: none">More than 5 accounts in the last 12 months – refer	<ul style="list-style-type: none">Ignore > 6 months oldWhere term is <=3 months
Bankruptcy / IVA /DAS	<ul style="list-style-type: none">Entered in the last 12 months = Not acceptedEntered > 12 months and live = 3 unitsSettled & discharged in last 36 months = 2 units	<ul style="list-style-type: none">Active IVA/Bankruptcy/DAS must be cleared from loanEvidence of 12 months satisfactory conduct requiredMax. LTV 65% (inc. fees)	<ul style="list-style-type: none">Ignore settled / discharged > 36 months oldIncludes Pending actions
DMP	<ul style="list-style-type: none">Active and entered into < 12 months = Not accepted	<ul style="list-style-type: none">No missed payments in last 6 monthsDMP must be cleared from the loan proceeds (unless it’s in it’s last year)	<ul style="list-style-type: none">Ignore settled > 12 months old – Near Prime

Criteria Fact Sheet

General	
Age	21 - 80
Term	3 - 30 years
Broker fee	Up to 15% (Max. £5k)
Max commission	£2,000
Lender fee	=<£50k £1,295, >£50k £1,495
Loan purpose	Any legal purpose. Refer business purposes and tax bills. No bridging loan repayment accepted
Charge	Second charge only, no HTB or shared ownership (unless repaying it). Can go third if first and second charge are the same lender
Voters role	POA required if not on VR
Further advances	Full lender fee payable based on new total net loan amount. All F/adv's require a referral.

Security	
Property value	Minimum £75,000, refer if lower
Location	England, Wales, and mainland Scotland
Ex-local authority	RTB discount ignored if <60% LTV
Ownership	Owner occupied properties only. Married, sole applicants accepted without ILA
Referral required	Flats above commercial premises, non-standard construction, flats over 5 story’s, short leases <55 years remaining end of term. Full val required above 75% LTV
ILA	If one applicant is getting no benefit ILA is required. I.e. if applicant 2 has no benefit and any cash out is going to a single account in applicant 1's name only (including if funds are for home improvements).

Mortgage requirements	
History	12 months history required, can include previous mortgage or rental payments but must have at least 4 months mortgage conduct history
Minimums	First time buyers: 6 months Remortgage: 3 months (unless payment/balance doesn’t differ)
Limit of lending	DOP/Max Liability letter required if LTV exceeds 70%
Evidence	Credit search or BSQ accepted
Mortgage charter	Not considered until evidence of 3 months full payment following exit. Prime: Not accepted

Consent	
Prime	Required on all products where restriction shows on LR
Premier	Not required on to a max. net loan of £75,000
Near Prime	Not required <75% LTV 0, 1 & 2 units. Not required =>75% 0 and 1 unit. Max. net loan of £55,000

Income	
Min. income	£18,000 p.a. (excluding benefits)
Benefit income	Universal Credit: only Child Tax Credits & Working Tax Credits accepted. Child related benefits: only accepted for children aged 15 or under All other benefits (except housing / job seekers) accepted with evidence
Lodger income	Refer
BTL income	See help sheet on portal for accepted calculation of income
2nd job income	Refer to UW manual 2.2.8.6

Employed	
Length of service	Min. time in continuous employment = 6 months (can be with different employers but in same profession).
Bonus/OT	Use of annual, 6 monthly bonuses or inconsistent income to be referred. For monthly bonuses will accept average of the last 3 months provided it is consistent with the YTD figure
Income evidence	Average of the last 3 months payslips, provided it is consistent and to YTD
Filtered bank statements	Required for contractors, foster carers, Director(s) on PAYE and any applicant working for a family firm
Pension income	Accepted
CIS contractor	CIS considered as employed (not accepted on companies)
Foster carers	Considered as employed (min. 12 months)
Director(s)	Any individual receiving income by means of PAYE will be treated as being employed (even with >20% shareholding) but must have received PAYE for 12 months

Self Employed	
All Products	A minimum of 12 months trading history with at least one year of profitable trading. Requires at least last 1 year’s evidence of declared income
Evidence	a) Full accounts, OR b) SA302 with Tax Year Overview (Those not produced from HMRC Gateway require Accounts certification i.e. Accountant/Company stamp) OR c) Accountant’s certificate confirming last years submitted figures to HMRC
Change of status	Change in S/E status i.e. sole trader to Ltd Co. accepted if change <12 months provided they have been S/E > 12 months with at least 1 year’s profitable trading
Projected income	Projected figures not accepted
Bank statements	Last 3 months business banks statements required in all cases to show evidence of trading
Self-emp definition	Sole Traders, Day rate Contractors (unless paid via an umbrella company with pay slips), Limited Company Directors/with > 20% holding who do not receive a salaried income, LLP or Partners in a Partnership

Affordability	
£15,000 rule	Remaining outstanding unsecured debt must not exceed £15,000 above the property value (excluding Hire Purchase)
ONS	Use customers quote or ONS figure, whichever is higher. Only exception is transport with a plausible explanation
Bank Statements	Required where a combination of missed payments on any credit and/or evidence of multiple new borrowing in the last 12 months, and where our loan increases the expenditure. We may also ask for bank statements where other signs of financial vulnerability are evident.
ERCs	
Variable	None
2 Year Fixed	2%, 1%, 0%
3 Year Fixed	3%, 2% 1%, 0%
5 Year Fixed	5%, 4%, 3%, 2%, 1%, 0%
Overpayments	Up to 10% of balance can be repaid p.a on fixed rate products without ERCs
Minimum Loan Amounts (See rate matrix for maximums)	
Prime	£10,000
Premier	£10,000
Near Prime	£5,000

Valuation Criteria

AVM			
Net loan amount	LTV	Confidence level	Plan
< = £250,000	<= 50%	>= 4	All
< = £150,000	<= 65%		
<= £100,000	<= 80%		
<= £75,000	>80%		

Drive-by valuation (Where AVM Criteria not met)		
Net loan amount	LTV	Plan
< = £250,000	All	All

Any application which does not meet the above AVM or Drive-By requirement, or is classed as a non-standard property which is over 75%, will require a full valuation.