



Complete 
Your specialist packager distributor

023 8045 6999
enquiries@complete-fs.co.uk
www.complete-fs.co.uk

Complete - BTL Exclusive Product

Max LTV	Rate	Term	Application fee	Loan size	Arrangement fee	ERCs
75% purchase or remortgage	4.5%	5 year term 2 year ERC period	£100	Min loan £150k Max loan £2m	2% (can be added to the loan to max 75% LTV Gross)	5% year 1 5% year 2 0% year 3

Key criteria	
ICR Calculation	125% Basic Rate taxpayers / Ltd Co at payrate 145% Higher Rate taxpayers at Payrate
Max term	10 years
Loan basis	Interest only
HMO loading	+0.10%
Holiday let loading	+0.15%
Property type	Residential property only
Adverse	As per standard policy
Valuation	OMV up to £1m 180 day over £1m
Solicitors	Dual representation on loans up to £2m
Proc fee	1.5%

Customers
Individuals, sole traders, LLPs, partnerships, Limited companies
First time landlords
Portfolio landlords
Expats & foreign nationals (maybe an increase in rate)

Castle Trust Bank, Belvedere House, Basing View, Basingstoke, RG21 4HG |
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