



COMPLETE

Corporate Brochure

The Complete Difference

Complete services for International Landlords

Lettings and Management Specialists

The Complete Difference

It's really quite simple. We know what it takes to deliver success for our clients.

Our international landlords require a hassle-free management & lettings service with good communication at great value. This is what we strive to achieve and we have an impeccable track record to show for it.



Image Track Record

THE CARTWRIGHT, MANCHESTER

Completed: 2019 | Achieved vs forecasted rent: 82% | Current Avg Yield: 4.6%



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: 104% | Current Avg Yield: 5.8%

Why Choose Complete?



USD 1bn of assets under management



International expertise operating in 13 markets with local offices



Strong relationships with developers - ensuring fast, efficient handover



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



600+ positive Trustpilot and Google Reviews with an average of 4.6 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.



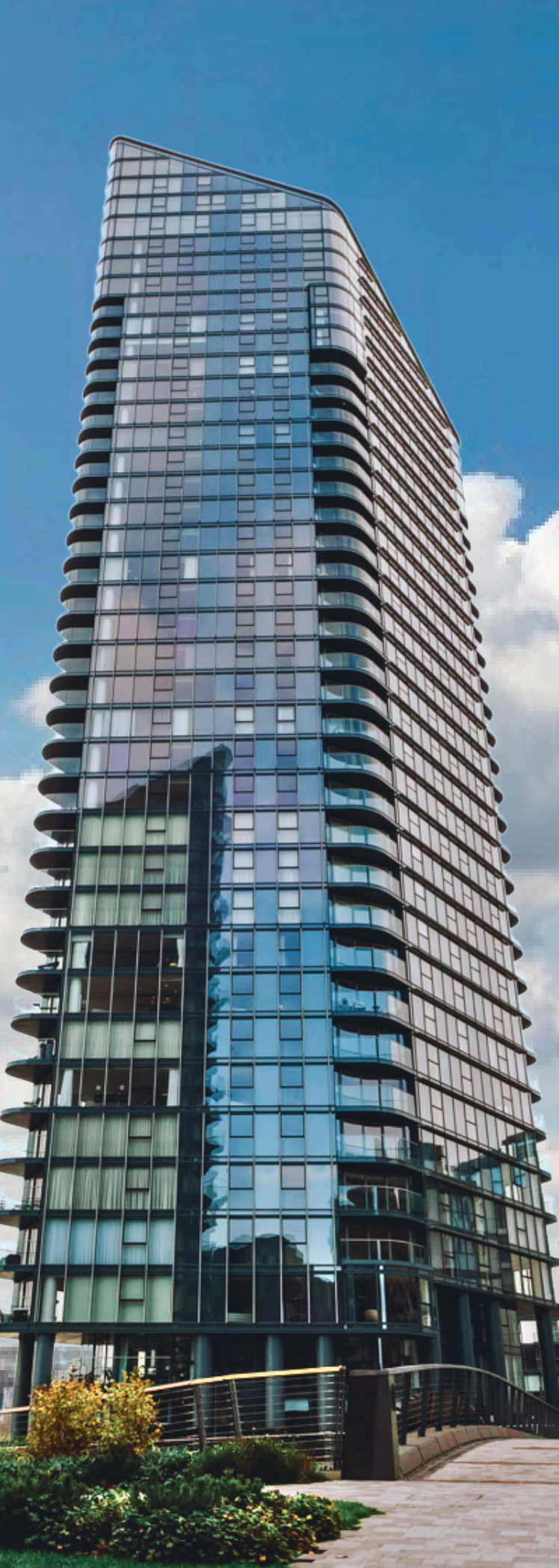
Asset Resale and Additional Investment Opportunities



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.

Image Track Record

CHELSEA WATERFRONT, LONDON

Completed: 2023 | Achieved vs forecasted rent: 66% | Current Avg Yield: 2.3%



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 14.6 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
- 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

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

NO. 1 OLD TRAFFORD, MANCHESTER

Completed: 2021 | Achieved vs forecasted rent: 120% | Current Avg Yield: 6.1%



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.

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 indemnity for loss of rent for insured incidents and public liability.

Image Track Record

HORIZON, LONDON

Completed: 2018 | Achieved vs forecasted rent: 127% | Current Avg Yield: 4.98%



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: 4.7%

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



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	
Tenancy Renewal	£240.00	
Tenancy Reference (per tenant/ guarantor)	£75.00	
Change of Sharer (during a tenancy)	£300.00	

Landlords Contents Protection Fees

Apartment Type	Sums Insured	Annual Premium*
Studio	£10,000.00	£148
1 Bed	£15,000.00	£192
2 Bed	£20,000.00	£236
3 Bed and above	£35,000.00	£368
Claim handling**		£216.00

All fees are inclusive of 20% VAT. *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	N/A
1 Bed	£150.00
2 Bed	£180.00
3 Bed	£210.00
Inventory Check-Out	£90.00
Tenancy Agreement	£240.00
Tenancy Renewal	£240.00
Tenancy Reference (per tenant/guarantor)	£75.00
Change of Sharer (during a tenancy)	£300.00

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
Claim handling**		£216.00

All fees are inclusive of 20% VAT. *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.



Leadership Team



Alan Lam

Chief Financial and
Operating Officer



Anna Langford

Operations Director



Nicola Smith

Group Residential Director



Shaun Malston

Associate Director



Winnie Cheung

Client Services Executive

Success Across Our 2023 Portfolio

535

New tenancies with
an avg tenancy term of
14.6 months



99%

Occupancy rate across
all markets



1700+

Portfolio of total
units under management



9%

Average rental growth
across our 2023 portfolio



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