Product Guide

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FOR INTERMEDIARY USE ONLY

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

Product Guide: Prime

LTV	Product Type	Prime		Max Net Loan
		Rate	Code	
<=65%	Variable	6.50%	PR6525	£250,000
	2 Yr Fixed	6.15%	PR6526	
	3 Yr Fixed	5.90%	PR6527	
	5 Yr Fixed	5.65%	PR6528	
<=70%	Variable	6.50%	PR7029	£250,000
	2 Yr Fixed	6.15%	PR7030	
	3 Yr Fixed	5.90%	PR7031	
	5 Yr Fixed	5.65%	PR7032	
<=75%	Variable	7.25%	PR7528	£250,000
	2 Yr Fixed	6.90%	PR7529	
	3 Yr Fixed	6.65%	PR7530	
	5 Yr Fixed	6.40%	PR7531	
<=80%	Variable	7.35%	PR8029	£125,000
	2 Yr Fixed	7.00%	PR8030	
	3 Yr Fixed	6.75%	PR8031	
	5 Yr Fixed	6.50%	PR8032	
<=85%	Variable	7.50%	PR8529	£80,000
	2 Yr Fixed	7.15%	PR8530	
	3 Yr Fixed	6.90%	PR8531	
	5 Yr Fixed	6.65%	PR8532	
<=90%	Variable	9.25%	PR9014	£55,000
	2 Yr Fixed	8.90%	PR9015	
	3 Yr Fixed	8.65%	PR9016	
	5 Yr Fixed	8.40%	PR9017	
<=95%	Variable	10.35%	PR9514	£55,000
	2 Yr Fixed	10.00%	PR9515	
	3 Yr Fixed	9.75%	PR9516	
	5 Yr Fixed	9.50%	PR9517	
<=100%	Variable	12.60%	PR10009	£55,000
	2 Yr Fixed	12.25%	PR10010	
	3 Yr Fixed	12.00%	PR10011	
	5 Yr Fixed	11.75%	PR10012	

Lender Fees	
Loan Size	Amount
<=£50,000	£695
>£50,000 & >= £100,000	£995
>£100,000	£1,195

Product Guide: Premier

LTV	Product Type	Premier		Max Net Loan
		Rate	Code	
<=65%	Variable	7.35%	PC6513	£250,000
	2 Yr Fixed	7.00%	PC6514	
	3 Yr Fixed	6.75%	PC6515	
	5 Yr Fixed	6.50%	PC6516	
<=70%	Variable	7.55%	PC7050	£250,000
	2 Yr Fixed	7.20%	PC7051	
	3 Yr Fixed	6.95%	PC7052	
	5 Yr Fixed	6.70%	PC7053	
<=75%	Variable	8.10%	PC7550	£250,000
	2 Yr Fixed	7.75%	PC7551	
	3 Yr Fixed	7.50%	PC7552	
	5 Yr Fixed	7.25%	PC7553	
<=80%	Variable	8.80%	PC8029	£125,000
	2 Yr Fixed	8.45%	PC8030	
	3 Yr Fixed	8.20%	PC8031	
	5 Yr Fixed	7.95%	PC8032	
<=85%	Variable	9.75%	PC8529	£80,000
	2 Yr Fixed	9.40%	PC8530	
	3 Yr Fixed	9.15%	PC8531	
	5 Yr Fixed	8.90%	PC8532	
<=90%	Variable	10.85%	PC9014	£55,000
	2 Yr Fixed	10.50%	PC9015	
	3 Yr Fixed	10.25%	PC9016	
	5 Yr Fixed	10.00%	PC9017	
<=95%	Variable	11.35%	PC9514	£55,000
	2 Yr Fixed	11.00%	PC9515	
	3 Yr Fixed	10.75%	PC9516	
	5 Yr Fixed	10.50%	PC9517	
<=100%	Variable	13.10%	PC10009	£55,000
	2 Yr Fixed	12.75%	PC10010	
	3 Yr Fixed	12.50%	PC10011	
	5 Yr Fixed	12.25%	PC10012	

Lender Fees	
Loan Size	Amount
<=£50,000	£695
>£50,000 & >= £100,000	£995
>£100,000	£1,195

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	7.65%	C65202	7.65%	C65206	9.85%	C65210	10.85%	C65214	£160,000
	2 Yr Fixed	7.30%	C65203	7.30%	C65207	9.50%	C65211	10.50%	C65215	
	3 Yr Fixed	7.05%	C65204	7.05%	C65208	9.25%	C65212	10.25%	C65216	
	5 Yr Fixed	6.80%	C65205	6.80%	C65209	9.00%	C65213	10.00%	C65217	
<=70%	Variable	7.85%	C70107	7.85%	C70111	10.50%	C70115	11.00%	C70119	£160,000
	2 Yr Fixed	7.50%	C70108	7.50%	C70112	10.15%	C70116	10.65%	C70120	
	3 Yr Fixed	7.25%	C70109	7.25%	C70113	9.90%	C70117	10.40%	C70121	
	5 Yr Fixed	7.00%	C70110	7.00%	C70114	9.65%	C70118	10.15%	C70122	
<=75%	Variable	8.20%	C75388	8.20%	C75392	10.70%	C75396	11.35%	C75400	£160,000
	2 Yr Fixed	7.85%	C75389	7.85%	C75393	10.35%	C75397	11.00%	C75401	
	3 Yr Fixed	7.60%	C75390	7.60%	C75394	10.10%	C75398	10.75%	C75402	
	5 Yr Fixed	7.35%	C75391	7.35%	C75395	9.85%	C75399	10.50%	C75403	
<=80%	Variable	9.30%	C80241	9.30%	C80245	10.85%	C80249	12.85%	C80253	£80,000
	2 Yr Fixed	8.95%	C80242	8.95%	C80246	10.50%	C80250	12.50%	C80254	
	3 Yr Fixed	8.70%	C80243	8.70%	C80247	10.25%	C80251	12.25%	C80255	
	5 Yr Fixed	8.45%	C80244	8.45%	C80248	10.00%	C80252	12.00%	C80256	
<=85%	Variable	10.60%	C85102	10.60%	C85106	11.35%	C85110	14.35%	C85114	£55,000
	2 Yr Fixed	10.25%	C85103	10.25%	C85107	11.00%	C85111	14.00%	C85115	
	3 Yr Fixed	10.00%	C85104	10.00%	C85108	10.75%	C85112	13.75%	C85116	
	5 Yr Fixed	9.75%	C85105	9.75%	C85109	10.50%	C85113	13.50%	C85117	
<=90%	Variable	11.60%	P9087	11.60%	P9091					£55,000
	2 Yr Fixed	11.25%	P9088	11.25%	P9092					
	3 Yr Fixed	11.00%	P9089	11.00%	P9093					
	5 Yr Fixed	10.75%	P9090	10.75%	P9094					
<=95%	Variable	12.10%	P9575	12.10%	P9579					£55,000
	2 Yr Fixed	11.75%	P9576	11.75%	P9580					
	3 Yr Fixed	11.50%	P9577	11.50%	P9581					
	5 Yr Fixed	11.25%	P9578	11.25%	P9582					

Lender Fees	
Loan Size	**Amount**
<=£50,000	**£695**
>£50,000 & >= £100,000	**£995**
>£100,000	**£1,195**

Criteria

Prime and Premier

	Prime	Premier	Notes
Mortgage (Including previous rental period)	• 0 missed in last 12 • Must be up to date • Max. status 1 in last 12	• Max. 1 missed in last 12 • 0 missed in last 6 • Max. status 1 in last 12	• Ignore >12 months • Includes all secured lending • Arrangements in last 12 mths not accepted • Previous repossessions not accepted (inc BTL's)
Unsecured	• **All** must be up to date • Max. 1 missed across all unsecured in last 12 • Accounts in arrangement >1 month in last 12 not accepted • Ground Rent and Service Charges must be up to date	• **All** must be up to date • Max. 2 missed across all unsecured in last 12 • Accounts in arrangement >2 months in last 12 not accepted	• Ignore credit <£500, max. 3 accounts, all but 1 account must be up to date. • Ignore profile > 12 months
CCJs / Defaults	• 0 in last 24 months	• 0 in last 12 months • Maximum total between months 13- 24 = £5,000	• Includes satisfied/settled • Includes all forms of credit • Ignore > 24 months
Payday Loans	• Not accepted in last 36 months	• None accepted in last 24 months	• Where term is <=3 months
IVA / DMP / Bankruptcy / DAS	• Only accepted if settled > 3 years ago	• Only accepted if settled > 3 years ago	• Includes pending actions. • Maximum LTV 65% (Inc fees)

Near Prime

	Units	Conditions	Notes
Mortgage (Including previous rental period)	• Arrangements either entered or exited in last 12 months, then units equal the highest status in the last 12 months. In current arrangement = 1 unit • Highest status in last 12 months e.g. 000101001010 = 1 Unit 000123210000 = 3 Units • Mortgages in an arrangement/arrears but have paid greater or equal to the contractual mortgage payment for last 12 months = 0 units	• Must have paid last 2 contractual monthly payments in full • Must have paid 4 out of the last 6 months contractual payments in full	• Includes Buy to Lets and Secured Loans • 12-month payment record required if in arrangement in last 12 months • Ignore > 12 months • Previous repossessions - refer (includes BTL's)
Unsecured	• Any account with any missed payments in the last 3 months = 1 unit • Any account with a status of 3 or higher in the last 6 months = 1 unit • Any account that enters an arrangement in last 3 months = 1 unit		• Ignore balances <=£1000 • Ignore > 6 months old • Any account with both recently missed and status 3+ only counts as 1 unit
CCJs	• Balance => £1,000 in last 12 months = 1 Unit • Balance => £5,000 in 13 to 24 months = 1 Unit	• No more than £5,000 in total in last 12 months (includes satisfied)	• Ignore satisfied CCJs > 12 months old • Ignore all CCJs > 24 months old
Defaults	• Balance => £1,000 in last 12 months = 1 Unit	• Balance taken at time of default	• Ignore defaults > 12 months old
Payday Loans	• Any account in last 6 months (Live or Settled) = 1 unit	• More than 5 accounts in the last 12 months – refer	• Ignore > 6 months old • Where term is <=3 months
Bankruptcy / IVA /DAS	• Entered in the last 12 months = Not accepted • Entered > 12 months and live = 3 units • Settled & discharged in last 36 months = 2 units	• Active IVA/Bankruptcy/DAS must be cleared from loan • Evidence of 12 months satisfactory conduct required • Max. LTV 65% (inc. fees)	• Ignore settled / discharged > 36 months old • Includes Pending actions
DMP	• Active and entered into < 12 months = Not accepted	• No missed payments in last 6 months • DMP must be cleared from the loan proceeds (unless it's in it's last year)	• 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
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.
Recent credit arrears paid UTD	If an account is UTD & credit report doesn't reflect this, we must wait for the report to update OR get evidence from the creditor to show no arrears. Any account being brought up to date post submission will not be accepted.

ERCs

Variable	None
2 Year Fixed	2%, 2%, 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