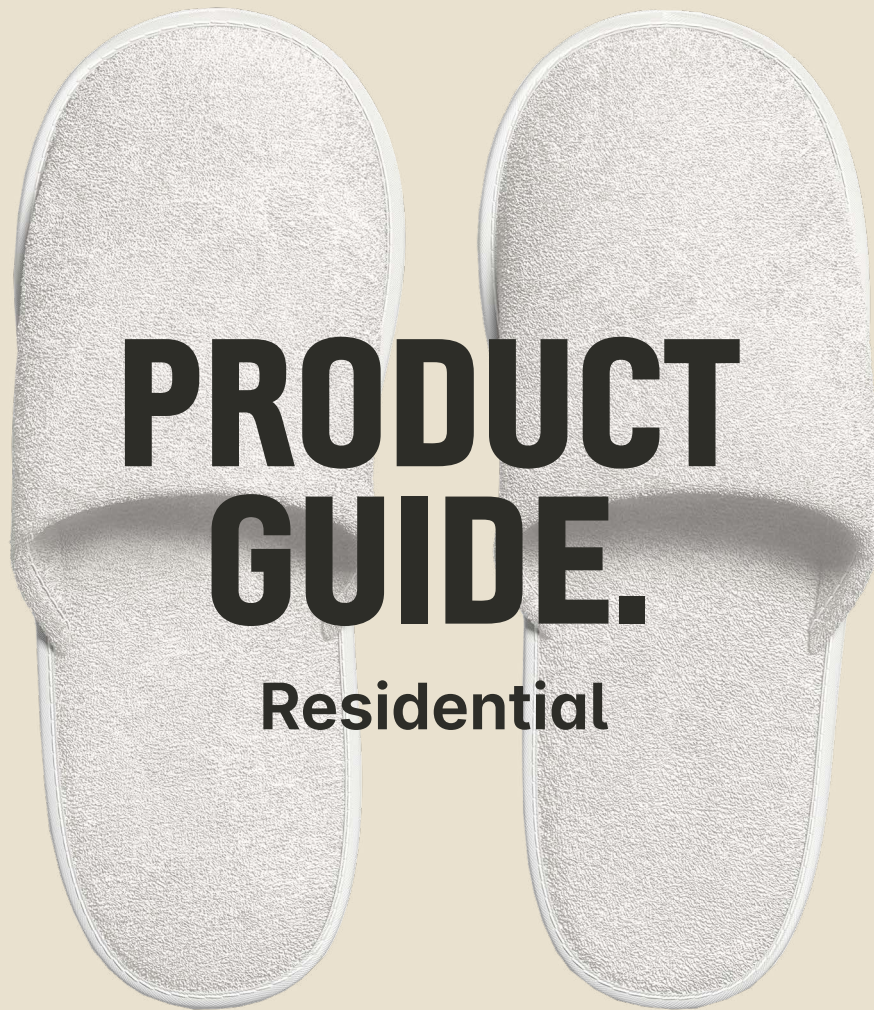


Intermediaries only.
Correct as of: 17 May 2024



PRODUCT GUIDE.

Residential

PRECISE.

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TIER 0 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
70%	2-year fixed	5.49%	£995		4%, 3%	BBR + 3.50%	CAY60	DMT92
		5.94%	No fee	Refund of valuation (max £630), £300 cashback			CAY68	DMU01
	5-year fixed	5.19%	£995		4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CAY61	DMT93
		5.39%	No fee	Refund of valuation (max £630), £300 cashback			CAY69	DMU02

75%	Lifetime tracker	6.79%	2.00%			BBR + 1.54% For Life of Loan	CAZ75	DMU91
		7.54%	No fee		2%, 1%	BBR + 2.29% For Life of Loan	CAZ76	DMU92
	1-year fixed	5.44%	1.00%		1%	BBR + 3.50%	CAZ77	DMU93
	2-year fixed	5.59%	£995		4%, 3%	BBR + 3.50%	CAY62	DMT94
		6.04%	No fee	Refund of valuation (max £630), £300 cashback			CAY70	DMU03
	5-year fixed	5.29%	£995		4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CAY63	DMT95
		5.49%	No fee	Refund of valuation (max £630), £300 cashback			CAY71	DMU04

TIER 0 PRODUCTS. (CONT'D)

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code		
							Core	DMP	
80%	Lifetime tracker	6.84%	2.00%			BBR + 1.59% For Life of Loan	CAZ78	DMU94	
		7.59%	No fee		2%, 1%	BBR + 2.34% For Life of Loan	CAZ79	DMU95	
	1-year fixed	5.74%	1.00%		1%	BBR + 4.00%	CAZ80	DMU96	
	2-year fixed	5.89%	£995		Refund of valuation (max £630), £300 cashback	4%, 3%	BBR + 4.00%	CAY64	DMT96
		6.34%	No fee					CAY72	DMU05
	5-year fixed	5.59%	£995		Refund of valuation (max £630), £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CAY65	DMT97
		5.79%	No fee					CAY73	DMU06

85%	Lifetime tracker	7.04%	2.00%			BBR + 1.79% For Life of Loan	CAZ81	DMU97	
		7.79%	No fee		2%, 1%	BBR + 2.54% For Life of Loan	CAZ82	DMU98	
	1-year fixed	6.04%	1.00%		1%	BBR + 4.00%	CAZ83	DMU99	
	2-year fixed	6.19%	£995		Refund of valuation (max £630), £300 cashback	4%, 3%	BBR + 4.00%	CAY66	DMT98
		6.64%	No fee					CAY74	DMU07
	5-year fixed	5.79%	£995		Refund of valuation (max £630), £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CAY67	DMT99
		5.99%	No fee					CAY75	DMU08

TIER 1 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
70%	2-year fixed	5.89%	£995		4%, 3%	BBR + 3.50%	CAW96	DMS29
		6.34%	No fee	Refund of valuation (max £630), £300 cashback			CAX45	DMS77
	5-year fixed	5.54%	£995		4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CAW97	DMS30
		5.74%	No fee	Refund of valuation (max £630), £300 cashback			CAX46	DMS78

75%	Lifetime tracker	6.99%	2.00%			BBR + 1.74% For Life of Loan	CAZ84	DMV01
		7.74%	No fee		2%, 1%	BBR + 2.49% For Life of Loan	CAZ85	DMV02
	1-year fixed	5.84%	1.00%		1%	BBR + 3.50%	CAZ86	DMV03
	2-year fixed	5.99%	£995		4%, 3%	BBR + 3.50%	CAW98	DMS31
		6.44%	No fee	Refund of valuation (max £630), £300 cashback			CAX47	DMS79
	5-year fixed	5.64%	£995		4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CAW99	DMS32
		5.84%	No fee	Refund of valuation (max £630), £300 cashback			CAX48	DMS80

TIER 1 PRODUCTS. (CONT'D)

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
80%	Lifetime tracker	7.04%	2.00%			BBR + 1.79% For Life of Loan	CAZ87	DMV04
		7.79%	No fee		2%, 1%	BBR + 2.54% For Life of Loan	CAZ88	DMV05
	1-year fixed	6.14%	1.00%		1%	BBR + 4.00%	CAZ89	DMV06
	2-year fixed	6.29%	£995		4%, 3%	BBR + 4.00%	CAX01	DMS33
		6.74%	No fee	Refund of valuation (max £630), £300 cashback			CAX49	DMS81
	5-year fixed	5.94%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CAX02	DMS34
		6.14%	No fee	Refund of valuation (max £630), £300 cashback			CAX50	DMS82

85%	Lifetime tracker	7.24%	2.00%			BBR + 1.99% For Life of Loan	CAZ90	DMV07
		7.99%	No fee		2%, 1%	BBR + 2.74% For Life of Loan	CAZ91	DMV08
	1-year fixed	6.54%	1.00%		1%	BBR + 4.00%	CAZ92	DMV09
	2-year fixed	6.69%	£995		4%, 3%	BBR + 4.00%	CAX03	DMS35
		7.14%	No fee	Refund of valuation (max £630), £300 cashback			CAX51	DMS83
	5-year fixed	6.24%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CAX04	DMS36
		6.44%	No fee	Refund of valuation (max £630), £300 cashback			CAX52	DMS84

TIER 2 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
70%	2-year fixed	6.09%	£995		4%, 3%	BBR + 3.50%	CAX07	DMS39
		6.54%	No fee	Refund of valuation (max £630), £300 cashback			CAX55	DMS87
	5-year fixed	5.84%	£995		4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CAY08	DMT40
		6.04%	No fee	Refund of valuation (max £630), £300 cashback			CAY34	DMT66

75%	Lifetime tracker	7.09%	2.00%			BBR + 1.84% For Life of Loan	CAZ93	DMV10
		7.84%	No fee		2%, 1%	BBR + 2.59% For Life of Loan	CAZ94	DMV11
	1-year fixed	6.04%	1.00%		1%	BBR + 3.50%	CAZ95	DMV12
	2-year fixed	6.19%	£995		4%, 3%	BBR + 3.50%	CAX09	DMS41
		6.64%	No fee	Refund of valuation (max £630), £300 cashback			CAX57	DMS89
	5-year fixed	5.94%	£995		4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CAY09	DMT41
		6.14%	No fee	Refund of valuation (max £630), £300 cashback			CAY35	DMT67

TIER 2 PRODUCTS. (CONT'D)

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
80%	Lifetime tracker	7.14%	2.00%			BBR + 1.89% For Life of Loan	CAZ96	DMV13
		7.89%	No fee		2%, 1%	BBR + 2.64% For Life of Loan	CAZ97	DMV14
	1-year fixed	6.34%	1.00%		1%	BBR + 4.00%	CAZ98	DMV15
	2-year fixed	6.49%	£995		4%, 3%	BBR + 4.00%	CAX11	DMS43
		6.94%	No fee	Refund of valuation (max £630), £300 cashback			CAX59	DMS91
	5-year fixed	6.24%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CAY10	DMT42
		6.44%	No fee	Refund of valuation (max £630), £300 cashback			CAY36	DMT68

85%	Lifetime tracker	7.34%	2.00%			BBR + 2.09% For Life of Loan	CAZ99	DMV16
		8.09%	No fee		2%, 1%	BBR + 2.84% For Life of Loan	CBB01	DMV17
	1-year fixed	6.74%	1.00%		1%	BBR + 4.00%	CBB02	DMV18
	2-year fixed	6.89%	£995		4%, 3%	BBR + 4.00%	CAX13	DMS45
		7.34%	No fee	Refund of valuation (max £630), £300 cashback			CAX61	DMS93
	5-year fixed	6.54%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CAY11	DMT43
		6.74%	No fee	Refund of valuation (max £630), £300 cashback			CAY37	DMT69

TIER 3 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
70%	2-year fixed	6.29%	£995		4%, 3%	BBR + 4.00%	CAY12	DMT44
		6.74%	No fee	Refund of valuation (max £630), £300 cashback			CAY38	DMT70
	5-year fixed	6.04%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CAY13	DMT45
		6.24%	No fee	Refund of valuation (max £630), £300 cashback			CAY39	DMT71

75%	Lifetime tracker	7.29%	2.00%			BBR + 2.04% For Life of Loan	CBB03	DMV19
		8.04%	No fee		2%, 1%	BBR + 2.79% For Life of Loan	CBB04	DMV20
	1-year fixed	6.24%	1.00%		1%	BBR + 3.50%	CBB05	DMV21
	2-year fixed	6.39%	£995		4%, 3%	BBR + 4.00%	CAY14	DMT46
		6.84%	No fee	Refund of valuation (max £630), £300 cashback			CAY40	DMT72
	5-year fixed	6.14%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CAY15	DMT47
6.34%		No fee	Refund of valuation (max £630), £300 cashback	CAY41			DMT73	

TIER 3 PRODUCTS. (CONT'D)

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
80%	Lifetime tracker	7.34%	2.00%			BBR + 2.09% For Life of Loan	CBB06	DMV22
		8.09%	No fee		2%, 1%	BBR + 2.84% For Life of Loan	CBB07	DMV23
	1-year fixed	6.54%	1.00%		1%	BBR + 4.00%	CBB08	DMV24
	2-year fixed	6.69%	£995		4%, 3%	BBR + 4.50%	CAY16	DMT48
		7.14%	No fee	Refund of valuation (max £630), £300 cashback			CAY42	DMT74
	5-year fixed	6.44%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.50%	CAY17	DMT49
		6.64%	No fee	Refund of valuation (max £630), £300 cashback			CAY43	DMT75

85%	Lifetime tracker	7.54%	2.00%			BBR + 2.29% For Life of Loan	CBB09	DMV25
		8.29%	No fee		2%, 1%	BBR + 3.04% For Life of Loan	CBB10	DMV26
	1-year fixed	6.94%	1.00%		1%	BBR + 4.00%	CBB11	DMV27
	2-year fixed	7.09%	£995		4%, 3%	BBR + 4.50%	CAY18	DMT50
		7.54%	No fee	Refund of valuation (max £630), £300 cashback			CAY44	DMT76
	5-year fixed	6.74%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.50%	CAY19	DMT51
		6.94%	No fee	Refund of valuation (max £630), £300 cashback			CAY45	DMT77

TIER 4 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
70%	2-year fixed	6.49%	£995		4%, 3%	BBR + 4.00%	CAY20	DMT52
		6.94%	No fee	Refund of valuation (max £630), £300 cashback			CAY46	DMT78
	5-year fixed	6.24%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CAY21	DMT53
		6.44%	No fee	Refund of valuation (max £630), £300 cashback			CAY47	DMT79

75%	Lifetime tracker	7.49%	2.00%			BBR + 2.24% For Life of Loan	CBB12	DMV28
		8.24%	No fee		2%, 1%	BBR + 2.99% For Life of Loan	CBB13	DMV29
	1-year fixed	6.44	1.00%		1%	BBR + 3.50%	CBB14	DMV30
	2-year fixed	6.59%	£995		4%, 3%	BBR + 4.00%	CAY22	DMT54
		7.04%	No fee	Refund of valuation (max £630), £300 cashback			CAY48	DMT80
	5-year fixed	6.34%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CAY23	DMT55
		6.54%	No fee	Refund of valuation (max £630), £300 cashback			CAY49	DMT81

TIER 4 PRODUCTS. (CONT'D)

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
80%	Lifetime tracker	7.54%	2.00%			BBR + 2.29% For Life of Loan	CBB15	DMV31
		8.29%	No fee		2%, 1%	BBR + 3.04% For Life of Loan	CBB16	DMV32
	1-year fixed	6.74%	1.00%		1%	BBR + 4.00%	CBB17	DMV33
	2-year fixed	6.89%	£995		4%, 3%	BBR + 4.50%	CAY24	DMT56
		7.34%	No fee	Refund of valuation (max £630), £300 cashback			CAY50	DMT82
	5-year fixed	6.64%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.50%	CAY25	DMT57
		6.84%	No fee	Refund of valuation (max £630), £300 cashback			CAY51	DMT83

85%	Lifetime tracker	7.74%	2.00%			BBR + 2.49% For Life of Loan	CBB18	DMV34
		8.49%	No fee		2%, 1%	BBR + 3.24% For Life of Loan	CBB19	DMV35
	1-year fixed	7.14%	1.00%		1%	BBR + 4.00%	CBB20	DMV36
	2-year fixed	7.29%	£995		4%, 3%	BBR + 4.50%	CAY26	DMT58
		7.74%	No fee	Refund of valuation (max £630), £300 cashback			CAY52	DMT84
	5-year fixed	6.84%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.50%	CAY27	DMT59
		7.04%	No fee	Refund of valuation (max £630), £300 cashback			CAY53	DMT85

TIER 5 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
70%	2-year fixed	6.59%	£995		4%, 3%	BBR + 4.00%	CAY28	DMT60
		7.04%	No fee	Refund of valuation (max £630), £300 cashback			CAY54	DMT86
	5-year fixed	6.44%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CAY29	DMT61
		6.64%	No fee	Refund of valuation (max £630), £300 cashback			CAY55	DMT87
75%	2-year fixed	6.79%	£995		4%, 3%	BBR + 4.00%	CAY30	DMT62
		7.24%	No fee	Refund of valuation (max £630), £300 cashback			CAY56	DMT88
	5-year fixed	6.54%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CAY31	DMT63
		6.74%	No fee	Refund of valuation (max £630), £300 cashback			CAY57	DMT89
80%	2-year fixed	7.09%	£995		4%, 3%	BBR + 4.50%	CAY32	DMT64
		7.54%	No fee	Refund of valuation (max £630), £300 cashback			CAY58	DMT90
	5-year fixed	6.84%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.50%	CAY33	DMT65
		7.04%	No fee	Refund of valuation (max £630), £300 cashback			CAY59	DMT91

KEY CRITERIA.

ACCEPTABLE ADVERSE.

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

Tier 0 products

Defaults: 0 in 24 months

CCJ: 0 in 72 months

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

Unsecured arrears: 1 in 12, 2 in 36 months

Tier 1 and tier 2 products

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

Tier 3 and tier 4 products

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

Tier 5 products

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

DMPs

Accepted on core products if satisfied more than 36 months ago. Accepted on DMP products if active or satisfied less than 36 months ago. 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 DMP.

LOAN AMOUNTS AND LTV LIMITS.

Min loan size: £25,001

Max loan sizes:

£1,000,000 up to **70% LTV**

£750,000 up to **80% LTV**

£500,000 up to **85% LTV**

APPLICANT.

Min age: 21 years

Max age: 70, or 75 where proof of retirement is supplied

Max number of applicants: 2

Min income: £15,000 (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 and interest

Interest only: Max 65% 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: 35 years

RIGHT TO BUY.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	2-year fixed	7.59%	No fee	Up to 90% of discounted purchase price (plus lender fees)	4%, 3%	BBR + 3.50%	RTB73
	5-year fixed	6.99%			4%, 4%, 3%, 3%, 2%		RTB75
	2-year fixed	7.69%		Up to 100% of discounted purchase price (plus lender fees)	4%, 3%	BBR + 3.50%	RTB74
	5-year fixed	7.09%			4%, 4%, 3%, 3%, 2%		RTB76

HELP TO BUY PURCHASE.

WALES ONLY.

All products shown below are available for new build properties on the Help to Buy Wales equity loan scheme. Maximum loan and LTV are determined by the amount of the equity loan.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	2-year fixed	7.69%	No fee	Refund of valuation (max £630)	4%, 3%	BBR + 3.50%	HBB63
	5-year fixed	6.99%			4%, 4%, 3%, 3%, 2%	BBR + 3.50%	HBB64

HELP TO BUY REMORTGAGE.

ENGLAND, WALES AND SCOTLAND.

All products shown below are available for properties originally purchased on any Help to Buy equity loan scheme. Maximum loan and LTV are determined by the amount of the equity loan.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	2-year fixed	7.69%	No fee	Refund of valuation (max £630)	4%, 3%	BBR + 3.50%	HBB65
	5-year fixed	6.99%			4%, 4%, 3%, 3%, 2%	BBR + 3.50%	HBB66

RIGHT TO BUY AND HELP TO BUY KEY CRITERIA.

ACCEPTABLE ADVERSE.

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

DMPs/DASs: 0 in 36 months

Applicant must not have any defaults, CCJs or secured arrears recorded in the three months before application.

LOAN AMOUNTS AND LTV LIMITS.

Min loan size: £25,001

Max loan sizes:

Right to Buy:

£1,000,000 up to **70%**

£750,000 up to **75%**

Help to Buy Wales (Purchase): £225,000

Help to Buy England, Wales and Scotland (Remortgage):

£1,000,000 up to **70%**

£750,000 up to **80%**

APPLICANT.

Min age: 21 years

Max age: 70, or 75 where proof of retirement is supplied

Max number of applicants: 2

Min income: £15,000 (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 and interest only.

TERM.

Min: 5 years

Max: 35 years

RIGHT TO BUY ELIGIBILITY.

Available for house purchases in England only, flats are not acceptable.

Products available at both 90% and 100% of the discounted purchase price (plus lender fees) provided the loan doesn't exceed 75% of the open market value of the property, as determined by one of our panel surveyors.

Only Right to Buy schemes operated by recognised local authorities or housing associations are acceptable. Standard lending criteria applies in addition to the requirements detailed above.

We cannot accept applications where the customer has been in receipt of Housing Benefit during the last 12 months.

Visit <https://www.gov.uk/right-to-buy-buying-your-council-home> for more information on eligibility.

HELP TO BUY ELIGIBILITY.

Help to Buy purchase (Wales)

Maximum property value: £300,000

Customers will need to provide a minimum 5% deposit from their own resources.

Help to Buy remortgage

We accept applications on the Help to Buy England 2021-2023, Help to Buy Wales and Help to Buy Scotland shared equity schemes.

For full details of the Help to Buy schemes visit:

- <https://www.gov.uk/help-to-buy-equity-loan> for England
- <https://gov.wales/help-buy-wales> for Wales or
- <https://www.mygov.scot/help-to-buy> for Scotland.

FEES AND CHARGES.

Valuation fee scale

Property value	Standard valuation fee	Homebuyers report fee
£100,000	£370	£570
£150,000	£410	£600
£200,000	£445	£650
£250,000	£465	£705
£300,000	£485	£770
£350,000	£525	£815
£400,000	£560	£900
£450,000	£590	£955
£500,000	£630	£1,045
£600,000	£695	£1,105
£700,000	£750	£1,155
£800,000	£810	£1,205
£900,000	£920	£1,255
£1,000,000	£975	£1,405
£1,000,000+	Contact us for details.	

Valuation fees are payable on application and include an assessment fee of £180 which is non-refundable.

OTHER FEES.

Telegraphic transfer fee: £25

Post offer product switch fee: £70

Redemption administration fee: £40

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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