



Product Guide

Issue 65 - March 2026

FOR INTERMEDIARY USE ONLY

Product Guide: Prime

LTV	Product Type	Prime		Max Net Loan
		Rate	Code	
<=65%	Variable	6.25%	PR6529	£250,000
	2 Yr Fixed	6.65%	PR6533	
	3 Yr Fixed	6.40%	PR6534	
	5 Yr Fixed	6.15%	PR6535	
<=70%	Variable	6.25%	PR7033	£250,000
	2 Yr Fixed	6.65%	PR7037	
	3 Yr Fixed	6.40%	PR7038	
	5 Yr Fixed	6.15%	PR7039	
<=75%	Variable	7.00%	PR7532	£250,000
	2 Yr Fixed	7.40%	PR7536	
	3 Yr Fixed	7.15%	PR7537	
	5 Yr Fixed	6.90%	PR7538	
<=80%	Variable	7.10%	PR8033	£125,000
	2 Yr Fixed	7.50%	PR8037	
	3 Yr Fixed	7.25%	PR8038	
	5 Yr Fixed	7.00%	PR8039	
<=85%	Variable	7.25%	PR8533	£80,000
	2 Yr Fixed	7.65%	PR8537	
	3 Yr Fixed	7.40%	PR8538	
	5 Yr Fixed	7.15%	PR8539	
<=90%	Variable	9.00%	PR9018	£55,000
	2 Yr Fixed	9.40%	PR9022	
	3 Yr Fixed	9.15%	PR9023	
	5 Yr Fixed	8.90%	PR9024	
<=95%	Variable	10.10%	PR9518	£55,000
	2 Yr Fixed	10.50%	PR9522	
	3 Yr Fixed	10.25%	PR9523	
	5 Yr Fixed	10.00%	PR9524	
<=100%	Variable	12.35%	PR10013	£55,000
	2 Yr Fixed	12.75%	PR10017	
	3 Yr Fixed	12.50%	PR10018	
	5 Yr Fixed	12.25%	PR10019	

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



Product Guide: Prime - NO ERC

LTV	Product Type	Prime			Min Loan	Max Net Loan
		Code	Rate	Reversionary rate*		
<= 70%	5 Yr Fixed	PRN007	6.90%	6.25%	£20,000	£250,000
<= 75%	5 Yr Fixed	PRN008	7.65%	7.00%	£20,000	£250,000
<= 80%	5 Yr Fixed	PRN009	7.75%	7.10%	£20,000	£125,000

Lender Fees - (No ERC Product only)					
<=£50,000	£1,195	>£50,000 & >=£100,000	£1,495	>£100,000	£1,695

* Please note the reversionary rate as above can change from time to time in line with market rates.

Product Guide: Premier

LTV	Product Type	Premier		Max Net Loan
		Rate	Code	
<=65%	Variable	7.10%	PC6517	£250,000
	2 Yr Fixed	7.50%	PC6521	
	3 Yr Fixed	7.25%	PC6522	
	5 Yr Fixed	7.00%	PC6523	
<=70%	Variable	7.30%	PC7054	£250,000
	2 Yr Fixed	7.70%	PC7058	
	3 Yr Fixed	7.45%	PC7059	
	5 Yr Fixed	7.20%	PC7060	
<=75%	Variable	7.85%	PC7554	£250,000
	2 Yr Fixed	8.25%	PC7558	
	3 Yr Fixed	8.00%	PC7559	
	5 Yr Fixed	7.75%	PC7560	
<=80%	Variable	8.55%	PC8033	£125,000
	2 Yr Fixed	8.95%	PC8037	
	3 Yr Fixed	8.70%	PC8038	
	5 Yr Fixed	8.45%	PC8039	
<=85%	Variable	9.50%	PC8533	£80,000
	2 Yr Fixed	9.90%	PC8537	
	3 Yr Fixed	9.65%	PC8538	
	5 Yr Fixed	9.40%	PC8539	
<=90%	Variable	10.60%	PC9018	£55,000
	2 Yr Fixed	11.00%	PC9022	
	3 Yr Fixed	10.75%	PC9023	
	5 Yr Fixed	10.50%	PC9024	
<=95%	Variable	11.10%	PC9518	£55,000
	2 Yr Fixed	11.50%	PC9522	
	3 Yr Fixed	11.25%	PC9523	
	5 Yr Fixed	11.00%	PC9524	
<=100%	Variable	12.85%	PC10013	£55,000
	2 Yr Fixed	13.25%	PC10017	
	3 Yr Fixed	13.00%	PC10018	
	5 Yr Fixed	12.75%	PC10019	

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	7.40%	C65218	7.40%	C65222	9.60%	C65226	10.60%	C65230	£160,000				
	2 Yr Fixed	7.80%	C65234	7.80%	C65237	10.00%	C65240	11.00%	C65243					
	3 Yr Fixed	7.55%	C65235	7.55%	C65238	9.75%	C65241	10.75%	C65244					
	5 Yr Fixed	7.30%	C65236	7.30%	C65239	9.50%	C65242	10.50%	C65245					
<=70%	Variable	7.60%	C70123	7.60%	C70127	10.25%	C70131	10.75%	C70135	£160,000				
	2 Yr Fixed	8.00%	C70139	8.00%	C70142	10.65%	C70145	11.15%	C70148					
	3 Yr Fixed	7.75%	C70140	7.75%	C70143	10.40%	C70146	10.90%	C70149					
	5 Yr Fixed	7.50%	C70141	7.50%	C70144	10.15%	C70147	10.65%	C70150					
<=75%	Variable	7.95%	C75404	7.95%	C75408	10.45%	C75412	11.10%	C75416	£160,000				
	2 Yr Fixed	8.35%	C75420	8.35%	C75423	10.85%	C75426	11.50%	C75429					
	3 Yr Fixed	8.10%	C75421	8.10%	C75424	10.60%	C75427	11.25%	C75430					
	5 Yr Fixed	7.85%	C75422	7.85%	C75425	10.35%	C75428	11.00%	C75431					
<=80%	Variable	9.05%	C80257	9.05%	C80261	10.60%	C80265	12.60%	C80269	£80,000				
	2 Yr Fixed	9.45%	C80273	9.45%	C80276	11.00%	C80279	13.00%	C80282					
	3 Yr Fixed	9.20%	C80274	9.20%	C80277	10.75%	C80280	12.75%	C80283					
	5 Yr Fixed	8.95%	C80275	8.95%	C80278	10.50%	C80281	12.50%	C80284					
<=85%	Variable	10.35%	C85118	10.35%	C85122	11.10%	C85126	14.10%	C85130	£55,000				
	2 Yr Fixed	10.75%	C85134	10.75%	C85137	11.50%	C85140	14.50%	C85143					
	3 Yr Fixed	10.50%	C85135	10.50%	C85138	11.25%	C85141	14.25%	C85144					
	5 Yr Fixed	10.25%	C85136	10.25%	C85139	11.00%	C85142	14.00%	C85145					
<=90%	Variable	11.35%	P9095	11.35%	P9099					£55,000				
	2 Yr Fixed	11.75%	P90103	11.75%	P90106									
	3 Yr Fixed	11.50%	P90104	11.50%	P90107									
	5 Yr Fixed	11.25%	P90105	11.25%	P90108									
<=95%	Variable	11.85%	P9583	11.85%	P9587									£55,000
	2 Yr Fixed	12.25%	P9591	12.25%	P9594									
	3 Yr Fixed	12.00%	P9592	12.00%	P9595									
	5 Yr Fixed	11.75%	P9593	11.75%	P9596									

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)	<ul style="list-style-type: none"> 0 missed in last 12 Must be up to date Max. status 1 in last 12 	<ul style="list-style-type: none"> Max. 1 missed in last 12 0 missed in last 6 Max. status 1 in last 12 	<ul style="list-style-type: none"> Ignore >12 months Includes all secured lending Arrangements in last 12 mths not accepted Previous repossessions not accepted (inc BTL's) Ignore credit <£500, up to a maximum of 3 payments missed across all accounts; all but 1 account must be up to date. Ignore profile > 12 months
Unsecured	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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 	
CCJs / Defaults	<ul style="list-style-type: none"> 0 in last 24 months 	<ul style="list-style-type: none"> 0 in last 12 months Maximum total between months 13- 24 = £5,000 	<ul style="list-style-type: none"> Includes satisfied/settled Includes all forms of credit Ignore > 24 months Where term is <=3 months
Payday Loans	<ul style="list-style-type: none"> Not accepted in last 36 months 	<ul style="list-style-type: none"> None accepted in last 24 months 	<ul style="list-style-type: none"> Includes pending actions. Maximum LTV 65% (Inc fees)
IVA / DMP / Bankruptcy / DAS	<ul style="list-style-type: none"> Only accepted if settled > 3 years ago 	<ul style="list-style-type: none"> Only accepted if settled > 3 years ago 	

Near Prime

	Units	Conditions	Notes
Mortgage (Including previous rental period)	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Must have paid last 2 contractual monthly payments in full Must have paid 4 out of the last 6 months contractual payments in full 	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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 is in an arrangement in last 3 months = 1 unit 		<ul style="list-style-type: none"> Ignore balances <=£1000 Ignore > 6 months old Any account with both recently missed and status 3+ only counts as 1 unit
CCJs	<ul style="list-style-type: none"> Balance => £1,000 in last 12 months = 1 Unit Balance => £5,000 in 13 to 24 months = 1 Unit 	<ul style="list-style-type: none"> No more than £5,000 in total in last 12 months (includes satisfied) 	<ul style="list-style-type: none"> Ignore satisfied CCJs > 12 months old Ignore all CCJs > 24 months old
Defaults	<ul style="list-style-type: none"> Balance => £1,000 in last 12 months = 1 Unit 	<ul style="list-style-type: none"> Balance taken at time of default 	<ul style="list-style-type: none"> Ignore defaults > 12 months old
Payday Loans	<ul style="list-style-type: none"> Any account in last 6 months (Live or Settled) = 1 unit 	<ul style="list-style-type: none"> More than 5 accounts in the last 12 months – refer 	<ul style="list-style-type: none"> Ignore > 6 months old Where term is <=3 months
Bankruptcy / IVA /DAS	<ul style="list-style-type: none"> Entered in the last 12 months = Not accepted Entered > 12 months and live = 3 units Settled & discharged in last 36 months = 2 units 	<ul style="list-style-type: none"> Active IVA/Bankruptcy/DAS must be cleared from loan Evidence of 12 months satisfactory conduct required Max. LTV 65% (inc. fees) 	<ul style="list-style-type: none"> Ignore settled / discharged > 36 months old Includes Pending actions
DMP	<ul style="list-style-type: none"> Active and entered into < 12 months = Not accepted 	<ul style="list-style-type: none"> No missed payments in last 6 months DMP must be cleared from the loan proceeds (unless it's in it's last year) 	<ul style="list-style-type: none"> Ignore settled > 12 months old

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 to be included in the LTV. Year 1 = 80%; Year 2 = 60%; Year 3 40%; Year 4 = 20%; Year 5 = NIL. Unless requested evidence only required where LTV >60%
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 <10% benefit ILA is required. E.g. If the applicant is not an owner of the property, then we do not include home improvements as part of this benefit unless at least 10% of the funds are being paid into their sole account.
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 Broker manual
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 NOTE: 3 months bank statements only needed for options (a) and (b) above
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
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	
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.
ONS	Use customers quote or ONS figure, whichever is higher. Only exception is transport with a plausible explanation
Bank Statements	Likely to be required where there are any of the following: - a combination of - missed payments on any credit within the last 6 months - evidence of multiple new borrowing in the last 12 months, - where our loan increases the expenditure. - There has been multiple new secured loans/remortgages in the last 36 months - Credit profile does not correlate with a high level of surplus NOTE: We reserve the right to request bank statements on any case where affordability or vulnerability concerns are identified.

ERCs - (N/A to No ERC product)	
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. (* N/A to No ERC products)

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%		
Any application which does not meet the above AVM or Drive-By requirement, or is classed as a non-standard property which is over 75%, will require a full valuation.			

Drive-by valuation (Where AVM Criteria not met)		
Net loan amount	LTV	Plan
<= £250,000	All	All



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