



Our Fees

What we do

As you will see from the customer survey results on our website, we will be open and straightforward with you and conduct our affairs with honesty. We want you to be happy to build a long-term relationship with us.

Meeting your needs

- We will ask you questions about your needs and circumstances before we advise you.
- We will only recommend suitable products and services that you can afford.
- We will offer access to a wide range of products to enable your needs to be met. If we are unable to find a suitable product for you we will let you know.
- Before you accept our advice, we will clearly explain the main benefits and risks to you.
- Our charges will not be excessive for the work we do for you.

Fee levels

We would typically charge the following fees for our services, payable upon application, however these can vary on a case by case basis depending upon your circumstances and the loan amount.

Service	Typical Fee – Adviser	Typical Fee – Company Director
Product Transfer *	£0.00 to £399.00	£0.00 to £499.00
Further Advance	£299.00	£399.00
Residential Mortgage/Remortgage	£399.00	£499.00
Buy to Let Mortgage/Remortgage	£499.00	£599.00
Bridging Loan	£599.00	£699.00
Commercial Mortgage/Remortgage	£599.00	£699.00
Equity Release Mortgage/Remortgage	£699.00	£699.00
Adverse Credit Mortgage / Remortgage	£799.00	£999.00
Complex Mortgage / Remortgage **	£799.00	£999.00
Re-submissions ***	£199.00	£299.00

* we endeavour to waive our fee for all Product Transfers. However, a fee may be charged in certain circumstances — for example, if we do not receive a product transfer commission from the lender. In such cases, any applicable fee will be clearly disclosed in advance.

** complex mortgages/remortgages include, but are not limited to, limited company buy to let, expatriate (ex-pat) lending, and debt consolidation. These scenarios typically require enhanced underwriting and involve additional documentation, fees, or processing time.

*** a re-submission fee will only apply if changes are requested by you after the initial submission. This includes, but is not limited to, changes to the property details or applicant information. No re-submission fee will be charged in cases where the need for resubmission arises due to an error on our part.

Complete Mortgages Limited Brodie House, Parklands, Railton Road, Guildford GU2 9JX

t 01483 238280 e info@complete-mortgages.co.uk www.complete-mortgages.co.uk

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