

Intermediaries only.
Correct as of: 10 April



PRECISE.

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 Your specialist packager distributor	 023 8045 6999 (Option 1)  resi@complete-fs.co.uk  www.complete-fs.co.uk
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TIER 1 PRODUCTS.

ACCEPTABLE ADVERSE.

Defaults, CCJs or secured arrears recorded 3 months before application are not accepted.

Defaults: 0 in 24 months

CCJ: 0 in 24 months

Mortgage and secured loan arrears: 0 in 12 months, 1 in 36 months (worst status)

Unsecured arrears: Not counted but may affect credit score

DMP: If satisfied more than 36 months ago, can be considered up to 95% LTV.

If in an active or satisfied DMP less than 36 months ago, can be considered up to 85% LTV.

DMPs must have been active for a minimum of 12 months. No minimum period of activity for satisfied DMPs.

Debt Arrangement Schemes (DAS) accepted and treated in the same way as a Debt Management Plan (DMP).

Please note all products are subject to our internal credit scoring.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
55%	2-year fixed	5.42%	1.00%	-	4%, 3%	BBR + 3.00%	CCJ91
	5-year fixed	5.54%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ92
65%	1-year fixed	5.38%	1.00%	-	3%	BBR + 3.00%	CCJ93
	2-year fixed	5.45%	1.00%	-	4%, 3%	BBR + 3.00%	CCJ94
	5-year fixed	5.59%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ95
75%	Lifetime Tracker	5.90%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.15% for the life of loan	CCJ96
	1-year fixed	5.46%	1.00%	-	3%	BBR + 3.00%	CCJ97
		5.87%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCJ98
		6.02%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCJ99
		6.67%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCK01
	2-year fixed	5.53%	1.00%	-	4%, 3%	BBR + 3.00%	CCK02
		5.71%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCK03
		5.79%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCK04
		6.09%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCK05
	5-year fixed	5.67%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK06
		5.72%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK07
		5.75%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK08
		5.84%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK09

PRECISE.

TIER 1 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
80%	Lifetime Tracker	6.05%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.30% for the life of loan	CCK10
	1-year fixed	5.68%	1.00%	-	3%	BBR + 3.00%	CCK11
		6.14%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCK12
		6.25%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCK13
		6.74%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCK14
	2-year fixed	5.76%	1.00%	-	4%, 3%	BBR + 3.00%	CCK15
		5.96%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCK16
		6.02%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCK17
		6.24%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCK18
	5-year fixed	5.90%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK19
		5.95%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK20
		5.98%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK21
		6.03%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK22
	85%	Lifetime Tracker	6.25%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.50% for the life of loan
1-year fixed		5.85%	1.00%	-	3%	BBR + 3.00%	CCK24
		6.38%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCK25
		6.49%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCK26
		6.91%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCK27
2-year fixed		5.96%	1.00%	-	4%, 3%	BBR + 3.00%	CCK28
		6.20%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCK29
		6.26%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCK30
		6.44%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCK31
5-year fixed		6.13%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK32
		6.19%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK33
		6.22%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK34
		6.26%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK35

PRECISE.

TIER 1 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
90%	Lifetime Tracker	6.68%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.93% for the life of loan	CCK36	
	1-year fixed	6.31%	1.00%	-	3%	BBR + 3.00%	CCK37	
		6.78%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCK38	
		6.89%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCK39	
		7.36%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCK40	
	2-year fixed	6.39%	1.00%	-	4%, 3%	BBR + 3.00%	CCK41	
		6.60%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCK42	
		6.66%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCK43	
		6.87%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCK44	
	5-year fixed	6.54%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK45	
		6.59%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK46	
		6.62%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK47	
		6.67%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK48	
	95%	Lifetime Tracker	7.01%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.26% for the life of loan	CCK49
		1-year fixed	6.65%	1.00%	-	3%	BBR + 3.00%	CCK50
			7.12%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCK51
7.25%			£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCK52	
7.68%			£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCK53	
2-year fixed		6.74%	1.00%	-	4%, 3%	BBR + 3.00%	CCK54	
		6.95%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCK55	
		7.01%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCK56	
		7.20%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCK57	
5-year fixed		6.89%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK58	
		6.94%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK59	
		6.97%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK60	
	7.01%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK61		

PRECISE.

TIER 2 PRODUCTS.

ACCEPTABLE ADVERSE.

Defaults, CCJs or secured arrears recorded 3 months before application are not accepted.

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CCJ: 0 in 24 months

Mortgage and secured loan arrears: 0 in 12 months, 1 in 36 months (worst status)

Unsecured arrears: Not counted but may affect credit score

DMP: If satisfied more than 36 months ago, can be considered up to 95% LTV.

If in an active or satisfied DMP less than 36 months ago, can be considered up to 85% LTV.

DMPs must have been active for a minimum of 12 months. No minimum period of activity for satisfied DMPs.

Debt Arrangement Schemes (DAS) accepted and treated in the same way as a Debt Management Plan (DMP).

Please note all products are subject to our internal credit scoring.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
55%	2-year fixed	5.52%	1.00%	-	4%,3%	BBR + 3.00%	CCK62
	5-year fixed	5.64%	1.00%	-	4%,4%,3%,3%,2%	BBR + 3.00%	CCK63
65%	1-year fixed	5.48%	1.00%	-	3%	BBR + 3.00%	CCK64
	2-year fixed	5.55%	1.00%	-	4%, 3%	BBR + 3.00%	CCK65
	5-year fixed	5.69%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK66
75%	Lifetime Tracker	6.00%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.25% for the life of loan	CCK67
	1-year fixed	5.56%	1.00%	-	3%	BBR + 3.00%	CCK68
		5.97%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCK69
		6.12%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCK70
		6.77%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCK71
	2-year fixed	5.63%	1.00%	-	4%, 3%	BBR + 3.00%	CCK72
		5.81%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCK73
		5.89%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCK74
		6.19%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCK75
	5-year fixed	5.77%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK76
		5.82%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK77
		5.85%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK78
		5.94%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK79

PRECISE.

TIER 2 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
80%	Lifetime Tracker	6.25%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.50% for the life of loan	CCK80
	1-year fixed	5.88%	1.00%	-	3%	BBR + 3.00%	CCK81
		6.34%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCK82
		6.45%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCK83
		6.94%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCK84
	2-year fixed	5.96%	1.00%	-	4%, 3%	BBR + 3.00%	CCK85
		6.16%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCK86
		6.22%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCK87
		6.44%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCK88
	5-year fixed	6.10%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK89
		6.15%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK90
		6.18%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK91
		6.23%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCK92

85%	Lifetime Tracker	6.45%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.70% for the life of loan	CCK93
	1-year fixed	6.05%	1.00%	-	3%	BBR + 3.00%	CCK94
		6.58%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCK95
		6.69%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCK96
		7.11%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCK97
	2-year fixed	6.16%	1.00%	-	4%, 3%	BBR + 3.00%	CCK98
		6.40%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCK99
		6.46%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCL01
		6.64%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCL02
	5-year fixed	6.33%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL03
		6.39%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL04
		6.42%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL05
		6.46%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL06

PRECISE.

TIER 2 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
90%	Lifetime Tracker	6.86%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.11% for the life of loan	CCL07
	1-year fixed	6.49%	1.00%	-	3%	BBR + 3.00%	CCL08
		6.96%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCL09
		7.07%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCL10
		7.54%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCL11
	2-year fixed	6.57%	1.00%	-	4%, 3%	BBR + 3.00%	CCL12
		6.78%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCL13
		6.84%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCL14
		7.05%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCL15
	5-year fixed	6.72%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL16
		6.77%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL17
		6.80%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL18
		6.85%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL19

95%	Lifetime Tracker	7.19%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.44% for the life of loan	CCL20
	1-year fixed	6.83%	1.00%	-	3%	BBR + 3.00%	CCL21
		7.30%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCL22
		7.43%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCL23
		7.86%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCL24
	2-year fixed	6.92%	1.00%	-	4%, 3%	BBR + 3.00%	CCL25
		7.13%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCL26
		7.19%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCL27
		7.38%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCL28
	5-year fixed	7.07%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL29
		7.12%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL30
		7.15%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL31
		7.19%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL32

PRECISE.

TIER 3 PRODUCTS.

ACCEPTABLE ADVERSE.

Defaults, CCJs or secured arrears recorded 3 months before application are not accepted.

Defaults: 2 in 24 months (max £1,500 in 12 months, unlimited thereafter)

CCJ: 1 in 24 months (max £1,000 in 12 months or £2,500 in 24 months)

Mortgage and secured loan arrears: 1 in 12 months, 3 in 36 months (worst status)

Unsecured arrears: Not counted but may affect credit score

DMP: If satisfied more than 36 months ago, can be considered up to 95% LTV.

If in an active or satisfied DMP less than 36 months ago, can be considered up to 85% LTV.

DMPs must have been active for a minimum of 12 months. No minimum period of activity for satisfied DMPs.

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Please note all products are subject to our internal credit scoring.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
55%	2-year fixed	5.91%	1.00%	-	4%, 3%	BBR + 3.00%	CCL33
	5-year fixed	5.98%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL34
65%	1-year fixed	5.87%	1.00%	-	3%	BBR + 3.00%	CCL35
	2-year fixed	5.94%	1.00%	-	4%, 3%	BBR + 3.00%	CCL36
	5-year fixed	6.03%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL37
75%	Lifetime Tracker	6.39%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.64% for the life of loan	CCL38
	1-year fixed	5.95%	1.00%	-	3%	BBR + 3.00%	CCL39
		6.36%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCL40
		6.51%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCL41
		7.16%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCL42
	2-year fixed	6.02%	1.00%	-	4%, 3%	BBR + 3.00%	CCL43
		6.20%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCL44
		6.28%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCL45
		6.58%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCL46
	5-year fixed	6.11%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL47
		6.16%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL48
		6.19%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL49
		6.28%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL50

PRECISE.

TIER 3 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
80%	Lifetime Tracker	6.55%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.80% for the life of loan	CCG33
	1-year fixed	6.18%	1.00%	-	3%	BBR + 3.00%	CCH82
		6.64%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCH83
		6.75%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCH84
		7.24%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCH85
	2-year fixed	6.26%	1.00%	-	4%, 3%	BBR + 3.00%	CCH86
		6.46%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCH87
		6.52%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCH88
		6.74%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCH89
	5-year fixed	6.35%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH90
		6.40%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH91
		6.43%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH92
		6.48%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH93

85%	Lifetime Tracker	6.75%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.00% for the life of loan	CCG46
	1-year fixed	6.35%	1.00%	-	3%	BBR + 3.00%	CCH94
		6.88%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCH95
		6.99%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCH96
		7.41%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCH97
	2-year fixed	6.46%	1.00%	-	4%, 3%	BBR + 3.00%	CCH98
		6.70%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCH99
		6.76%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCJ01
		6.94%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCJ02
	5-year fixed	6.58%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ03
		6.64%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ04
		6.67%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ05
		6.71%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ06

PRECISE.

TIER 3 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
90%	Lifetime Tracker	7.26%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.51% for the life of loan	CCG59
	1-year fixed	6.89%	1.00%	-	3%	BBR + 3.00%	CCJ07
		7.36%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCJ08
		7.47%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCJ09
		7.94%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCJ10
	2-year fixed	6.97%	1.00%	-	4%, 3%	BBR + 3.00%	CCJ11
		7.18%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCJ12
		7.24%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCJ13
		7.45%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCJ14
	5-year fixed	7.07%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ15
		7.12%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ16
		7.15%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ17
		7.20%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ18

95%	Lifetime Tracker	7.59%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.84% for the life of loan	CCG72
	1-year fixed	7.23%	1.00%	-	3%	BBR + 3.00%	CCJ19
		7.70%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCJ20
		7.83%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCJ21
		8.26%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCJ22
	2-year fixed	7.32%	1.00%	-	4%, 3%	BBR + 3.00%	CCJ23
		7.53%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCJ24
		7.59%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCJ25
		7.78%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCJ26
	5-year fixed	7.42%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ27
		7.47%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ28
		7.50%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ29
		7.54%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ30

PRECISE.

TIER 4 PRODUCTS.

ACCEPTABLE ADVERSE.

Defaults, CCJs or secured arrears recorded 3 months before application are not accepted.

Defaults: 2 in 24 months (max £1,500 in 12 months, unlimited thereafter)

CCJ: 1 in 24 months (max £1,000 in 12 months or £2,500 in 24 months)

Mortgage and secured loan arrears: 1 in 12 months, 3 in 36 months (worst status)

Unsecured arrears: Not counted but may affect credit.

DMP: If satisfied more than 36 months ago, can be considered up to 95% LTV.

If in an active or satisfied DMP less than 36 months ago, can be considered up to 85% LTV.

DMPs must have been active for a minimum of 12 months. No minimum period of activity for satisfied DMPs.

Debt Arrangement Schemes (DAS) accepted and treated in the same way as a Debt Management Plan (DMP).

Please note all products are subject to our internal credit scoring.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
55%	2-year fixed	6.22%	1.00%	-	4%, 3%	BBR + 3.00%	CCL51
	5-year fixed	6.29%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL52
65%	1-year fixed	6.18%	1.00%	-	3%	BBR + 3.00%	CCL53
	2-year fixed	6.25%	1.00%	-	4%, 3%	BBR + 3.00%	CCL54
	5-year fixed	6.34%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL55
75%	Lifetime Tracker	6.70%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.95% for the life of loan	CCL56
	1-year fixed	6.26%	1.00%	-	3%	BBR + 3.00%	CCL57
		6.67%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCL58
		6.82%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCL59
		7.47%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCL60
	2-year fixed	6.33%	1.00%	-	4%, 3%	BBR + 3.00%	CCL61
		6.51%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCL62
		6.59%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCL63
		6.89%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCL64
	5-year fixed	6.42%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL65
		6.47%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL66
		6.50%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL67
		6.59%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL68

PRECISE.

TIER 4 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
80%	Lifetime Tracker	6.87%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.12% for the life of loan	CCH05
	1-year fixed	6.50%	1.00%	-	3%	BBR + 3.00%	CCJ31
		6.96%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCJ32
		7.07%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCJ33
		7.56%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCJ34
	2-year fixed	6.58%	1.00%	-	4%, 3%	BBR + 3.00%	CCJ35
		6.78%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCJ36
		6.84%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCJ37
		7.06%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCJ38
	5-year fixed	6.67%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ39
		6.72%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ40
		6.75%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ41
		6.80%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ42

85%	Lifetime Tracker	7.07%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.32% for the life of loan	CCH18
	1-year fixed	6.67%	1.00%	-	3%	BBR + 3.00%	CCJ43
		7.20%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCJ44
		7.31%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCJ45
		7.73%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCJ46
	2-year fixed	6.78%	1.00%	-	4%, 3%	BBR + 3.00%	CCJ47
		7.02%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCJ48
		7.08%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCJ49
		7.26%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCJ50
	5-year fixed	6.90%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ51
		6.96%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ52
		6.99%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ53
		7.03%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ54

PRECISE.

TIER 4 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
90%	Lifetime Tracker	7.66%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.91% for the life of loan	CCH31
	1-year fixed	7.29%	1.00%	-	3%	BBR + 3.00%	CCJ55
		7.76%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCJ56
		7.87%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCJ57
		8.34%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCJ58
	2-year fixed	7.37%	1.00%	-	4%, 3%	BBR + 3.00%	CCJ59
		7.58%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCJ60
		7.64%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCJ61
		7.85%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCJ62
	5-year fixed	7.47%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ63
		7.52%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ64
		7.55%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ65
		7.60%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ66

95%	Lifetime Tracker	7.99%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 4.24% for the life of loan	CCH44
	1-year fixed	7.63%	1.00%	-	3%	BBR + 3.00%	CCJ67
		8.10%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCJ68
		8.23%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCJ69
		8.66%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCJ70
	2-year fixed	7.72%	1.00%	-	4%, 3%	BBR + 3.00%	CCJ71
		7.93%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCJ72
		7.99%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCJ73
		8.18%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCJ74
	5-year fixed	7.82%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ75
		7.87%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ76
		7.90%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ77
		7.94%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ78

PRECISE.

TIER 5 PRODUCTS.

ACCEPTABLE ADVERSE.

Defaults, CCJs or secured arrears recorded 3 months before application are not accepted.

Defaults: 5 in 24 months

CCJ: 3 in 24 months

Mortgage and secured loan arrears: 1 in 12 months, 3 in 36 months (worst status)

Unsecured arrears: Not counted but may affect credit score

DMP: If satisfied more than 36 months ago, can be considered up to 95% LTV.

If in an active or satisfied DMP less than 36 months ago, can be considered up to 85% LTV.

DMPs must have been active for a minimum of 12 months. No minimum period of activity for satisfied DMPs. Debt Arrangement Schemes (DAS) accepted and treated in the same way as a Debt Management Plan (DMP).

Please note all products are subject to our internal credit scoring.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
55%	2-year fixed	6.41%	1.00%	-	4%, 3%	BBR + 3.00%	CCL69	
	5-year fixed	6.48%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL70	
65%	1-year fixed	6.37%	1.00%	-	3%	BBR + 3.00%	CCL71	
	2-year fixed	6.44%	1.00%	-	4%, 3%	BBR + 3.00%	CCL72	
	5-year fixed	6.53%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL73	
75%	Lifetime Tracker	6.89%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.14% for the life of loan	CCL74	
	1-year fixed		6.45%	1.00%	-	3%	BBR + 3.00%	CCL75
			6.86%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCL76
			7.01%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCL77
			7.66%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCL78
	2-year fixed		6.52%	1.00%	-	4%, 3%	BBR + 3.00%	CCL79
			6.70%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCL80
			6.78%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCL81
			7.08%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCL82
	5-year fixed		6.61%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL83
			6.66%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL84
			6.69%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL85
			6.78%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCL86

PRECISE.

TIER 5 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
80%	Lifetime Tracker	7.11%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.36% for the life of loan	CCH76
	1-year fixed	6.74%	1.00%	-	3%	BBR + 3.00%	CCJ79
		7.20%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCJ80
		7.31%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCJ81
		7.80%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCJ82
	2-year fixed	6.82%	1.00%	-	4%, 3%	BBR + 3.00%	CCJ83
		7.02%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCJ84
		7.08%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCJ85
		7.30%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCJ86
	5-year fixed	6.91%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ87
		6.96%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ88
		6.99%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ89
		7.04%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCJ90

KEY INFORMATION.

LOAN AMOUNTS AND LTV LIMITS.

Min loan size: £25,001 (unless otherwise specified)

Capital Repayment:

£5m up to **85% LTV** (unless otherwise specified)

£3m up to **90% LTV**

£2m up to **95% LTV**

Interest only:

£1m up to **75% LTV**

Part and Part*:

£1m up to **70% LTV**

£750K up to **75% LTV**

Remortgages with Debt Consolidation is limited to 90% LTV

Studio Flats: Purchase and Remortgage is limited up to 70% LTV

New Build: Purchase and Remortgage is limited up to 90% LTV

Where deposit includes a builder's Incentive – maximum 85% LTV.

***Noting:** Interest only element cannot exceed 50% LTV

APPLICANT.

Min age: 18 years

Max age: 75 where proof of retirement is supplied

Max number of applicants: 2

Min income: £10,000 (primary applicant)

BANK OF ENGLAND BASE RATE (BBR) REVERSION RATE.

BBR reversion rates are variable rates linked to the Bank of England base rate.

BBR reversion rates have a floor. This means that if BBR were to fall to 0.00% or less the rate payable will be 0.00% plus the agreed set percentage above BBR. This means that the rate payable will never go below 0.00% plus the additional percentage rate.

REPAYMENT METHODS.

Capital repayment: Max up to 95% LTV

Interest only: Max 75% LTV

Part and part: Max 75% LTV, interest only element cannot exceed 50% LTV

Affordability calculated on the selected repayment method. If an interest only element applies, a suitable repayment vehicle must be in place.

Suitable repayment vehicles:

- Sale of the mortgaged property
- Sale of an additional property
- Savings or investments
- Pension

The value of the repayment vehicle at application must cover the interest only loan amount (inclusive of fees) at mortgage term end.

TERM.

Min: 5 years

Max: 40 years

FEES AND CHARGES.

Valuation fee scale

Property value	Standard valuation fee	Homebuyers report fee
Up to £100,000	£0	£390
Up to £150,000	£0	£420
Up to £200,000	£0	£470
Up to £250,000	£0	£525
Up to £300,000	£0	£590
Up to £350,000	£0	£635
Up to £400,000	£0	£720
Up to £450,000	£410	£775
Up to £500,000	£450	£865
Up to £600,000	£515	£925
Up to £700,000	£570	£975
Up to £800,000	£630	£1,025
Up to £900,000	£740	£1,075
Up to £1,000,000	£795	£1,225
Up to £1,250,000	£910	£1,475
Up to £1,500,000	£1,020	£1,775
Up to £1,750,000	£1,135	£1,875
Up to £2,000,000	£1,360	£2,025
Up to £2,200,000	£1,420	£2,765
Up to £2,400,000	£1,535	£2,965
Up to £2,600,000	£1,645	£3,165
Up to £2,800,000	£1,760	£3,370
Up to £3,000,000	£1,870	£3,570
Up to £3,200,000	£1,985	£3,775
Up to £3,400,000	£2,095	£3,975
Up to £3,600,000	£2,210	£4,180
Up to £3,800,000	£2,320	£4,380
Up to £4,000,000	£2,435	£4,580
Up to £4,200,000	£2,545	£4,785
Up to £4,400,000	£2,660	£4,985
Up to £4,600,000	£2,795	£5,190
Up to £4,800,000	£2,910	£5,415
Up to £5,000,000	£3,020	£5,620
Up to £5,500,000	£3,300	£6,125
Up to £6,000,000	£3,585	£6,630
Up to £6,500,000	£3,865	£7,135
Up to £7,000,000	£4,145	£7,640
Up to £7,500,000	£4,430	£8,145
Up to £8,000,000	£4,710	£8,650
Up to £8,500,000	£4,990	£9,155
Up to £9,000,000	£5,270	£9,660
Up to £9,500,000	£5,550	£10,170
Up to £10,000,000	£5,835	£10,675
£99 assessment fee on all property values.		

OTHER FEES.

Standard valuation and assessment fee is payable on application to Precise for all products unless otherwise stated. A £99 assessment fee is applied alongside the valuation fee listed in the fee scale. The total amount charged will include both fees. The valuation fee is refundable if the valuation is not carried out, this does not include refund of the assessment fee.

Telegraphic transfer fee: £25

Redemption administration fee: £21

All fees include VAT (where applicable).

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format.

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