



Intermediary Retention Product Guide



What to check before switching

You can switch your mortgage with us if:

- Your mortgage isn't in arrears
- You have more than 12 months left on your mortgage term at the time your switch is due

Proc Fee

Every time you switch one of your clients to a new Dudley deal we'll pay a procuration fee of 0.25%.

Table of contents

Residential Page 3
Buy to Let Page 7
Holiday Let Page 9
Ex Pat Page 11
Interest Only Page 15
Shared Ownership Page 17
Right to Buy Page 18
Representative Example Page 19



Residential Fixed Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD26	28155	5.05% Two Year Fixed	5.05%	7.6%	65%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD25	28128	5.14% Two Year Fixed	5.14%	7.6%	75%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Yrs	No
FXD25	28129	5.34% Two Year Fixed	5.34%	7.7%	85%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Yrs	No
FXD25	28130	5.74% Two Year Fixed	5.74%	7.8%	85%+	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Yrs	No



Residential Fixed Continued

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD25	28149*	4.90% Two Year Fixed Large Loan	4.90%	7.6%	55%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD25	28150*	4.90% Five Year Fixed Large Loan	4.90%	6.7%	55%	ERC: 3% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in each of first 5 years without penalty	Term 5-40 Years	No
FXD26	28153	5.30% Five Year Fixed	5.30%	6.8%	60%	ERC: 3% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in the first 5 years without penalty	Term 5-40 Years	No
FXD26	28154	5.40% Five Year Fixed	5.40%	6.9%	75%	ERC: 3% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in the first 5 years without penalty	Term 5-40 Years	No

*you must have a balance of over £500,000.00 to be eligible for a Large Loan product

Residential Discount Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Variable								
DSC25	31149	1.00% One Year Discount	7.09%	8.4%	95%	No ERC's or overpayments	Term 1-40 Years	No
DSC26	31156	2.99% Two Year Discount	5.10%	7.8%	65%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC26	31157	2.89% Two Year Discount	5.20%	7.9%	75%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC26	31158	2.69% Two Year Discount	5.40%	7.9%	85%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC26	31159	2.64% Two Year Discount	5.45%	7.9%	85%+	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No

Residential Discount Continued

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Variable								
DSC25	31145	3.49% Two Year Discount large loan*	4.60%	7.8%	55%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in the first 2 years without penalty	Term 2-40 Years	No
DSC26	31170	2.94% Five Year Discount	5.15%	7.2%	65%	ERC: 2% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in the first 5 years without penalty	Term 5-40 Years	No
DSC26	31169	2.84% Five Year Discount	5.25%	7.2%	75%	ERC: 2% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in the first 5 years without penalty	Term 5-40 Years	No
DSC26	31166	2.64% Five Year Discount	5.45%	7.3%	85%	ERC: 2% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in the first 5 years without penalty	Term 5-40 Years	No

*you must have a balance of over £500,000.00 to be eligible for a Large Loan product



Buy to Let Fixed Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD25	28135	5.65% Two Year Fixed BTL	5.65%	8.2%	60%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD25	28137	6.05% Two Year Fixed BTL	6.05%	8.3%	80%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD25	28146	5.65% Five Year Fixed BTL	5.65%	7.4%	60%	ERC: 3% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in the first 5 years without penalty	Term 5-40 Years	No
FXD25	28147	5.95% Five Year Fixed BTL	5.95%	7.6%	80%	ERC: 3% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in the first 5 years without penalty	Term 5-40 Years	No



Buy to Let Discount Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Variable								
DSC25	31126	1.00% One Year Discount BTL	7.59%	8.9%	80%	No ERC's or overpayments	Term 1-40 Years	No
DSC26	31162	3.29% Two Year Discount BTL	5.30%	8.3%	60%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC26	31163	2.99% Two Year Discount BTL	5.60%	8.4%	80%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Yrs	No
DSC26	31174	3.24% Five Year Discount BTL	5.35%	7.5%	60%	ERC: 2% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in the first 5 years without penalty	Term 5-40 Yrs	No



Holiday Let Fixed Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD25	28140	5.95% Two Year Fixed Holiday Let	5.95%	8.3%	60%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD25	28139	6.05% Two Year Fixed Holiday Let	6.05%	8.3%	80%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No



Holiday Let Discount Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Variable								
DSC26	31168	3.09% Two Year Discount Holiday Let	5.50%	8.3%	60%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC26	31165	2.99% Two Year Discount Holiday Let	5.60%	8.4%	80%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No



Ex Pat Fixed Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD25	28148	5.70% Two Year Fixed Expat Residential	5.70%	7.8%	60%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD25	28136	5.90% Two Year Fixed Expat Residential	5.90%	7.9%	70%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD25	28141	6.25% Two Year Fixed Expat Residential	6.25%	8.0%	90%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD25	28134	5.95% Two Year Fixed Expat BTL	5.95%	8.3%	70%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD25	28142	6.25% Two Year Fixed Expat BTL	6.25%	8.4%	80%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No



Ex Pat Fixed Products Continued

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD25	28151	5.75% Two Year Fixed Expat BTL	5.75%	7.4%	60%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2 - 40 Years	No
FXD25	28152	6.00% Two Year Fixed Expat Holiday Let	6.00%	8.3%	60%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD25	28143	6.25% Two Year Fixed Expat Holiday Let	6.25%	8.4%	80%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2 - 40 Years	No



Ex Pat Discount Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Variable								
DSC25	31155	2.80% Two Year Discount Expat Residential	5.29%	7.9%	60%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC25	31150	2.79% Five Year Discount Expat Residential	5.30%	7.2%	60%	ERC: 2% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in each of first 5 years without penalty	Term 5-40 Years	No
DSC25	31132	2.70% Two Year Discount Expat Residential	5.39%	7.9%	70%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC26	31161	2.19% Two Year Discount Expat Residential	5.90%	8.0%	90%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC26	31167	2.89% Two Year Discount Expat BTL	5.70%	8.4%	70%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No



Ex Pat Discount Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Variable								
DSC26	31173	2.99% Two Year Discount Expat BTL	5.60%	8.4%	60%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC26	31172	2.94% Five Year Discount Expat BTL	5.65%	7.6%	60%	ERC: 2% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in each of first 5 years without penalty	Term 5-40 Years	No
DSC26	31164	2.70% Two Year Discount Expat BTL	5.89%	8.4%	80%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC25	31153	2.99% Two Year Discount Expat Holiday Let	5.60%	7.6%	60%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC25	31135	2.95% Two Year Discount Expat Holiday Let	5.64%	8.4%	70%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No



Interest Only Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD26	28156	5.55% Two Year Fixed Interest Only	5.55%	7.9%	60%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD26	28157	5.65% Two Year Fixed Interest Only	5.65%	7.9%	75%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No

Interest Only Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Variable								
DSC25	31149	1.00% One Year Discount	7.09%	8.4%	90%	No ERC's or overpayments	Term 1-40 Years	No
DSC26	31171	2.64% Two Year Discount Interest Only	5.45%	8.0%	60%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC26	31160	2.54% Two Year Discount Interest Only	5.55%	8.0%	75%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Yrs	No

Shared Ownership Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD25	28126	6.29% Two Year Fixed Shared Ownership	6.29%	8.0%	95% of share	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of the first 2 years without penalty	Term 2-40 Years	No
Variable								
DSC25	31120	2.55% Two Year Discount Shared Ownership	5.54%	7.9%	95% of share	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No

Right to Buy Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD25	28125	6.29% Two Year Fixed Right to Buy	6.29%	8.0%	85%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch amount in each of the first 2 years without penalty	Term 2-40 Years	No
Variable								
DSC25	31119	2.55% Two Year Discount Right to Buy	5.54%	7.9%	85%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No

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Representative Example

A mortgage of **£263,962.00** payable over **20** years on our discounted rate at **1.50%** below the Society's Residential Standard Variable Rate of **8.09%** (variable) for the mortgage term of **20** years would require **240** monthly payments of **£1,982.04** plus one initial interest payment of **£1,477.39**.

The total amount payable would be **£477,816.99** made up of the loan amount plus interest (**£213,204.99**) and Valuation fee (**£375**), CHAPS fee (**£25**), Application fee (**£125**) and Discharge fee (**£125**).

The overall cost for comparison is **6.9%** APRC representative.