

Residential Mortgages

Product Guide

12 January 2026

 Premier
  Platinum
  Prime Plus
 Prime
  Near Prime
  Right to Buy and Shared Ownership



Office based underwriting support



Fast Track re-mortgage service



Referrals considered



On-site legal team

Complete 
 Your specialist package distributor
 023 8045 6999
 enquiries@complete-fs.co.uk
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Extra product range offering up to 97.5% LTV



AVMs available for purchase and remortgage up to 85% LTV



Right to Buy and Shared Ownership (up to 100% LSV)



Interest Only available up to age 75



£25k - £1.5m with loans up to £2.5m considered by referral



No credit score: each case is assessed on its own merits



Skilled Worker Visa accepted up to 90% LTV



Employed, 1 year self-employed and contractors



Capital Raise up to 97.5% for Debt Consolidation



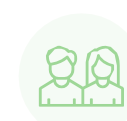
Loan terms 5- 40 years with maximum age of 85 at the end of the term



England, Wales and Scotland



Gifted equity and deposits



Married (sole proprietor) / co-habiting borrowers



LTI Boost Range offering uncapped LTI's over 5.0 times income

Premier

Platinum

Prime Plus

Prime

Near Prime

Right to Buy

Shared Ownership



West One

Fast track legal services available for remortgage applications with no legal fees.

Products									
Category	Product Type	65%	75%	80%	85%	90%	95%	97.5%	Product Fee
Core 95% LTV Max 5x LTI	Maximum loan size	£1,500,000	£1,000,000	£750,000	£600,000	£500,000	£500,000 <small>FTB Only</small>	-	
	2-year fixed	5.54%	5.59%	5.74%	6.24%	6.89%	7.39%		£1,495
	5-year fixed	5.64%	5.69%	5.79%	6.24%	6.99%	7.49%		£1,495
	Lifetime tracker w/o ERC	BBR + 2.45%	BBR + 2.55%	BBR + 2.85%	BBR + 3.45%	BBR + 3.85%	BBR + 4.65%		£1,495
Fee Assist 95% LTV Max 5x LTI	2-year fixed	6.19%	6.24%	6.39%	6.89%	7.54%	8.04%		£0
	5-year fixed	5.89%	5.94%	6.14%	6.64%	7.39%	7.79%		£0
	2-year fixed <small>Valuation Refund*</small>	6.28%	6.33%	6.48%	6.98%	7.61%	8.11%		£0
	5-year fixed <small>Valuation Refund*</small>	5.95%	6.00%	6.20%	6.70%	7.43%	7.83%		£0
LTI Boost** 80% LTV Uncapped LTI	2-year fixed	5.94%	5.99%	6.14%					£1,495
	5-year fixed	6.04%	6.09%	6.29%					£1,495
	Lifetime tracker w/o ERC	BBR + 3.05%	BBR + 3.15%	BBR + 3.45%					£1,495
	Maximum loan size	-	-	-	£750,000	£650,000	£600,000	£500,000	
Extra 97.5% LTV Max 6.5x LTI	2-year fixed	Extra Plan Highlights: (i) AVMs up to 85% for Purchases and Remortgages. (ii) Capital raising remortgage up to 97.5% inc. debt consolidation. (iii) LTIs up to 6.5x income for LTV 97.5%.			6.72%	7.47%	7.82%	8.22%	£1,495
	5-year fixed				6.54%	7.29%	7.64%	8.04%	£1,495
	2-year fixed <small>Fee assist</small>					8.12%	8.47%	8.87%	£0
	5-year fixed <small>Fee assist</small>					7.59%	7.94%	8.34%	£0

*The valuation will be refunded within 30 days of the completion of the loan

**Minimum household income of £50,000 is required. Only available as capital repayment.

Key criteria			
Acceptable adverse	Applicant	Fees	
Satisfied defaults: 0 for balances >£500 in 36 months Unsatisfied defaults: 0 for balances >£500 in 36 months Satisfied CCJs: 0 for balances >£500 in 36 months Unsatisfied CCJs: 0 for balances >£500 in 36 months Max total CCJ value: £5,000 Secured arrears: 0 in 36 months and up to date Unsecured arrears: 1 in 12 months for balances >£500 and up to date Payday loans: 0 in 36 months Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months Extra Products Only: Defaults > £10k by referral only (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Minimum age: 21 years, Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday Maximum number of applicants: 2 Minimum income for capital repayment: Core: £15,000 main income earner; LTI Boost: £50,000 household income Minimum income for interest only: £15,000 main income earner Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement: Work off lower of current income or pension income Bonus/ Overtime/ Commission: Up to 100% can be used if regular and consistent Married / Co-habiting applicants: Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	Application fee: £199 For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees.	
		ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2%	
		Additional Criteria Self employed: Extra: 1 year trading history, Other plans: 2 years trading history Employed: Minimum time employed of 3 months. Extra: Can consider 1 month by referral First Time Buyers: Allowed up to plan max LTV. Additional applicants considered where they have not owned a property in the last 5 years; Borrowers living with family accepted. Interest only: Not available for LTI Boost/Extra; Unencumbered: Not available for LTI Boost New Build: Extra max LTV: houses - 92.5%, flats - 85%. Other plans max LTV: houses - 90%, flats - 75%. N.b. valuation is the lower of OMV or purchase price net of builder deposits. Debt consolidation: Extra: Available up to 97.5% LTV, Other Plans: Available up to 90% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted to 90% LTV provided they have >24 months UK residency. Extra Products Only: Borrowers must have permanent right to reside.	
	Loan Amount Minimum loan size: £25,000 Unencumbered: For Extra: allowed up to product max loan. For other plans: loan sizes are capped at £500,000 and max LTV is 75%. Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV		

Repayment methods Capital and interest

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

AVM CRITERIA*

For Extra Plan - Purchase + Remortgage			For All Other Plans - Remortgage Only		
Confidence	Maximum Loan Size	Maximum LTV	Confidence Level	Maximum Loan Size	Maximum LTV
6+	£750,000	85%	4+	£300,000	50%
			5+	£300,000	70%

*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds.

Fixed rate products revert to BBR + 4.99%

Please refer to our full Criteria Guide for further information

Fast track legal services available for remortgage applications with no legal fees.

		Products							
Category	Product Type	65%	75%	80%	85%	90%	95%	97.5%	Product Fee
Core 90% LTV Max 5x LTI	Maximum loan size	£1,500,000	£1,000,000	£750,000	£600,000	£500,000	-	-	
	2-year fixed	5.59%	5.64%	5.79%	6.29%	6.94%			£1,495
	5-year fixed	5.69%	5.74%	5.94%	6.39%	7.04%			£1,495
	Lifetime Tracker w/o ERC	BBR + 2.55%	BBR + 2.65%	BBR + 2.95%	BBR + 3.55%	BBR + 3.95%			£1,495
Fee Assist 90% LTV Max 5x LTI	2-year fixed	6.24%	6.29%	6.44%	6.94%	7.59%			£0
	5-year fixed	5.94%	5.99%	6.19%	6.69%	7.34%			£0
	2-year fixed	Valuation Refund*	6.33%	6.38%	6.53%	7.03%	7.66%		£0
	5-year fixed	Valuation Refund*	6.00%	6.05%	6.25%	6.75%	7.38%		£0
LTI Boost** 80% LTV Uncapped LTI	2-year fixed	5.99%	6.04%	6.19%					£1,495
	5-year fixed	6.09%	6.14%	6.34%					£1,495
	Lifetime Tracker w/o ERC	BBR + 3.15%	BBR + 3.25%	BBR + 3.55%					£1,495
	Maximum loan size	-	-	-	£750,000	£650,000	£600,000	£500,000	
Extra 97.5% LTV Max 6.5x LTI	2-year fixed	Extra Plan Highlights: (i) AVMs up to 85% for Purchases and Remortgages. (ii) Capital raising remortgage up to 97.5% inc. debt consolidation. (iii) LTIs up to 6.5x income for LTV 97.5%.			6.77%	7.52%	7.92%	8.36%	£1,495
	5-year fixed				6.59%	7.34%	7.74%	8.17%	£1,495
	2-year fixed						8.17%	8.57%	£0
	5-year fixed						7.64%	8.04%	£0
	2-year fixed								

*The valuation will be refunded within 30 days of the completion of the loan
**Minimum household income of £50,000 is required. Only available as capital repayment.

Key criteria		
Acceptable adverse	Applicant	Fees
Satisfied defaults: 0 for balances >£500 in 24 months Unsatisfied defaults: 0 for balances >£500 in 24 months Satisfied CCJs: 0 for balances >£500 in 24 months Unsatisfied CCJs: 0 for balances >£500 in 24 months Max total CCJ value: Over £5000 by referral Secured arrears: 0 in 24 months and up to date Unsecured arrears: Max Status 2 in 12 months for balances >£500 and UTD Payday loans: 0 in 24 months Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months Extra Products Only: Defaults > £10k by referral only (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Minimum age: 21 years, Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday Maximum number of applicants: 2 Minimum income for capital repayment: Core: £15,000 main income earner; LTI Boost: £50,000 household income Minimum income for interest only: £15,000 main income earner Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement: Work off lower of current income or pension income Bonus/ Overtime/ Commission: Up to 100% can be used if regular and consistent Married / Co-habiting applicants: Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	Application fee: £199 For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees. ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% Additional Criteria Self employed: Extra: 1 year trading history, Other plans: 2 years trading history Employed: Minimum time employed of 3 months. Extra: Can consider 1 month by referral First Time Buyers: Accepted Borrowers living with family accepted. Interest only: Not available for LTI Boost or Extra; Unencumbered: Not available for LTI Boost New Build: Extra max LTV: houses - 90%, flats - 85%. Other plans max LTV: houses - 90%, flats - 75%. N.b. valuation is the lower of OMV or purchase price net of builder deposits. Debt consolidation: Extra: Available up to 97.5% LTV, Other Plans: Available up to 90% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency. Extra Products Only: Borrowers must have permanent right to reside.
Loan Term	Loan Amount	
Minimum - 5 years ; maximum - 40 years	Minimum loan size: £25,000 Unencumbered: For Extra: allowed up to product max loan. For other plans: loan sizes are capped at £500,000 and max LTV is 75%. Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV	

Repayment methods Capital and interest Interest only - maximum LTV 75% Affordability will be calculated according to the repayment method selected.

AVM CRITERIA*					
For Extra Plan - Purchase + Remortgage			For All Other Plans - Remortgage Only		
Confidence	Maximum Loan Size	Maximum LTV	Confidence Level	Maximum Loan Size	Maximum LTV
6+	£750,000	85%	4+	£300,000	50%
			5+	£300,000	70%
*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds.					

Fast track legal services available for remortgage applications with no legal fees.

Products								
Category	Product Type	65%	75%	80%	85%	90%	95%	Product Fee
Core 85% LTV Max 5x LTI	Maximum loan size	£1,500,000	£1,000,000	£750,000	£600,000			
	2-year fixed	5.84%	5.89%	6.04%	6.54%			£1,495
	5-year fixed	5.94%	5.99%	6.19%	6.64%			£1,495
Fee Assist 85% LTV Max 5x LTI	Lifetime Tracker w/o ERC	BBR + 2.75%	BBR + 2.85%	BBR + 3.15%	BBR + 3.75%			£1,495
	2-year fixed	6.49%	6.54%	6.69%	7.19%			£0
	5-year fixed	6.19%	6.24%	6.44%	6.94%			£0
	2-year fixed	6.58%	6.63%	6.78%	7.28%			£0
	5-year fixed	6.25%	6.30%	6.50%	7.00%			£0
LTI Boost** 80% LTV Uncapped LTI	2-year fixed	6.24%	6.29%	6.44%				£1,495
	5-year fixed	6.34%	6.39%	6.59%				£1,495
	Lifetime Tracker w/o ERC	BBR + 3.35%	BBR + 3.45%	BBR + 3.75%				£1,495
Extra 95% LTV Max 6.5x LTI	Maximum loan size	-	-	-	£650,000	£500,000	£500,000	
	2-year fixed	Extra Plan Highlights: (i) AVMs up to 85% for Purchases and Remortgages. (ii) Capital raising remortgage up to 95% inc. debt consolidation. (iii) LTIs up to 6.5x income for LTV 95%.			7.02%	7.67%	7.99%	£1,495
	5-year fixed				6.84%	7.48%	7.79%	£1,495
	2-year fixed					8.32%	8.64%	£0
	5-year fixed					7.78%	8.09%	£0

*The valuation will be refunded within 30 days of the completion of the loan
**Minimum household income of £50,000 is required. Only available as capital repayment.

Key criteria		
Acceptable adverse	Applicant	Fees
Satisfied defaults: 0 for balances >£500 in 12 months Unsatisfied defaults: 0 for balances >£500 in 12 months Satisfied CCJs: 0 for balances >£500 in 12 months Unsatisfied CCJs: 0 for balances >£500 in 12 months Max total CCJ value: Over £7500 by referral Secured arrears: 0 in 12 months and up to date Unsecured arrears: Accepted where outstanding arrears being cleared by the mortgage Payday loans: 0 in 12 months Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months Extra Products Only: Defaults > £10k by referral only (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Minimum age: 21 years Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday Maximum number of applicants: 2 Minimum income for capital repayment: Core: £15,000 main income earner; LTI Boost: £50,000 household income Minimum income for interest only: £15,000 main income earner Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement: Work off lower of current income or pension income Bonus/ Overtime/ Commission: Up to 100% can be used if regular and consistent Married / Co-habiting applicants: Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	Application fee: £199 For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees.
		ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2%
		Additional Criteria Self employed: Minimum 1 year trading history Employed: Minimum time employed of 3 months. Extra: Can consider 1 month by referral First Time Buyers: Accepted Interest only: Not available for LTI boost or Extra Unencumbered: Not available for LTI Boost New Build: Extra max LTV: houses - 85%, flats - 85%. Other plans max LTV: houses - 85%, flats - 75%. N.b. valuation is the lower of OMV or purchase price net of builder deposits. Debt consolidation: Extra: Available up to 95% LTV, Other Plans: Available up to 85% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency. Extra Products Only: Borrowers must have permanent right to reside.
Loan Term Minimum - 5 years ; maximum - 40 years	Loan Amount Minimum loan size: £25,000 Unencumbered: For Extra: allowed up to product max loan. For other plans: loan sizes are capped at £500,000 and max LTV is 75%. Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV	
Repayment methods Capital and interest Interest only - maximum LTV 75% Affordability will be calculated according to the repayment method selected.		

AVM CRITERIA*					
For Extra Plan - Purchase + Remortgage			For All Other Plans - Remortgage Only		
Confidence	Maximum Loan Size	Maximum LTV	Confidence Level	Maximum Loan Size	Maximum LTV
6+	£750,000	85%	4+	£300,000	50%
			5+	£300,000	70%

*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds.

Fixed rate products revert to BBR + 4.99%
Please refer to our full Criteria Guide for further information

Fast track legal services available for remortgage applications with no legal fees.

Products				
Category	Product Type	65%	75%	Product Fee
Core 75% LTV Max 5x LTI	2-year fixed	7.44%	7.49%	£1,495
	5-year fixed	7.54%	7.59%	£1,495
	Lifetime Tracker w/o ERC	BBR + 4.15%	BBR + 4.25%	£1,495
Fee Assist 75% LTV Max 5x LTI	2-year fixed	8.09%	8.14%	£0
	5-year fixed	7.84%	7.89%	£0
	2-year fixed Valuation Refund*	8.24%	8.29%	£0
	5-year fixed Valuation Refund*	7.94%	7.99%	£0

*The valuation will be refunded within 30 days of the completion of the loan

Key criteria					
Acceptable adverse		Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults:	Accepted	Minimum loan size: £25,000 Maximum loan size*: £750,000 £500,000 *for unencumbered: loan sizes are capped at £500,000	65% 75%	Minimum age: 21 years	Application fee: £199
Unsatisfied defaults:	1 for balances >£500 in 12 months			Maximum age: Loan term to finish by 85th birthday	For fee assist products, the application fee is refundable
Satisfied CCJs:	Accepted			Maximum number of applicants: 2	within 30 days of completion. Please see our legal and
Unsatisfied CCJs:	1 for balances >£500 in 12 months			Minimum income:	valuation tariff for details on legal and valuation fees.
Max total CCJ value:	Not Applicable			£15,000 main income earner	
Secured arrears:	1 in 12 months and 0 in 3 months			Over 10 years from retirement:	ERCs
Unsecured arrears:	Accepted			Work off current income with proof of pension e.g.	2yr fix 2%/1%
Payday loans:	0 in 3 months			payslip showing pension deduction	5yr fix 5%/5%/4%/3%/2%
Discharged DMPs:	Accepted with satisfactory explanation			Within 10 years of retirement	Additional Criteria
Current DMPs:	Accepted if being discharged directly from the mortgage proceeds & satisfactory explanation.			Work off lower of current income or pension income	Self employed: Minimum 1 year trading history
Bankruptcies / IVAs:	0 in 72 months			Bonus/ Overtime/ Commission	Employed: Minimum time in employment of 3 months
(i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).				Up to 100% can be used if regular and consistent	First Time Buyers: Not accepted
				Married / Co-habiting applicants	Interest only: Not available
				Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application.	New build: Flats and houses to plan max LTV. N.b. valuation is the lower of OMV or purchase price net of builder deposits.
Loan Term		Loan sizes up to £2.5m considered by referral.			Debt consolidation: Available up to 75% LTV - all unsecured debts are paid directly from BACS.
Minimum - 5 years ; maximum - 40 years		Lender fee is excluded from LTV calculation.			Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
Repayment methods Capital and interest		Affordability will be calculated according to the repayment method selected.			

AVM CRITERIA* - Remortgage Only			
Confidence Level	Maximum Loan Size	Maximum LTV	*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds.
4+	£300,000	50%	
5+	£300,000	70%	



Fast track legal services available for remortgage applications with no legal fees.

Products			
Category	Product Type	75% OMV	Product Fee
Right to Buy - Purchase Only 75% LTV Max 5x LTI	2-year fixed	6.34%	£1,495
	5-year fixed	6.29%	£1,495
	2-year fixed Fee assist	6.94%	£0
	5-year fixed Fee assist	6.64%	£0
	2-year fixed Fee assist Valuation Refund*	7.09%	£0
	5-year fixed Fee assist Valuation Refund*	6.74%	£0

*The valuation will be refunded within 30 days of the completion of the loan

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults: 0 for balances >£500 in 12 months Unsatisfied defaults: 0 for balances >£500 in 12 months Satisfied CCJs: 0 for balances >£500 in 12 months Unsatisfied CCJs: 0 for balances >£500 in 12 months Max total CCJ value: Over £7500 by referral Secured arrears: 0 in 12 months and up to date Unsecured arrears: Accepted if up to date Payday loans: 0 in 12 months Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Minimum loan size: £25,000 Maximum loan size*: £500,000 *Loans over £500,000 considered by referral The lender fee (where applicable) can be added to the mortgage up to the maximum LTV of 75% of the OMV	75%	Minimum age: 21 years Maximum age: Loan term to finish by 85th birthday Maximum number of applicants: 2 Minimum income: £15,000 main income earner Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement Work off lower of current income or pension income Bonus/ Overtime/ Commission Up to 100% can be used if regular and consistent Married / Co-habiting applicants Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application.	Application fee: £199 For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees. ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% Additional Criteria Self employed: Minimum 1 year trading history Employed: Minimum time in employment of 3 months First Time Buyers: Accepted Interest only: Not available Rental Payments: Last 12 months required Council Flats: Accepted up to 4 stories with minimum property value of £200,000 up to 65% LTV. 5 stories or more with a lift considered by referral Legal Services: Dual representation available exclusively through our closed panel of solicitors. Debt consolidation: Not permitted. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
		Key RTB Criteria		
Loan Term	Location	Lower of 100% of discounted purchase price or 75% of the OMV		
Minimum - 5 years ; maximum - 40 years	England and Isle of Wight Only			

Repayment methods

Capital and interest

Affordability will be calculated according to the repayment method selected.

Fast track legal services available for remortgage applications with no legal fees.

Products					
Category	Product Type	90% LSV	95% LSV	100% LSV	Product Fee
Shared Ownership - Purchases & Remortgages <div>75% LTV</div> <div>Max 5x LTI</div>	2-year fixed	5.99%	6.09%	6.59%	£1,495
	5-year fixed	5.99%	6.09%	6.44%	£1,495
	2-year fixed <div>Fee assist</div>	6.59%	6.69%	7.19%	£0
	5-year fixed <div>Fee assist</div>	6.24%	6.34%	6.69%	£0
	2-year fixed <div>Fee assist</div> <div>Valuation Refund*</div>	6.74%	6.84%	7.34%	£0
	5-year fixed <div>Fee assist</div> <div>Valuation Refund*</div>	6.34%	6.44%	6.79%	£0

*The valuation will be refunded within 30 days of the completion of the loan

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults: Unsatisfied defaults: Satisfied CCJs: Unsatisfied CCJs: Max total CCJ value: Secured arrears: Unsecured arrears: Payday loans: Discharged DMPs: Current DMPs: Bankruptcies / IVAs:	0 for balances >£500 in 12 months 0 for balances >£500 in 12 months 0 for balances >£500 in 12 months 0 for balances >£500 in 12 months Over £7500 by referral 0 in 12 months and up to date Accepted if up to date 0 in 12 months 0 in 72 months Not accepted 0 in 72 months	Minimum loan size: £25,000 Maximum loan size*: £450,000 (London) £400,000 (outside of London) *Loans over £450,000 considered by referral	Minimum age: 21 years Maximum age: Loan term to finish by 85th birthday Maximum number of applicants: 2 Minimum income: £15,000 main income earner Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement Work off lower of current income or pension income Bonus/ Overtime/ Commission Up to 100% can be used if regular and consistent Married / Co-habiting applicants Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application.	Application fee: £199 For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees. ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% Additional Criteria Self employed: Minimum 1 year trading history Employed: Minimum time in employment of 3 months First Time Buyers: Accepted Interest only: Not available Affordability: Rental payment to be factored in New build: Flats up 75% LTV, houses up to plan max LTV Legal Services: Dual representation available exclusively through our closed panel of solicitors. Debt consolidation: Not permitted. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
(i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).				
Loan Term		Key Shared Ownership Criteria		
Minimum - 5 years ; maximum - 40 years		1. Up to 100% of shares being purchased up to a maximum of 75% of OMV		
Location		2. Minimum/maximum share: 25%/75%		
1. England, Wales and Isle of Wight Only		3. Solicitors to confirm that the lease meets our requirements including a Mortgage Protection Clause and the ability to staircase to 100%		
2. Available for shared ownership schemes registered in England and Wales with the Homes Community Agency (Homes England) and the Welsh Assembly (Shared Ownership Wales)		4. Like for like remortgages accepted where applicants have owned their share of the property for at least 12 month		
		5. Capital raising not permitted other than for transfer of equity transactions or staircasing		
Repayment methods				
Capital and interest		Affordability will be calculated according to the repayment method selected.		

Credit Tiers

	Premier	Platinum	Prime Plus	Prime	Near Prime	Right to Buy (Prime Plus)	Shared Ownership (Prime Plus)
Max LTV	97.5%	97.5%	95.0%	80.0%	75.0%	75.0%	75.0%
Satisfied Defaults	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted	0 > £500 in 12 months	0 > £500 in 12 months
Unsatisfied Defaults	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	0 > £500 in 6 months	1 > £500 in 12 months	0 > £500 in 12 months	0 > £500 in 12 months
Satisfied CCJs	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted	0 > £500 in 12 months	0 > £500 in 12 months
Unsatisfied CCJs	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	0 > £500 in 6 months	1 > £500 in 12 months	0 > £500 in 12 months	0 > £500 in 12 months
Max CCJ Value	£5,000	Over £5,000 by referral	Over £7,500 by referral	Not applicable	Not applicable	Over £7,500 by referral	Over £7,500 by referral
Secured Arrears	0 in 36 months and up to date	0 in 24 months and up to date	0 in 12 months and up to date	1 in 12, none in 6 months	1 in 12, none in 3 months	0 in 12 months and up to date	0 in 12 months and up to date
Unsecured Arrears	1 in 12 months > £500 and up to date	2 in 12 months > £500 and up to date	Accepted when being cleared by the mortgage	Accepted when being cleared by the mortgage	Accepted	Accepted if up to date	Accepted if up to date
Payday / High Interest / Short Tem Loans	0 in 36 months	0 in 24 months	0 in 12 months	0 in 6 months	0 in 3 months	0 in 12 months	0 in 12 months
Discharged DMPs	0 in 72 months	0 in 72 months	0 in 72 months	0 in 36 months	Accepted with satisfactory explanation	0 in 72 months	0 in 72 months
Current DMPs	Not accepted	Not accepted	Not accepted	Not accepted	Accepted if discharged from mortgage proceeds	Not accepted	Not accepted
Bankruptcies/IVAs	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months

(i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).