



COMPLETE

Corporate Brochure

The Complete Difference

Complete services for International Landlords

Lettings and Management Specialists

We provide a bespoke service for thousands of international landlords, while helping secure thousands of rental properties for tenants worldwide. With global expertise, and feet on the ground in London, Manchester, Birmingham, Liverpool, Berlin and Hong Kong, our highly professional team can provide support across thirteen international markets.

We support you from the moment you purchase your property, managing every stage—from completion and handover to furnishings, lettings, and ongoing management. When the time comes to realise your investment potential, our resales service helps you maximise returns with insight-led advice.

With over \$1bn in assets under management and a strong track record in pre-letting units before completion, our experienced lettings team delivers a personal, efficient service. High occupancy rates, low arrears, and deep market knowledge ensure your investment is in capable hands.



The Complete Experience



Complete Service

With global expertise, and local feet on the ground, we provide cost-effective leasing and management services in each market we serve, making life easy for overseas landlords.



Complete Support

We are dedicated to simplifying the landlord experience by ensuring prompt, helpful, and accurate communication. Our 24/7 client portal is at your disposal, and you'll have a property manager for personalised assistance.



Complete Transparency

Thanks to our strong ties with developers, we possess an in-depth understanding of your development. We exercise caution in estimating yields, minimising the likelihood of unforeseen surprises in the future.

Image Track Record

THE AMBASSADOR, BERLIN

Completed: 2022 | Achieved vs forecasted rent: 108% | Current Avg Yield: 4.36%





Image Track Record

QUAY CENTRAL, LIVERPOOL

Completed: 2019 | Achieved vs forecasted rent: 109% | Current Avg Yield: 6.08%

Why Choose Complete?



USD 1bn of assets under management



International expertise operating in 13 markets with local offices



We have an occupancy rate of 99% across all our branches



24-hour client portfolio management portal and Rental Protection Insurance available for UK properties



750+ positive Trustpilot and Google Reviews with an average of 4.7 stars



14%* more cost-effective than comparable international property management agencies

*based on management fees of 14 prominent Lettings and Management agencies in London and Manchester. Enquire for details.



The Complete Difference



Purchase Asset



Connect with Complete

And begin your residential investment journey with us.



Furnishings

Choose your furniture ahead of time to ensure everything is prepared for your new tenant upon completion. Opt for our custom furniture packages, tailored to the development and its specific location.



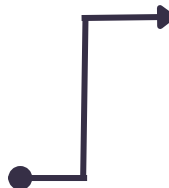
Bespoke Development Marketing Campaign

Through targeted local and national advertising efforts, we can assist you in securing a tenant before completion.



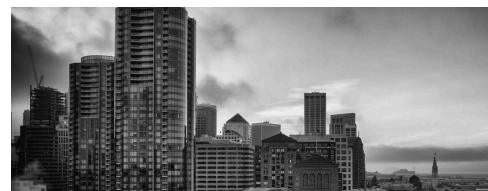
Viewings, Referencing and Tenancy Agreements

Our expert lettings team will manage the entire lettings process.



Development Completion

Our team of property management professionals will oversee the transition from the developer, addressing snagging issues, managing statutory documentation, and ensuring proper certification.



Asset Management

Our property management team will handle rent collection, maintenance and support, monthly and annual financial statements, and connect you with tax specialists and advisors as needed.

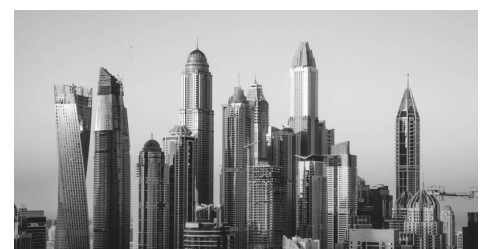


Asset Resale and Additional Investment Opportunities



Regular Insights

Stay updated with our regular newsletters, insights, and reports covering market trends, developments, and asset performance.





End-to-End Service for International Landlords

You have other important priorities. Let us manage the details.

Handover

Our highly experienced team of residential property management professionals ensure a diligent and efficient handover process from developers on completion of your asset.

This process covers:

- Visible snagging and defect inspections against developer specifications
- Collection of keys, warranties and statutory documentation
- Collation and provision of a detailed report including snagging, meter readings and photographic schedules of condition

Furnishing and Design

Complete offers a tailored service to cover the furnishing of your asset to ensure maximum rental income. Our partners offer a number of packages to suit budgets and requirements in a range of local and international design styles.



International Reputation. Local feet on the Ground.

Our team know more about your new apartment than just its square footage and council tax band. With feet on the ground, we are able to find you the right tenant fit and manage the day-to-day complexities of your property. We're proud to boast exceptional occupancy rates across global markets with an average tenancy term of 13 months.

Included with Complete:

- Photography and creation of floor plans
- Tenant acquisition, with digital and offline high profile marketing
- Negotiating terms with potential tenants
- Referencing tenants
- Drafting tenancy agreements
- Coordinating safety inspections
- Compliance support for tax and legal requirements
- Carrying out the check-in with new tenants
- Rent collection and provision of monthly statements, annual income and expenditure reports
- Pay invoices such as service charges on your behalf
- Maintenance and repairs with 24-hour support
- Enhanced digital offering for tenants pre-tenancy and during the tenancy
- Regular newsletters to keep you up to date with the market
- Annual customer satisfaction surveys to improve our service offering
- Complete Access online management portal

Landlords Contents Protection

For added peace of mind, Complete are able to arrange contents protection for furnished properties, as well as rent and legal protection to indemnify for loss of rent for insured incidents and public liability.

Rent Protection Service

Our Rent Protection Service offers landlords peace of mind by ensuring rental income continuity where tenants have passed referencing criteria. This service fee is automatically included for all new tenancies unless you opt out when accepting a rental offer. More information is available upon request.

Image Track Record

NO. 1 OLD TRAFFORD, MANCHESTER

Completed: 2021 | Achieved vs forecasted rent: 124% | Current Avg Yield: 6.37%



Resales

Our experts have access to a network of both local and international property buyers, and are best placed to advise on the sale of your residential investment asset. Our consultants will manage the process from negotiation to completion, and assist in legal, tax and financial matters as necessary. Complete also offer a retained search service to all our sales and resales clients.

Block Management

Complete offer a comprehensive block management service at selected developments across our property portfolio. Our team of block management specialists oversee the maintenance and general upkeep of the communal areas both inside and outside of the development. We assist with the preparation of budgets, organising billing and the collection of service charges and ground rents on behalf of the freeholder.

Image Track Record

HORIZON, LONDON

Completed: 2018 | Achieved vs forecasted rent: 135% | Current Avg Yield: 5.31%



The UK Market Model

In the UK we offer two options for types of rental agreements:

1. Assured Shorthold Tenancies (AST)

An AST is the most common type of residential rental agreement in England and Wales. It is used when renting to private individuals who occupy the property as their main home. ASTs typically begin with a fixed term, usually twelve months, and may roll into a periodic tenancy afterward. As a landlord, you must protect the tenant's deposit in a government-approved scheme, carry out right-to-rent checks, provide safety certificates (EPC, gas, EICR), the "How to Rent" guide, and ensure the property meets basic safety standards, including smoke and carbon monoxide alarms.

2. Company Lets

A company let occurs when a business rents a property, rather than an individual taking on the tenancy directly. This type of agreement is not covered by the Housing Act 1988, so it is not considered an AST. As a result, rules such as deposit protection and Section 21 notices do not apply. The tenancy is instead governed by general contract law, giving both parties more flexibility in payments.



London Fees

Letting and Management	14% +VAT (16.8% incl. VAT)	
Handover		
Studio	£360.00	
1 Bed	£480.00	
2 Bed	£600.00	
3 Bed	£720.00	
Inventory Check-In		
	Unfurnished	Furnished
Studio	£168.00	£192.00
1 Bed	£192.00	£216.00
2 Bed	£210.00	£246.00
3 Bed	£228.00	£282.00
Inventory Check-Out		
Studio	£144.00	
1 Bed	£156.00	
2 Bed	£174.00	
3 Bed	£192.00	
Tenancy Agreement	£240.00	
Section 13 Rent Increases*	£240.00	
Tenancy Reference (per tenant / guarantor)	£90.00	
Change of Sharer (during a tenancy)	£300.00	
Serving Notice**	£240.00	

All fees are inclusive of 20% VAT. *Or for renewals for non-housing act tenancies. **Please note that if you have a Rent Protection policy in place, serving notices for rent arrears is included within that service.

Landlords Contents Protection Fees

Apartment Type	Sums Insured	Annual Premium*
Studio	£10,000.00	£148.00
1 Bed	£15,000.00	£192.00
2 Bed	£20,000.00	£236.00
3 Bed and above	£35,000.00	£368.00
Claim handling**		£216.00

All fees are inclusive of 12% IPT. *The above insurance charges are inclusive of our set up fees of £60 including VAT (£50.00 plus VAT), which will be payable each year. **or 10% of the total claim value, whichever is greater.



UK Regional Cities Fees

Letting and Management Fee	10% +VAT (12% incl. VAT)
Tenant Finders Fee	£600.00
Handover	
Studio	£360.00
1 Bed	£480.00
2 Bed	£600.00
3 Bed	£720.00
Inventory Check-In	
Studio	£150.00
1 Bed	£150.00
2 Bed	£180.00
3 Bed	£210.00
Inventory Check-Out	£90.00
Tenancy Agreement	£240.00
Section 13 Rent Increases*	£240.00
Tenancy Reference (per tenant / guarantor)	£90.00
Change of Sharer (during a tenancy)	£300.00
Serving Notice**	£240.00

All fees are inclusive of 20% VAT. *Or for renewals for non-housing act tenancies. **Please note that if you have a Rent Protection policy in place, serving notices for rent arrears is included within that service.

Landlords Contents Protection Fees

Apartment Type	Sums Insured	Annual Premium*
Studio/1 Bed	£8,500.00	£134.80
2 Bed	£13,500.00	£178.80
3 Bed	£15,000.00	£192.00
Claim handling**		£216.00

All fees are inclusive of 12% IPT. *The above insurance charges are inclusive of our set up fees of £60 including VAT (£50.00 plus VAT), which will be payable each year. **or 10% of the total claim value, whichever is greater.



Rent Protection Service Fees

Monthly Rent	Fee
£0 - £2,500.00 pcm	£32 per month including IPT, set up fee and VAT
£2,501.00 - £5,000.00 pcm	£41.17 per month including IPT, set up fee and VAT
£5,001.00 - £7,500.00 pcm	2.25% of the monthly rent plus IPT (12%) and £12 including VAT set up fee*

These fees will be deducted from the monthly rent payment.



UK FAQs

Will I need a furniture package?

9 out of 10 tenants are looking for fully-furnished properties. Whilst furnishing your unit is optional, it is recommended to optimise rental income and expedite the tenancing process. If you choose to leave your property unfurnished, you will need to purchase window dressings as a minimum. We source furniture suppliers who will provide bespoke packages to compliment the look and feel of the apartment.

The quote is to fully-furnish your unit by our appointed interior design installation team to give your unit that designer edge.

Will you be present for the handover?

Our local office conducts the handover in two stages, the first inspection prior to completion by way of checking the status of the premises against developer specifications and then secondly upon completion to ensure any defects have been rectified. We then accept the property on your behalf. We collect the keys, meter readings, documentation and produce a final report on the status of the unit for your records, including photos.

This process ensures peace of mind for our landlords residing overseas.

How will you make sure the tenants look after my property?

An independent inventory of the property is taken when the tenants move in and again at the end of the tenancy. 5 weeks' rent is taken as a security deposit from tenants and if any damage aside from normal wear and tear is recorded then a deduction will be made from the deposit. This process is governed by the government-introduced Tenancy Deposit Scheme which protects both landlords and tenants.

We are also able to offer contents insurance through our recommended supplier, and rent and legal protection insurance at the start of the tenancy.

Can I approve the tenant?

The normal process is for our office is to show units to potential tenants, and once an offer is made, the details are sent to accept the offer. A financial reference check is carried out by an independent credit referencing agency to ensure the tenant's suitability for the tenancy.

Do I have to pay tax on my rental income?

You need to fill in and submit an assessment form as a non-resident landlord to be assessed by the relevant authorities in the UK. Complete will be able to assist you with completing the forms and we can refer you to a specialist UK Tax Accountant if required.



The German Market Model

In Germany we offer two options for types of rental agreements:

1. Limited-time specific contracts

These are usually used for smaller apartment types such as micro-apartments, where the requirement is for shorter-term tenancies of 12 to 24 months. The rent is a fixed rate, and the tenant pays a fixed contribution to the heating and hot water costs. The deposit is two months' gross rent.

2. Rental contract for an unlimited time

This is the standard type of rental agreement in Germany and the one that is clearly governed by German law. This agreement can only be terminated by either party for specific reasons, and the tenant pays an amount towards the operating costs of the building, as well as the heating and hot water costs, which can vary each year depending on usage. Typically, there is a scaled rent agreed upon with a 2-3% increase in rent every year for the next five years. The deposit charge is calculated as three monthly net rent payments.

Clients will be provided with more information on the two rental agreement options when looking for a tenant. Complete's fees are payable on the gross rent including the operating and heating and hot water costs.

Ongoing costs related to the property include Hausgeld payments, which are charged by the building management company for the operating costs related to the building (these are payable monthly), and Land Tax, which is payable to the local authority on a quarterly basis. Complete is able to settle these payments on your behalf if we have sufficient funds in your account.

Complete is able to set up Trust Accounts for clients who require a bank account to be set up on their behalf in Germany. This is a separate service, and charges will be provided on request.

Germany FAQs

How will you make sure the tenants look after my property?

An inventory of the property is taken when the tenants move in and again at the end of the tenancy. A deposit is taken from the tenants and if any damage aside from normal wear and tear is recorded, a deduction will be made from the deposit. In Germany, this deposit is held in a secure account. At the end of the tenancy, the property will be inspected for any damage or repair requirements.

Do I have to pay on my rental income?

You will be liable for tax on your rental income. Complete can refer you to a specialist Tax Accountant if required.

Will I need a furniture package?

Short-term rental agreements in Germany require apartments to be furnished. We source furniture suppliers who will provide bespoke packages to compliment the look and feel of the apartment. The quote is to fully-furnish your unit by our appointed interior design installation team to give your unit that designer edge to attain the optimum rental income and high-quality professional tenant.

Can I approve the tenant?

The normal process is for our office to show the units to potential tenants. Once an offer is made, the details are sent to you to accept the offer. A reference check is carried out internally to ensure the tenant's suitability for the tenancy. This includes employment, credit checks, and previous landlord history where available.

Image Track Record

BELA VISTA, PORTUGAL

Completed: 2022 | Achieved vs forecasted rent: 102% | Current Avg Yield: 4.70%

Will you be present for the handover?

Our local office conducts the handover by checking the status of the premises against developer specifications. Upon completion, we ensure any defects have been rectified. We then accept the property on your behalf, handling keys, meter readings, documentation, and producing a final report on the unit's status, along with photos, for your records. This process ensures peace of mind for our international investors residing overseas.

Do I need insurance?

In most cases, buildings insurance is covered within the service charge (hausgeld). We can assist in arranging contents insurance.

What are your fees?

Our fees are very competitive for the market in both Berlin and Leipzig.

Handover service fees are payable on instruction and vary according to the size of the property.

Management Service	10% +VAT (12% incl)
Tenant Find Service	1 month's gross rent +VAT
Handover	
Studio	EUR416.50*
1 Bed	EUR535.50*
2 Bed	EUR654.50*
3 Bed	EUR773.50*
Inventory Check-In	EUR89.25*
Tenancy Administration Fee	EUR416.50*
Tenancy Renewal Fee	EUR297.50*

*All figures are inclusive of 19% VAT



Leadership Team



Alan Lam

Chief Financial and
Operating Officer



Anna Langford

Head of Group Operation
and Compliance



Nicola Smith

Managing Director



Shaun Malston

Associate Director



Winnie Cheung

Client Services Executive

Success Across Our 2025 Portfolio

79

New units under our
management across
10 developments



99%

Occupancy rate across
our portfolio



1700+

Total units under
management across our
portfolio



5%

Average gross rental
yield across our portfolio



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