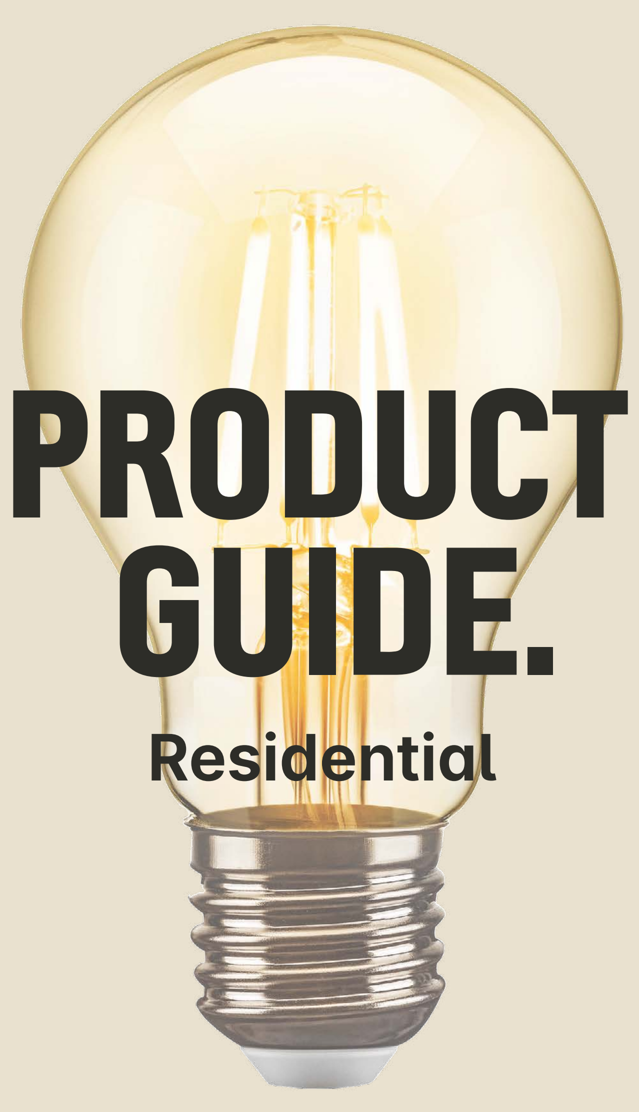
Intermediaries only.
Correct as of: 24 October 2025



# PRODUCT GUIDE.

## Residential

Complete FS
Your specialist packager distributor
023 8045 6999
enquiries@complete-fs.co.uk
www.complete-fs.co.uk

# PRECISE.

# CONTENTS.

# TIER 1 PRODUCTS.

## ACCEPTABLE ADVERSE.

Defaults, CCJs or secured arrears recorded 3 months before application are not accepted.

**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

**DMP:** If satisfied more than 36 months ago, can be considered up to 95% LTV.

If in an active or satisfied DMP less than 36 months ago, can be considered up to 85% LTV.

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 Debt Management Plan (DMP).

Please note all products are subject to our internal credit scoring.

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|---|---|---|---|---|---|---|---|
| 55% | 2-year fixed | 4.71% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBU39 |
| 55% | 5-year fixed | 4.87% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBS60 |
| 65% | 2-year fixed | 4.80% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBU40 |
| 65% | 2-year fixed | 4.90% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.00% | CBU41 |
| 65% | 5-year fixed | 4.96% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBU42 |
| 65% | 5-year fixed | 4.99% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBU43 |
| 75% | 2-year fixed | 4.87% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBU44 |
| 75% | 2-year fixed | 4.97% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.00% | CBU45 |
| 75% | 2-year fixed | 5.42% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 3% | BBR + 3.00% | CBU46 |
| 75% | 5-year fixed | 5.03% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBU47 |
| 75% | 5-year fixed | 5.06% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBU48 |
| 75% | 5-year fixed | 5.16% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBU49 |

# TIER 1 PRODUCTS.

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|---|---|---|---|---|---|---|---|
| 80% | 2-year fixed | 5.05% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBU50 |
| | | 5.15% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.00% | CBU51 |
| | | 5.60% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 3% | BBR + 3.00% | CBU52 |
| | 5-year fixed | 5.21% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBS78 |
| | | 5.24% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBS79 |
| | | 5.34% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBS80 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|---|---|---|---|---|---|---|---|
| 85% | 2-year fixed | 5.20% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBS81 |
| | | 5.30% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.00% | CBS82 |
| | | 5.75% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 3% | BBR + 3.00% | CBS83 |
| | 5-year fixed | 5.36% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBU53 |
| | | 5.39% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBU54 |
| | | 5.49% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBU55 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|---|---|---|---|---|---|---|---|
| 90% | 2-year fixed | 5.60% | 1.00% | - | 4%, 3% | BBR + 3.25% | CBU56 |
| | | 5.70% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.25% | CBU57 |
| | | 6.15% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 3% | BBR + 3.25% | CBU58 |
| | 5-year fixed | 5.76% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.25% | CBU59 |
| | | 5.79% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.25% | CBU60 |
| | | 5.89% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 4%, 3%, 3%, 2% | BBR + 3.25% | CBU61 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|---|---|---|---|---|---|---|---|
| 95% | 2-year fixed | 5.97% | 1.00% | Min loan £50,000 | 4%, 3% | BBR + 3.25% | CBU62 |
| | | 6.07% | £1,495 | Min loan £75,000, Max loan £500,000 | 4%, 3% | BBR + 3.25% | CBU63 |
| | | 6.52% | £0 | Refund of Valuation (Max £630) + £300 cashback, Min loan £50,000 | 4%, 3% | BBR + 3.25% | CBU64 |
| | 5-year fixed | 6.13% | 1.00% | Min loan £50,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.25% | CBU65 |
| | | 6.16% | £1,495 | Min loan £75,000, Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.25% | CBU66 |
| | | 6.26% | £0 | Refund of Valuation (Max £630) + £300 cashback, Min loan £50,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.25% | CBU67 |



PRECISE.

BBR: 4.00%

# TIER 2 PRODUCTS.

## ACCEPTABLE ADVERSE.

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Please note all products are subject to our internal credit scoring.

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|---|---|---|---|---|---|---|---|
| 55% | 2-year fixed | 4.81% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBU68 |
| | 5-year fixed | 4.97% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBT03 |
| 65% | 2-year fixed | 4.90% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBU69 |
| | | 5.00% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.00% | CBU70 |
| | 5-year fixed | 5.06% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBU71 |
| | | 5.09% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBU72 |
| 75% | 2-year fixed | 4.97% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBU73 |
| | | 5.07% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.00% | CBU74 |
| | | 5.52% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 3% | BBR + 3.00% | CBU75 |
| | 5-year fixed | 5.13% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBU76 |
| | | 5.16% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBU77 |
| | | 5.26% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBU78 |

# TIER 2 PRODUCTS.

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|---|---|---|---|---|---|---|---|
| 80% | 2-year fixed | 5.15% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBU79 |
| | | 5.25% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.00% | CBU80 |
| | | 5.70% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 3% | BBR + 3.00% | CBU81 |
| | 5-year fixed | 5.31% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBT21 |
| | | 5.34% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBT22 |
| | | 5.44% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBT23 |
| 85% | 2-year fixed | 5.30% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBT24 |
| | | 5.40% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.00% | CBT25 |
| | | 5.85% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 3% | BBR + 3.00% | CBT26 |
| | 5-year fixed | 5.46% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBU82 |
| | | 5.49% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBU83 |
| | | 5.59% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBU84 |
| 90% | 2-year fixed | 5.70% | 1.00% | - | 4%, 3% | BBR + 3.50% | CBU85 |
| | | 5.80% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.50% | CBU86 |
| | | 6.25% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 3% | BBR + 3.50% | CBU87 |
| | 5-year fixed | 5.86% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.50% | CBU88 |
| | | 5.89% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.50% | CBU89 |
| | | 5.99% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 4%, 3%, 3%, 2% | BBR + 3.50% | CBU90 |
| 95% | 2-year fixed | 6.07% | 1.00% | Min loan £50,000 | 4%, 3% | BBR + 3.50% | CBU91 |
| | | 6.17% | £1,495 | Min loan £75,000, Max loan £500,000 | 4%, 3% | BBR + 3.50% | CBU92 |
| | | 6.62% | £0 | Refund of Valuation (Max £630) + £300 cashback, Min loan £50,000 | 4%, 3% | BBR + 3.50% | CBU93 |
| | 5-year fixed | 6.23% | 1.00% | Min loan £50,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.50% | CBU94 |
| | | 6.26% | £1,495 | Min loan £75,000, Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.50% | CBU95 |
| | | 6.36% | £0 | Refund of Valuation (Max £630) + £300 cashback, Min loan £50,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.50% | CBU96 |

# TIER 3 PRODUCTS.

## ACCEPTABLE ADVERSE.

Defaults, CCJs or secured arrears recorded 3 months before application are not accepted.

**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)

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**Unsecured arrears:** Not counted but may affect credit score

**DMP:** If satisfied more than 36 months ago, can be considered up to 95% LTV.

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Please note all products are subject to our internal credit scoring.

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|---|---|---|---|---|---|---|---|
| 55% | 2-year fixed | 5.21% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBU97 |
| | 5-year fixed | 5.37% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBT45 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|---|---|---|---|---|---|---|---|
| 65% | 2-year fixed | 5.30% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBU98 |
| | | 5.40% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.00% | CBU99 |
| | 5-year fixed | 5.46% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV01 |
| | | 5.49% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV02 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|---|---|---|---|---|---|---|---|
| 75% | 2-year fixed | 5.37% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBV03 |
| | | 5.47% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.00% | CBV04 |
| | | 5.92% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 3% | BBR + 3.00% | CBV05 |
| | 5-year fixed | 5.53% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV06 |
| | | 5.56% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV07 |
| | | 5.66% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV08 |

# TIER 3 PRODUCTS.

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|---|---|---|---|---|---|---|---|
| 80% | 2-year fixed | 5.55% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBV09 |
| | | 5.65% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.00% | CBV10 |
| | | 6.10% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 3% | BBR + 3.00% | CBV11 |
| | 5-year fixed | 5.71% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBT63 |
| | | 5.74% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBT64 |
| | | 5.84% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBT65 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|---|---|---|---|---|---|---|---|
| 85% | 2-year fixed | 5.70% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBT66 |
| | | 5.80% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.00% | CBT67 |
| | | 6.25% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 3% | BBR + 3.00% | CBT68 |
| | 5-year fixed | 5.86% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV12 |
| | | 5.89% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV13 |
| | | 5.99% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV14 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|---|---|---|---|---|---|---|---|
| 90% | 2-year fixed | 6.10% | 1.00% | - | 4%, 3% | BBR + 3.50% | CBV15 |
| | | 6.20% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.50% | CBV16 |
| | | 6.65% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 3% | BBR + 3.50% | CBV17 |
| | 5-year fixed | 6.26% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.50% | CBV18 |
| | | 6.29% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.50% | CBV19 |
| | | 6.39% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 4%, 3%, 3%, 2% | BBR + 3.50% | CBV20 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|---|---|---|---|---|---|---|---|
| 95% | 2-year fixed | 6.47% | 1.00% | Min loan £50,000 | 4%, 3% | BBR + 3.50% | CBV21 |
| | | 6.57% | £1,495 | Min loan £75,000, Max loan £500,000 | 4%, 3% | BBR + 3.50% | CBV22 |
| | | 7.02% | £0 | Refund of Valuation (Max £630) + £300 cashback, Min loan £50,000 | 4%, 3% | BBR + 3.50% | CBV23 |
| | 5-year fixed | 6.63% | 1.00% | Min loan £50,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.50% | CBV24 |
| | | 6.66% | £1,495 | Min loan £75,000, Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.50% | CBV25 |
| | | 6.76% | £0 | Refund of Valuation (Max £630) + £300 cashback, Min loan £50,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.50% | CBV26 |

# TIER 4 PRODUCTS.

## ACCEPTABLE ADVERSE.

Defaults, CCJs or secured arrears recorded 3 months before application are not accepted.

**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.

**DMP:** If satisfied more than 36 months ago, can be considered up to 95% LTV.

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DMPs must have been active for a minimum of 12 months. No minimum period of activity for satisfied DMPs.
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Please note all products are subject to our internal credit scoring.

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|---|---|---|---|---|---|---|---|
| 55% | 2-year fixed | 5.66% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBT84 |
| | 5-year fixed | 5.73% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV28 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|---|---|---|---|---|---|---|---|
| 65% | 2-year fixed | 5.70% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBT90 |
| | | 5.80% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.00% | CBT91 |
| | 5-year fixed | 5.82% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV31 |
| | | 5.85% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV32 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|---|---|---|---|---|---|---|---|
| 75% | 2-year fixed | 5.79% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBT96 |
| | | 5.89% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.00% | CBT97 |
| | | 6.34% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 3% | BBR + 3.00% | CBT98 |
| | 5-year fixed | 5.89% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV36 |
| | | 5.92% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV37 |
| | | 6.02% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV38 |

# TIER 4 PRODUCTS.

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|---|---|---|---|---|---|---|---|
| 80% | 2-year fixed | 6.00% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBU03 |
| | | 6.10% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.00% | CBU04 |
| | | 6.55% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 3% | BBR + 3.00% | CBU05 |
| | 5-year fixed | 6.07% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV42 |
| | | 6.10% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV43 |
| | | 6.20% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV44 |
| 85% | 2-year fixed | 6.05% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBU09 |
| | | 6.15% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.00% | CBU10 |
| | | 6.60% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 3% | BBR + 3.00% | CBU11 |
| | 5-year fixed | 6.22% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV48 |
| | | 6.25% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV49 |
| | | 6.35% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV50 |

# TIER 5 PRODUCTS.

## ACCEPTABLE ADVERSE.

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Please note all products are subject to our internal credit scoring.

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|---|---|---|---|---|---|---|---|
| 55% | 2-year fixed | 5.96% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBU15 |
| | 5-year fixed | 6.04% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV52 |
| 65% | 2-year fixed | 6.00% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBU21 |
| | | 6.10% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.00% | CBU22 |
| | 5-year fixed | 6.13% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV55 |
| | | 6.16% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV56 |
| 75% | 2-year fixed | 6.09% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBU27 |
| | | 6.19% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.00% | CBU28 |
| | | 6.64% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 3% | BBR + 3.00% | CBU29 |
| | 5-year fixed | 6.20% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV60 |
| | | 6.23% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV61 |
| | | 6.33% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV62 |
| 80% | 2-year fixed | 6.30% | 1.00% | - | 4%, 3% | BBR + 3.00% | CBU33 |
| | | 6.40% | £1,495 | Max loan £500,000 | 4%, 3% | BBR + 3.00% | CBU34 |
| | | 6.85% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 3% | BBR + 3.00% | CBU35 |
| | 5-year fixed | 6.38% | 1.00% | - | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV66 |
| | | 6.41% | £1,495 | Max loan £500,000 | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV67 |
| | | 6.51% | £0 | Refund of Valuation (Max £630) + £300 cashback | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | CBV68 |

# KEY INFORMATION.

## 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

**Studio Flats:** Purchase and Remortgage is limited up to 70% LTV

**New Build: Purchase and Remortgage** is limited up to 85% 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 |
|---|---|---|---|---|---|---|---|
| 75% | 2-year fixed | 6.79% | £0 | Up to 90% of discounted purchase price (plus lender fees) | 4%, 3% | BBR + 3.00% | RTB97 |
| | | 6.29% | 1.00% | | 4%, 3% | BBR + 3.00% | RTB98 |
| | 5-year fixed | 6.04% | £0 | | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | RTB99 |
| | | 5.84% | 1.00% | | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | RTC01 |
| | 2-year fixed | 6.89% | £0 | Up to 100% of discounted purchase price (plus lender fees) | 4%, 3% | BBR + 3.00% | RTC02 |
| | | 6.39% | 1.00% | | 4%, 3% | BBR + 3.00% | RTC03 |
| | 5-year fixed | 6.14% | £0 | | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | RTC04 |
| | | 5.94% | 1.00% | | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | RTC05 |

# 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 | 6.93% | £0 | Refund of valuation (max £630) | 4%, 3% | BBR + 3.00% | HBB83 |
| | 5-year fixed | 6.57% | £0 | | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | HBB84 |

# 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 | 7.03% | £0 | Refund of valuation (max £630) | 4%, 3% | BBR + 3.00% | HBB85 |
| | 5-year fixed | 6.57% | £0 | | 4%, 4%, 3%, 3%, 2% | BBR + 3.00% | HBB86 |



PRECISE.

# RIGHT TO BUY AND HELP TO BUY KEY CRITERIA.

## ACCEPTABLE ADVERSE PURCHASE.

**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.

## ACCEPTABLE ADVERSE REMORTGAGE.

**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

**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 https://www.gov.uk/right-to-buy-buying-your-council-home 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:

- https://www.gov.uk/help-to-buy-equity-loan for England
- https://gov.wales/help-buy-wales for Wales or
- https://www.mygov.scot/help-to-buy 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.**