



Complete<sup>FS</sup>

## **Application and Commission** Fees

## Application Fees

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For all applications other than second charge loans Complete FS will collect a **£99 application fee**.

On smaller first charge loans (typically less than £50,000) Complete FS may increase the application fee to £199, but this will be fully disclosed before application stage.

# Product Commission Sheet

**The Gross Fee Paid by Lender** is the total commission paid to Complete FS the Net Fee Paid to Regulated Broker is the income paid to the broker who is giving the advice to the borrower.

**The Net Fee Paid to Non Regulated & Client Referral Service** is paid to the Introducer where Complete FS is giving the advice.



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging	1.50%	1.00%	0.50%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Commercial	1.5%	0.75%	0.375%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging	2.00%	1.00%	0.50%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Commercial Express	1.25%	0.70%	0.35%
All Other Products	1.25%	0.70%	0.35%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Commercial	1.00%	0.50%	0.25%

## Product Commission Sheet



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.80%	0.35%	0.18%
Residential	0.80%	0.35%	0.18%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.90% + £180	0.50%	0.25%
Residential & Adverse	0.90% + £180	0.50%	0.25%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All products	0.80%	0.40%	0.20%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging	1.75%	0.875%	0.44%
Buy To Let	1.50%	0.75%	0.375%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Secured Loans	2.00%	1.00%	0.50%

## Product Commission Sheet



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	1.25%	0.625%	0.31%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	0.80%	0.37%	0.18%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Secured Loans	2.00%	2.00%	2.00%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	0.80%	0.45%	0.22%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	0.85%	0.45%	0.22%
Semi Commercial	1.20%	0.60%	0.30%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	2.50%	1.25%	0.62%

## Product Commission Sheet



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging	2.00%	1.00%	0.50%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All products	2.00%	1.00%	0.50%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging Finance	2.00%	1.00%	0.50%
BTL & Semi Commercial	1.50%	0.75%	0.38%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	0.80%	0.40%	0.20%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	1.00%	0.50%	0.25%
Commercial / Semi Commercial	1.50%	0.75%	0.375%
Bridging	2.00%	1.00%	0.50%
Product Transfers	0.50%	0.35%	0.175%

# Product Commission Sheet

**KentReliance**  
For Intermediaries

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Residential	0.60%	0.35%	0.18%
Residential Near Prime	0.80%	0.40%	0.20%
Buy to Let	0.70%	0.45%	0.22%
Further Advance	0.35%	0.25%	0.10%

**LANDBAY**  
Your lending partner

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let (Club Route)	0.55%	0.50%	N/A
Buy to Let	0.85%	0.45%	0.22%

 **lendinvest**

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Residential	0.80%	0.40%	0.20%
Buy to Let	1.00%	0.60%	0.30%
Bridging (Residential & Commercial)	2.00%	1.00%	0.50%
Development Finance	1.00%	0.50%	0.25%

**LiveMore** 

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All products	0.95%	0.50%	0.25%

# Product Commission Sheet



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Versatility range	0.80%	0.35%	0.18%
Buy to Let	0.42%	0.20%	0.10%
Residential	0.37%	0.20%	0.10%

Please note on standard residential & Buy to Let there will be a £299 application fee.



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging Finance	2.00%	1.00%	0.50%
Buy to Let	0.85%	0.50%	0.25%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging	2.00%	1.00%	0.50%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging	2.00%	1.25%	0.60%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	0.80%	0.40%	0.20%
Secured Loans	2.00%	2.00%	2.00%



# Product Commission Sheet

## PRECISE.

Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.80% + £180	0.50%	0.25%
Residential	0.80% + £180	0.50%	0.25%
Bridge to Let	Bridge - 0.75%	Bridge - 0.375%	Bridge - 0.19%
	BTL - 0.60%	BTL - 0.375%	Bridge - 0.15%
	Total - 1.35%	Total - 0.75%	Total - 0.34%
Bridging	2.00%	1.00%	0.50%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
BTL	1.10%	0.70%	0.20%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
BTL/Commercial	1.50%	0.75%	0.38%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy To Let	1.00%	0.50%	0.25%
All other products	2.00%	1.00%	0.50%

# Product Commission Sheet



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy To Let	0.80%	0.40%	0.20%
Residential	0.80%	0.40%	0.20%
Self Build	1.00%	0.50%	0.25%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Secured Loans	2.00%	2.00%	2.00%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Commercial	1.75%	0.875%	0.44%
BTL Non Portfolio	0.90%	0.45%	0.225%
BTL Portfolio	1.20%	0.60%	0.30%
Buy to Let	1.75%	0.875%	0.44%
Product Switch/Refinance	0.75%	0.375%	0.19%
Bridging	2.20%	1.10%	0.55%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging	2.00%	1.00%	0.50%

# Product Commission Sheet



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Secured Loan	2.00%	2.00%	2.00%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	1.00%	0.55%	0.275%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy To Let	0.90%	0.50%	0.25%
Offset Mortgage	0.90%	0.50%	0.25%
Family Mortgage	0.95%	0.55%	0.275%
Residential Mortgage	0.80%	0.40%	0.20%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Residential	0.80%	0.50%	0.25%
BTL	0.85%	0.50%	0.25%
Club Route	0.60%	0.50%	NA
Product transfer	0.30%	0.28%	0.14%

## Product Commission Sheet



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All products	0.80%	0.40%	0.225%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Bridging (1st & 2nd chg)	2.00%	1.00%	0.50%
Buy to Let (1st chg)	1.25%	0.625%	0.3125%
Buy To Let (2nd chg)	1.25%	1.25%	1.25%
Consumer Buy To let	1.25% (£7.5k max)	0.625% (£3.750k max)	0.375% (£750 max)
Commercial	1.25%	0.625%	0.3125%
Residential (1st chg)	1.25% (£7.5k max)	0.625% (£3,750k max)	0.375% (£1,250 max)
Residential (2nd chg)	2.00% (£7.5k max)	2.00% (7.5k max)	2.00% (£4.5k max)



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.90%	0.45%	0.225%
Bridging	2.00%	1.00%	0.50%
Residential	0.80%	0.425%	0.20%
Residential (unencumbered)	1.00%	0.50%	0.25%
Secured Loan	2.00%	2.00%	2.00%
Residential Product Transfer	0.40%	0.20%	N/A
Secured Loan Product Transfer	1.00%	0.50%	N/A



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
All Products	1.00%	0.60%	0.30%

## Product Commission Sheet



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Platinum Range	Gross - 0.65% (max £4995)	Net to broker - 0.35% (max £2690)	0.17%
Buy To Let (1st charge)	0.90%	0.50%	0.22%
Buy To Let (1st charge Limited Edition)	0.75%	0.40%	0.20%
Prime	1.50%	1.00%	0.50%
Bridging	1.50%	1.00%	0.50%
Secured Loan (BTL)	1.75%	1.75%	1.75%
Secured Loan (CBTL)	1.50%	1.50%	1.50%
Secured Loan (Resi)	2.00%	2.00%	2.00%
Residential - Fixed rates	0.75%	0.375%	0.19%
Residential - Variable and Discounts	0.80%	0.40%	0.20%



Product	Gross Fee Paid by Lender	Net Fee Paid to Regulated Broker	Net Fee Paid to Non Regulated & Client Referral Service
Buy to Let	0.85%	0.45%	0.22%

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