



Your guide to our referral process

Complete^{FS}

REFERRAL PROCESS

YOUR GUIDE TO OUR REFERRAL PROCESS

When you have the client, but we can take care of the advice

Not every mortgage enquiry will fit within your permissions, expertise or current workload. That's where our Referral Process can help.

Whether your client is looking for bridging finance, a second charge mortgage or another type of specialist finance that you're not authorised to advise on, or you simply have too much on your desk, you can refer the client to us and let our experienced advisers take care of the advice and mortgage journey.

The best part? The client remains your client.

We don't cross-sell, and we'll work alongside you to make sure you remain informed throughout the process.

How does it work?

Our referral process is designed to be straightforward, with our team taking care of the advice and application while you retain the client relationship.

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Refer a client
today



1

STEP ONE

You refer the client

Simply complete our Referral Form with the client's details and the basics of what they're looking to achieve.

This could be because:

- ✓ The transaction falls outside your current permissions
- ✓ You're not authorised to advise on a particular type of finance, such as bridging or second charges
- ✓ The case requires specialist advice
- ✓ You simply don't have the capacity to manage another case
- ✓ You want the reassurance of having an experienced specialist team look after the client

2

STEP TWO

We carry out an initial sense check

Once we receive the referral, our Enquiries Team will carry out an initial sense check.

We'll look at the information provided and establish whether we have a suitable lender who is likely to consider the client's circumstances and requirements.

This means we can identify potential options before the referral is passed to one of our advisers.

3

STEP THREE

Our adviser speaks to the client

Once the referral has passed the initial sense check, it is allocated to one of our advisers. The adviser will contact the client directly, discuss their requirements and complete a full Fact Find.

Working alongside our Enquiries Team, the adviser will then research the available options and obtain relevant quotes.

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[Refer a client](#)

[Quick Enquiry](#)

[BORIS Login](#)

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☎ 023 8045 6999

✉ enquiries@complete-fs.co.uk

🔍 complete-fs.co.uk

3

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4

STEP FOUR

We present the options

Once suitable options have been identified, our adviser will talk the client through the available solutions.

The client can then consider the options and decide how they would like to proceed.

We take care of the advice process, while keeping you informed at the level you prefer.

5

STEP FIVE

Decision in principle

If the client is happy to proceed, and with their agreement, our adviser will submit a Decision in Principle (DIP) to the selected lender.

Once the DIP has been agreed, our adviser will speak to the client again to discuss the outcome and explain the next steps towards a full application.

6

STEP SIX

We manage the application

Once the client decides to proceed to application, the case is passed to a member of our Processing Team.

From this point, our processing team manages the application through to completion, dealing with the lender and progressing any outstanding requirements.

This gives you the reassurance that the case is being actively managed without adding another case to your workload.

REFERRAL PROCESS

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You stay in the loop

We understand that you've introduced the client to us, so you may want to know how things are progressing.

You can choose how involved you want to be.

We can keep you updated at key stages, or, if you prefer to be more closely involved, we can provide updates more frequently.

Just let us know your preference when you make the referral.

The client remains your client

This is an important part of our referral service - We don't cross-sell.

The client has come to us because you have referred them, and we respect that relationship.

Our role is to provide the advice and support needed for the transaction you have referred to us. We don't use the referral as an opportunity to market other products or services to your client.

You remain their broker and can continue to manage the wider relationship.

And there's something in it for you too

When you refer a client to us, you'll receive 50% of our normal broker proc fee when the case completes.

So, if you have a client who you're unable to advise, don't have the capacity to manage, or simply want to place with an experienced specialist team, you don't have to walk away from the opportunity.

Refer the client. We'll do the work. You retain the relationship and receive a proc fee. please refer to our [Lender Proc Fees](#).

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When should you consider a referral?

A referral could be a great option when:

Refer a client today



- ✓ **You don't have the permissions**
The client needs advice on a transaction outside your current permissions, such as bridging or second charge lending.
- ✓ **You don't have the capacity**
Your pipeline is busy and you don't have the time to take another case through the advice and application process.
- ✓ **The case is specialist**
The client's circumstances or requirements mean they would benefit from specialist advice.
- ✓ **You want to keep the client**
You want to retain the relationship rather than pass the client elsewhere.
- ✓ **You want to earn from the case**
You receive a proc fee when the case completes. Please refer to our [Lender Proc Fees here](#).

Refer a client here

You can refer a client via our QR code, or online via our online Refer a Client form

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Why refer to us?

Refer a client
today



- ✓ **Experienced advisers**
Your client receives advice from an experienced mortgage adviser.
- ✓ **Specialist knowledge**
Our teams understand complex and specialist mortgage requirements.
- ✓ **We do the legwork**
From Fact Find through to lender research, DIP and application, we take care of the process.
- ✓ **Your client stays your client**
We don't cross-sell or use the referral to build a separate relationship with your client.
- ✓ **You choose the level of contact**
Receive key-stage updates or stay more closely involved – whichever works best for you.
- ✓ **You still get paid**
You receive a proc fee when the case completes. Please refer to our [Lender Proc Fees here](#).

Have a client you'd like to refer?

Don't let permissions, workload or a specialist transaction stand in the way.

Complete our Referral Form and let our team take it from there.

- ✓ **You introduce the client**
- ✓ **We provide the advice**
- ✓ **We manage the case**
- ✓ **You retain the relationship**

Refer a client here

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Working Together

Good communication and complete information help secure successful loan applications.

By getting it right first time, we can reduce delays and achieve the best outcome for your clients.

We look forward to working with you on your next secured loan case.



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Complete FS Limited will receive commission from lenders. Different lenders pay different amounts depending on different models. For transparency we work with the following commission model: percentage of the amount you borrow and rate for risk. Further details of the commission model, calculation and amount will be disclosed during the customer journey.

The FCA does not regulate most Buy to Let mortgages.