

Application and Commission Fees



Application Fees

For all applications other than second charge loans Complete FS will collect a £99 application fee.

On smaller first charge loans (typically less than £50,000) Complete FS may increase the application fee to £199, but this will be fully disclosed before application stage.



Quick Enquiry

BORIS Login









The Gross Fee Paid by Lender is the total commission paid to Complete FS the Net Fee Paid to Regulated Broker is the income paid to the broker who is giving the advice to the borrower.

The Net Fee Paid to Non Regulated & Client Referral Service is paid to the Introducer where Complete FS is giving the advice.



Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
Bridging	1.50%	1.00%	0.50%



Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
All Products	0.90%	0.45%	0.225%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Commercial	1.50%	0.75%	0.375%
Buy to Let	1.50%	0.75%	0.375%



Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
Bridging	1.50%	1.00%	0.50%



Quick Enquiry

BORIS Login











Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Commercial Express	1.25%	0.70%	0.35%
All Other Products	1.25%	0.70%	0.35%



Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
Commercial	1.00%	0.50%	0.25%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.90%	0.45%	0.225%
Residential	0.90%	0.45%	0.225%



Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
All products	0.80%	0.40%	0.20%



Quick Enquiry

BORIS Login









Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.90% + £180	0.50%	0.25%
Residential & Adverse	0.90% + £180	0.50%	0.25%
Product Transfer	0.35%	0.30%	0.30%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging - exit sale	2.00%	1.00%	0.50%
Bridging - exit refinance	2.25%	1.125%	0.5625%
Buy to Let	1.50%	0.75%	0.375%



Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
Secured Loans	2.00%	100% proc fee	0.50%



Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
Buy to Let	0.80%	0.40%	0.20%



Quick Enquiry

BORIS Login









Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
Buy to Let	1.25%	0.625%	0.31%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	0.80%	0.37%	0.185%
Product Transfer	0.25%	0.20%	

EQUIFINANCE

Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
Secured Loans	2.00%	100% proc fee	0.68%

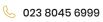
Fleet Mortgages

Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
All Products	0.85%	0.55%	0.275%



Quick Enquiry

BORIS Login













Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	0.85%	0.45%	0.22%
Semi Commercial	1.50%	0.75%	0.30%



Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
All Products	2.50%	1.25%	0.62%

Glenhawk

Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
Bridging	2.00%	1.00%	0.50%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging Finance	2.00%	1.00%	0.50%
Buy to Let & Semi Commercial	1.50%	0.75%	0.38%



Quick Enquiry

BORIS Login









Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
All Products	0.80% Gross (£12,000 max)	0.40% to Broker (£6,000 max)	0.20%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	1.00%	0.50%	0.25%
Commercial / Semi Commercial	1.50%	0.75%	0.375%
Bridging	2.00%	1.00%	0.50%
Product Transfers	0.50%	0.35%	0.175%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Residential	0.60%	0.35%	0.18%
Residential Near Prime	0.80%	0.40%	0.20%
Buy to Let	0.70%	0.45%	0.22%
Further Advance	0.35%	0.25%	0.10%



Quick Enquiry

BORIS Login







LANDBAY

Your lending partner

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let (Club Route)	0.55%	0.50%	N/A
Buy to Let	0.85%	0.45%	0.22%
Product Transfer	0.35%	0.32%	0.16%

! lendinvest

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Residential	0.80%	0.40%	0.20%
Buy to Let	1.00%	0.60%	0.30%
Bridging (unreg & reg)	2.00%	1.00%	0.50%
Development	1.00%	0.50%	0.25%



Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
All Products	0.95%	0.50%	0.25%



Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
Bridging	2.00%	1.00%	0.50%



Quick Enquiry

BORIS Login











Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
Bridging Loans	2.00%	1.00%	0.50%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
For Bridging Loans over £100,000	2.00%	1.00%	0.50%
For Bridging Loans under £100,000	1.50%	0.75%	0.375%
Heavy Refurb / Development Bridge	1.50%	0.75%	0.375%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging	1.50%	0.75%	0.38%
BTL Core	0.90%	0.45%	0.23%
BTL Specialist	1.20%	0.60%	0.30%



Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
Bridging	2.00%	1.00%	0.50%



Quick Enquiry

BORIS Login







Moda Mortgages.

Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
Buy to Let	0.85%	0.45%	(0.225% for a referral)

mt finance

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging Finance	2.00%	1.00%	0.50%
Buy to Let	0.85%	0.50%	0.25%
Commercial	1.50%	0.75%	0.375%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Optimal	1.50%	0.75%	0.75%
All other plans	2.00%	1.00%	0.50%

octopus real estate

Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
Bridging	2.00%	1.25%	0.60%



Quick Enquiry

BORIS Login







peppermoney

Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
All Products	0.80%	0.40%	0.20%

PRECISE.

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.80%	0.50%	0.25%
Residential	0.80%	0.50%	0.50%
Bridge to Let	Bridge - 0.75%	Bridge - 0.375%	Bridge - 0.19%
Bridging	2.00%	1.00%	0.50%



Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
Buy to Let	1.10%	0.70%	0.35%



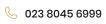
Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
Buy to Let / Commercial	1.50%	0.75%	0.38%



Quick Enquiry

BORIS Login

BORIS Register







complete-fs.co.uk



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	1.00%	0.50%	0.25%
All other products	2.00%	1.00%	0.50%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.80%	0.40%	0.20%
Residential	0.80%	0.40%	0.20%
Self Build	1.00%	0.50%	0.25%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Business Credit Facility	3.50%	1.50%	0.75%
Property Investor Credit Facility	2.00%	1.00%	0.50%



Quick Enquiry

BORIS Login









Shawbrook

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Secured Loan	2.00%	100% proc fee	0.68%
Commercial	1.75%	0.875%	0.44%
BTL Non Portfolio	0.90%	0.45%	0.225%
BTL Portfolio	1.20%	0.60%	0.30%
Buy to Let	1.75%	0.875%	0.44%
Product Switch / Refinance	0.75%	0.375%	0.19%
Bridging	2.20%	1.10%	1.10%
Switch & Fix	0.50%	0.25%	0.125%



Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
Bridging	2.00%	1.00%	0.50%



Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
Secured Loan	2.50%	100% proc fee	100% proc fee



Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
Bridging	2.00%	1.00%	0.50%



Quick Enquiry

BORIS Login









Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging	2.00%	1.00% proc fee	0.50%
Term	1.00%	0.50% proc fee	0.25%
Dev	1.00%	0.50% proc fee	0.25%



Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
All products	1.00%	0.55%	0.275%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.90%	0.50%	0.25%
Offset Mortgage	0.90%	0.50%	0.25%
Family Mortgage	0.95%	0.55%	0.275%
Residential Mortgage	0.80%	0.40%	0.20%

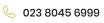


Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Residential	0.80%	0.50%	0.25%
Buy to Let	0.85%	0.50%	0.25%
Club Route	0.60%	0.50%	N/A



Quick Enquiry

BORIS Login











Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	0.80%	0.40%	0.225%
Product Transfers	0.20%	0.15%	

together

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging (1st & 2nd chg	2.00%	1.00%	0.50%
Buy to Let (1st chg)	1.25%	0.625%	0.3125%
Buy to Let (2nd chg)	1.25%	1.25%	1.25%
Consumer Buy to Let	1.25% (£7.5k max)	0.625% (£3.750k max)	0.375% (£750 max)
Commercial	1.25%	0.625%	0.3125%
Residential (1st chg)	1.25% (£7.5k max)	0.625% (£3,750k max)	0.375% (£1,250 max)
Residential (2nd chg)	2.00% (£7.5k max)	2.00% (7.5k max)	2.00% (£4.5k max)



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.90%	0.45%	0.225%
Bridging	2.00%	1.00%	0.50%
Residential	0.40%	0.35%	0.175%
Residential (unencumbered)	1.00%	0.50%	0.25%
Secured Loan	2.00%	100% proc fee	0.68%
Residential Product Transfer	0.40%	0.20%	N/A



Quick Enquiry

BORIS Login











Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	1.10%	0.65%	0.325%
Products Transfers	0.40%	0.35%	0.175%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Residential - Fixed Rates	0.75%	0.375%	0.19%
Buy to Let (1st charge)	0.90%	0.50%	0.25%
Buy to Let (1st charge Limited Edition)	0.75%	0.40%	0.20%
Bridging (standard)	2.00%	1.00%	0.50%
Bridging (£5m +)	Refer	Refer	Refer
Re-Bridging	1.50%	0.75%	0.375%
Secured Loan - Resi	2.00%	100% proc fee	0.50%
Secured Loan - BTL	1.75%	100% proc fee	0.4375%



Product	Gross Fee Paid by	Net Fee Paid to	Net Fee Paid to Non Regulated
	Lender	Regulated Broker	& Client Referral Service
Buy to Let	0.85%	0.45%	0.22%



Quick Enquiry

BORIS Login









