



## Application and Commission Fees

Complete<sup>FS</sup>

## 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.

# Product Commission Sheet

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

# Product Commission Sheet



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

# Product Commission Sheet



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 Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Secured Loans	2.00%	100% proc fee	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	0.95%	0.55%	0.275%

# Product Commission Sheet



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



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



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%	0.55%	0.275%

# Product Commission Sheet



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



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%	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%

# Product Commission Sheet

**Hinckley & Rugby**  
for Intermediaries

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% Gross (£12,000 max)	0.40% to Broker (£6,000 max)	0.20%

**InterBay**  
Gold Key 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	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%

**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%

**Complete**<sup>FS</sup>

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# Product Commission Sheet



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	0.80%	0.40%	0.20%
Bridging (unreg & reg)	2.00%	1.00%	0.50%
Development	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
All Products	0.95%	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
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 Loans	2.00%	1.00%	0.50%

# Product Commission Sheet



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%
Residential and BTL	2.00%	1.00% (Proc fee capped at £1,000)	0.50%
Secured Loans	2.00%	1.00% (Proc fee capped at £1,000)	0.50%



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%	0.50%

# Product Commission Sheet

**Moda**  
Mortgages.

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% 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%

 **Norton**  
finance

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

**Complete**<sup>FS</sup>

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# Product Commission Sheet



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%	0.20%



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



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%	0.45%	0.20%

# Product Commission Sheet



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



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%

# Product Commission Sheet



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging	2.20%	1.10%	0.55%
SB1 BTL Products	1.50%	0.75%	0.375%
SB2 BTL Products	1.75%	0.875%	0.44%
Commercial/Semi-Commercial	1.75%	0.875%	0.44%
Product Transfers	0.75%	0.375%	0.19%



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%	0.50%



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



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%	0.50%

# Product Commission Sheet



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 Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All 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	0.90%	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

# Product Commission Sheet



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%	



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

# Product Commission Sheet



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	2.00%	100% proc fee	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	1.05%	0.65%	0.325%