





Prime Plus Premier Platinum Right to Buy and Shared Ownership Prime **Near Prime** 



Loan terms 5-40

the term

Capital Raise up to 90% for Debt years with maximum Consolidation age of 85 at the end of

England, Wales and Scotland



Gifted deposits and developer incentives



Married (sole proprietor) / co-habiting borrowers

LTI Boost Range offering uncapped LTI's over 5.0 times income

West One, The Edward Hyde Building, 38 Clarendon Road, Watford, WD17 1JW.

Employed, 1 year

self-employed and

contractors

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Improved AVM criteria

for remortgages and

transfer of equity

mortgages

Right to Buy ) ( Shared Ownership



#### Fast track legal services available for remortgage applications for a fixed fee of £99

**Prime Plus** 

				Products					
Category	Product Type	65%	70%	75%	80%	85%	90%	95% FTB Only	Product Fee
	2-year fixed	5.99%	6.09%	6.09%	6.24%	6.79%	7.39%	7.79%	£1,495
Core	5-year fixed	5.89%	5.99%	5.99%	6.14%	6.69%	7.29%	7.69%	£1,495
95% LTV	Lifetime tracker with ERC	BBR + 2.19%	BBR + 2.29%	BBR + 2.29%	BBR + 2.59%	BBR + 3.19%	BBR + 3.59%	BBR + 4.39%	£1,495
Max 5x LTI	Lifetime tacker w/o ERC	BBR + 2.55%	BBR + 2.65%	BBR + 2.65%	BBR + 2.95%	BBR + 3.55%	BBR + 3.95%	BBR + 4.75%	£1,495
	2-year fixed	6.64%	6.74%	6.74%	6.89%	7.44%	8.04%	8.44%	£0
Fee Assist	5-year fixed	6.14%	6.24%	6.24%	6.39%	6.99%	7.59%	7.99%	£0
	2-year fixed Valuation Refund* Purchase Only						8.11%	8.51%	£0
95% LTV Max 5x LTI	5-year fixed Valuation Refund* Purchase Only						7.63%	8.03%	£0
	2-year fixed	6.39%	6.49%	6.49%	6.64%				£1,495
LTI Boost**	5-year fixed	6.29%	6.39%	6.39%	6.54%				£1,495
80% LTV	Lifetime tracker with ERC	BBR + 2.69%	BBR + 2.79%	BBR + 2.79%	BBR + 3.09%				£1,495
Uncapped LTI	Lifetime tacker w/o ERC	BBR + 3.05%	BBR + 3.15%	BBR + 3.15%	BBR + 3.45%				£1,495

\*The valuation will be refunded within 30 days of the completion of the loan

\*\*Minimum household income of £50,000 is required. Only available as capital repayment.

Key criteria								
Acceptable adverse		Loan Amount	LTV Limit	Applicant	Fees & ERCs			
Satisfied defaults:	0 for balances >£500 in 36 months	Minimum Ioan size:		Minimum age: 21 years	Application fee:	£199		
Unsatisfied defaults:	0 for balances >£500 in 36 months	£25,000		Maximum age:	Please see our legal and valuation tariff for details on	legal and		
Satisfied CCJs:	0 for balances >£500 in 36 months			Capital Repayment = Loan term to finish by 85th birthday	valuation fees.			
Unsatisfied CCJs:	0 for balances >£500 in 36 months	Maximum loan size*:		Interest Only = Loan term to finish by 75th birthday	ERCs			
Max total CCJ value:	£5,000	£1,500,000	65%	Maximum number of applicants: 2	2yr fix	2%/1%		
Secured arrears:	0 in 36 months and up to date	£1,250,000	70%	Minimum income for capital repayment:	5yr fix 5%	/5%/4%/3%/2%		
Unsecured arrears:	1 in 12 months for balances >£500 and up to date	£1,000,000	75%	Core: £15,000 main income earner	Lifetime Tracker with ERC	2%/1%		
Payday loans:	0 in 36 months	£750,000	80%	LTI Boost: £50,000 household income	Additional Criteria			
Discharged DMPs:	0 in 72 months	£600,000	85%	Minimum income for interest only:	Self employed: Minimum 2 year trading history			
Current DMPs:	Not accepted	£500,000	90%	£50,000 for primary or £75,000 for joint	Employed: Minimum time in employment of 3 months			
Bankruptcies / IVAs:	0 in 72 months	£500,000	95%	Over 10 years from retirement:	First time buyer: Accepted. For 95% LTV: additional	applicants		
(i) An explanation is requ	ired for all adverse credit, especially in cases of a	*for unencumbered: loan sizes are capped a	at	Work off current income with proof of pension	considered where they have not owned a property in t	the last 5 years		
worsening credit profile.	(ii) Unsecured credit with balances below £500 are	£500,000 and max LTV is 75%.		Within 10 years of retirement:	Borrowers living with family accepted.			
excluded from plan asses	ssments but will be reviewed for affordability.			Work off lower of current income or pension income	Interest only: Not available for LTI Boost			
(iii) Utilities and comms s	suppliers' payment profiles are not taken into			Bonus / Overtime / Commission:	Unencumbered: Not available for LTI Boost			
account for plan assessr	ment purposes (excluding CCJs and defaults).	Loan sizes up to £2.5m considered by refer	ral.	Up to 100% can be used if regular and consistent	New build: Flats up 75% LTV, houses up to 90% LTV	/		
		Lender fee is excluded from LTV calculation	ı	Married / Co-habiting applicants	Debt consolidation: Available up to 90% LTV - all			
		capped at max of 90% LTV.		Applications from married individuals applying in their	unsecured debts are paid directly from BACS.			
Loan Term		Fees cannot be added above gross maximu	ım	sole name accepted. We can also consider adding	Visa holders: Skilled Worker, Health & Care or UK Ar			
Minimum - 5 years ; ma	aximum - 40 years	LTV of 90%.		non-owning spouses / partners to mortgage application.	visas accepted provided they have >24 months UK res	sidency.		
Repayment methods	Capital and interest Interest only	- maximum LTV 75%	Afforda	ability will be calculated according to the repayment method selecte	d.			

AVM criteria

Up to loan sizes of £300,000Max LTV 75% subject to Confidence Level

• Available up to property values of £1m

 Available for remortgages, unencumbered properties and transfer of equity Prime ) ( Near Prime

Right to Buy Shared Ownership



#### Fast track legal services available for remortgage applications for a fixed fee of £99

			F	Products				
Category	Product Type	65%	70%	75%	80%	85%	90%	Product Fee
	2-year fixed	6.09%	6.19%	6.19%	6.34%	6.89%	7.49%	£1,495
Core	5-year fixed	5.99%	6.09%	6.09%	6.24%	6.79%	7.39%	£1,495
90% LTV	Lifetime Tracker with ERC	BBR + 2.29%	BBR + 2.39%	BBR + 2.39%	BBR + 2.69%	BBR + 3.29%	BBR + 3.69%	£1,495
Max 5x LTI	Lifetime Tackers W/o ERC	BBR + 2.65%	BBR + 2.75%	BBR + 2.75%	BBR + 3.05%	BBR + 3.65%	BBR + 4.05%	£1,495
	2-year fixed	6.74%	6.84%	6.84%	6.99%	7.54%	8.14%	£0
Fee Assist	5-year fixed	6.24%	6.34%	6.34%	6.49%	7.09%	7.69%	£0
90% LTV	2-year fixed Valuation Refund* Purchase Only						8.21%	£0
Max 5x LTI	5-year fixed Valuation Refund* Purchase Only						7.73%	£0
	2-year fixed	6.49%	6.59%	6.59%	6.74%			£1,495
LTI Boost**	5-year fixed	6.39%	6.49%	6.49%	6.64%			£1,495
80% LTV	Lifetime Tracker with ERC	BBR + 2.79%	BBR + 2.89%	BBR + 2.89%	BBR + 3.19%			£1,495
Uncapped LTI	Lifetime Tackers W/o ERC	BBR + 3.15%	BBR + 3.25%	BBR + 3.25%	BBR + 3.55%			£1,495

\*The valuation will be refunded within 30 days of the completion of the loan

\*\*Minimum household income of £50,000 is required. Only available as capital repayment.

Key criteria								
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees				
Satisfied defaults: 0 for balances >£500 in 24 months	Minimum Ioan size:		Minimum age: 21 years	Application fee: £199				
Unsatisfied defaults: 0 for balances >£500 in 24 months	£25,000		Maximum age:	Please see our legal and valuation tariff for details on				
Satisfied CCJs: 0 for balances >£500 in 24 months			Capital Repayment = Loan term to finish by 85th birthday	legal and valuation fees.				
Unsatisfied CCJs: 0 for balances >£500 in 24 months	Maximum Ioan size*:		Interest Only = Loan term to finish by 75th birthday	ERCs				
Max total CCJ value: Over £5000 by referral	£1,500,000	65%	Maximum number of applicants: 2	<b>2yr fix</b> 2%/1%				
Secured arrears: 0 in 24 months and up to date	£1,250,000	70%	Minimum income for capital repayment:	5%/5%/4%/3%/2%				
Unsecured arrears: Max Status 2 in 12 months for	£1,000,000	75%	Core: £15,000 main income earner	Lifetime Tracker with ERC 2%/1%				
balances >£500 and up to date	£750,000	80%	LTI Boost: £50,000 household income	Additional Criteria				
Payday loans: 0 in 24 months	£600,000	85%	Minimum income for interest only:	Self employed: Minimum 2 year trading history				
Discharged DMPs: 0 in 72 months	£500,000	90%	£50,000 for primary or £75,000 for joint	Employed: Minimum time in employment of 3 months				
Current DMPs: Not accepted	*for unencumbered: loan sizes are		Over 10 years from retirement:	First Time Buyer: Accepted				
Bankruptcies / IVAs: 0 in 72 months	capped at £500,000 and max LTV i	s 75%.	Work off current income with proof of pension e.g.	Borrowers living with family accepted.				
(i) An explanation is required for all adverse credit,			payslip showing pension deduction	Interest only: Not available for LTI Boost				
especially in cases of a worsening credit profile.			Within 10 years of retirement	Unencumbered: Not available for LTI Boost				
(ii) Unsecured credit with balances below £500 are			Work off lower of current income or pension income	New build: Flats up 75% LTV, houses up to plan max LTV				
excluded from plan assessments but will be reviewed for	Loan sizes up to £2.5m considered	by	Bonus/ Overtime/ Commission	Debt consolidation: Available up to 90% LTV - all				
affordability. (iii) Utilities and comms suppliers' payment	referral.		Up to 100% can be used if regular and consistent	unsecured debts are paid directly from BACS.				
profiles are not taken into account for plan Lender fee is excluded from LTV		Married / Co-habiting applicants	Visa holders: Skilled Worker, Health & Care or UK Ancestry					
assessment purposes (excluding CCJs and defaults).	assessment purposes (excluding CCJs and defaults). calculation capped at max of 90% LTV.		Applications from married individuals applying in their	visas accepted provided they have >24 months UK residency.				
Loan Term	Fees cannot be added above gross	6	sole name accepted. We can also consider adding					
Minimum - 5 years ; maximum - 40 years	maximum LTV of 90%.		non-owning spouses / partners to mortgage application.					

West One | **Residential** | Product Guide

Repayment methods Capital and interest only - maximum LTV 75% Affordability will be calculated according to the repayment method selected.

AVM criteria

Up to loan sizes of £300,000Max LTV 75% subject to Confidence Level

• Available up to property values of £1m

Available for remortgages, unencumbered properties and transfer of equity

Platinum

) ( Near Prime ) ( Right to Buy



# U West One

# Fast track legal services available for remortgage applications for a fixed fee of £99

Prime

	Products									
Category	Product Type	65%	70%	75%	80%	85%	Product Fee			
	2-year fixed	6.29%	6.39%	6.39%	6.54%	7.09%	£1,495			
Core	5-year fixed	6.19%	6.29%	6.29%	6.44%	6.99%	£1,495			
85% LTV	Lifetime Tracker with ERC	BBR + 2.49%	BBR + 2.59%	BBR + 2.59%	BBR + 2.89%	BBR + 3.49%	£1,495			
Max 5x LTI	Lifetime Tackers W/o ERC	BBR + 2.85%	BBR + 2.95%	BBR + 2.95%	BBR + 3.25%	BBR + 3.85%	£1,495			
Fee Assist	2-year fixed	6.94%	7.04%	7.04%	7.19%	7.74%	£0			
85% LTV Max 5x LTI	5-year fixed	6.44%	6.54%	6.54%	6.69%	7.29%	£0			
	2-year fixed	6.69%	6.79%	6.79%	6.94%		£1,495			
LTI Boost*	5-year fixed	6.59%	6.69%	6.69%	6.84%		£1,495			
80% LTV	Lifetime Tracker with ERC	BBR + 2.99%	BBR + 3.09%	BBR + 3.09%	BBR + 3.39%		£1,495			
Uncapped LTI	Lifetime Tackers W/o ERC	BBR + 3.35%	BBR + 3.45%	BBR + 3.45%	BBR + 3.75%		£1,495			

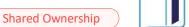
\*Minimum household income of £50,000 is required. Only available as capital repayment.

Key criteria								
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees				
Satisfied defaults: 0 for balances >£500 in 12 months	Minimum Ioan size:		Minimum age: 21 years	Application fee:	£199			
Unsatisfied defaults: 0 for balances >£500 in 12 months	£25,000		Maximum age:	Please see our legal and valuatio	n tariff for details on			
Satisfied CCJs: 0 for balances >£500 in 12 months			Capital Repayment = Loan term to finish by 85th birthday	legal and valuation fees.				
Unsatisfied CCJs: 0 for balances >£500 in 12 months	Maximum loan size*:		Interest Only = Loan term to finish by 75th birthday	ERCs				
Max total CCJ value: Over £7500 by referral	£1,500,000	65%	Maximum number of applicants: 2	2yr fix	2%/1%			
Secured arrears: 0 in 12 months and up to date	£1,250,000	70%	Minimum income for capital repayment:	5yr fix	5%/5%/4%/3%/2%			
Unsecured arrears: Accepted where outstanding arrears	£1,000,000	75%	Core: £15,000 main income earner	Lifetime Tracker with ERC	2%/1%			
being cleared by the mortgage	£750,000	80%	LTI Boost: £50,000 household income	Additional Criteria				
Payday loans: 0 in 12 months	£600,000	85%	Minimum income for interest only:	Self employed: Minimum 1 year	trading history			
Discharged DMPs: 0 in 72 months	*for unencumbered: loan sizes	are	£50,000 for primary or £75,000 for joint	Employed: Minimum time in empl	oyment of 3 months			
Current DMPs: Not accepted	capped at £500,000 and max L	TV is 75%.	Over 10 years from retirement:	First time buyer: Accepted				
Bankruptcies / IVAs: 0 in 72 months			Work off current income with proof of pension e.g.	Interest only: Not available for L	.TI boost			
(i) An explanation is required for all adverse credit, especially			payslip showing pension deduction	Unencumbered: Not available for	or LTI Boost			
in cases of a worsening credit profile. (ii) Unsecured credit			Within 10 years of retirement	New build: Flats up 75% LTV, he	ouses up to plan max LTV			
with balances below $\pounds 500$ are excluded from plan assessments			Work off lower of current income or pension income	Debt consolidation: Available u	p to 85% LTV - all			
but will be reviewed for affordability. (iii) Utilities and comms			Bonus/ Overtime/ Commission	unsecured debts are paid directly				
suppliers' payment profiles are not taken into account for plan			Up to 100% can be used if regular and consistent	Visa holders: Skilled Worker, He	alth & Care or UK			
assessment purposes (excluding CCJs and defaults).	Loan sizes up to £2.5m conside	ered by	Married / Co-habiting applicants	Ancestry visas accepted provide	d they have			
	referral.		Applications from married individuals applying in their	>24 months UK residency.				
Loan Term	Lender fee is excluded from LT	V	sole name accepted. We can also consider adding					
Minimum - 5 years ; maximum - 40 years	calculation.		non-owning spouses / partners to mortgage application.					

Repayment methods Capital and	d interest Interest only - maximum LTV 75%	Affordability will be calculated according to the repayment	t method selected.
	Up to loan sizes of £300,000 Max LTV 75% subject to Confidence Level	Available up to property values of £1m	<ul> <li>Available for remortgages, unencumbered properties and transfer of equity</li> </ul>

) ( Platinum ) (

Near Prime ) ( Right to Buy



U West One

# Fast track legal services available for remortgage applications for a fixed fee of £99

Prime Plus

Products									
Category	Product Type	65%	70%	75%	80%	Product Fee			
	2-year fixed	6.84%	6.94%	6.94%	7.09%	£1,495			
Core	5-year fixed	6.74%	6.84%	6.84%	6.99%	£1,495			
80% LTV	Lifetime Tracker with ERC	BBR + 3.05%	BBR + 3.15%	BBR + 3.15%	BBR + 3.45%	£1,495			
Max 5x LTI	Lifetime Tackers W/o ERC	BBR + 3.39%	BBR + 3.49%	BBR + 3.49%	BBR + 3.79%	£1,495			
Fee Assist	2-year fixed	7.49%	7.59%	7.59%	7.74%	£0			
80% LTV Max 5x LTI	5-year fixed	6.99%	7.09%	7.09%	7.24%	£0			
	2-year fixed	7.24%	7.34%	7.34%	7.49%	£1,495			
LTI Boost*	5-year fixed	7.14%	7.24%	7.24%	7.39%	£1,495			
80% LTV	Lifetime Tracker with ERC	BBR + 3.55%	BBR + 3.65%	BBR + 3.65%	BBR + 3.95%	£1,495			
Uncapped LTI	Lifetime Tackers W/o ERC	BBR + 3.89%	BBR + 3.99%	BBR + 3.99%	BBR + 4.29%	£1,495			

\*Minimum household income of £50,000 is required. Only available as capital repayment.

Key criteria								
Acceptable adverse	Loan Amount LTV Limit	Applicant	Fees					
Satisfied defaults: Accepted	Minimum Ioan size:	Minimum age: 21 years	Application fee: £199					
Unsatisfied defaults: 0 for balances >£500 in 6 months	£25,000	Maximum age:	Please see our legal and valuation tariff for details on					
Satisfied CCJs: Accepted		Capital Repayment = Loan term to finish by 85th birthday	legal and valuation fees.					
Unsatisfied CCJs: 0 for balances >£500 in 6 months	Maximum Ioan size*:	Interest Only = Loan term to finish by 75th birthday	ERCs					
Max total CCJ value: Not Applicable	£1,000,000 65%	Maximum number of applicants: 2	<b>2yr fix</b> 2%/1%					
Secured arrears: 1 in 12 months and 0 in 6 months	£850,000 70%	Minimum income for capital repayment:	<b>5yr fix</b> 5%/5%/4%/3%/2%					
<b>Unsecured arrears:</b> Accepted where outstanding arrears	£750,000 75%	Core: £15,000 main income earner	Lifetime Tracker with ERC 2%/1%					
being cleared by the mortgage	£600,000 80%	LTI Boost: £50,000 household income	Additional Criteria					
Payday loans: 0 in 6 months	*for unencumbered: loan sizes are	Minimum income for interest only:	Self employed: Minimum 1 year trading history					
Discharged DMPs: 0 in 36 months	capped at £500,000 and max LTV is 75%.	£50,000 for primary or £75,000 for joint	Employed: Minimum time in employment of 3 months					
Current DMPs: Not accepted		Over 10 years from retirement:	First Time Buyer: 12 months current rental history required					
Bankruptcies / IVAs: 0 in 72 months		Work off current income with proof of pension e.g.	(applicants living with family considered by referral)					
(i) An explanation is required for all adverse credit,		payslip showing pension deduction	Interest only: Not available for LTI Boost					
especially in cases of a worsening credit profile.		Within 10 years of retirement	Unencumbered: Not available for LTI Boost					
(ii) Unsecured credit with balances below £500 are excluded		Work off lower of current income or pension income	<b>New build:</b> Flats up 75% LTV, houses up to plan max LTV					
from plan assessments but will be reviewed for affordability.		Bonus/ Overtime/ Commission	Debt consolidation: Available up to 80% LTV - all					
(iii) Utilities and comms suppliers' payment profiles are not		Up to 100% can be used if regular and consistent	unsecured debts are paid directly from BACS.					
taken into account for plan assessment purposes (excluding	Loan sizes up to £2.5m considered by	Married / Co-habiting applicants	Visa holders: Skilled Worker, Health & Care or UK					
CCJs and defaults).	referral.	Applications from married individuals applying in their	Ancestry visas accepted provided they have >24 months					
Loan Term	Lender fee is excluded from LTV	sole name accepted. We can also consider adding	UK residency.					
Minimum - 5 years ; maximum - 40 years	calculation.	non-owning spouses / partners to mortgage application.						

Repayment methods Capital and interest

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

AVM criteria

Up to loan sizes of £300,000Max LTV 70% subject to Confidence Level

• Available up to property values of £1m

Available for remortgages, unencumbered properties and transfer of equity

West One

Fast track legal services available for remortgage applications for a fixed fee of £99

Prime

Prime Plus

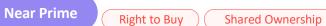
	Products									
Category	Product Type	65%	70%	75%	Product Fee					
	2-year fixed	7.89%	7.99%	7.99%	£1,495					
Core	5-year fixed	7.79%	7.89%	7.89%	£1,495					
Max 5x LTI	Lifetime Tracker with ERC	BBR + 3.89%	BBR + 3.99%	BBR + 3.99%	£1,495					
75% LTV	Lifetime Tackers W/o ERC	BBR + 4.25%	BBR + 4.35%	BBR + 4.35%	£1,495					
Fee Assist	2-year fixed	8.54%	8.64%	8.64%	£0					
Max 5x LTI 75% LTV	5-year fixed	8.09%	8.19%	8.19%	£0					

	Key criteria							
Acceptable adverse		Loan Amount	LTV Limit	Applicant	Fees			
Satisfied defaults:	Accepted	Minimum loan size:		Minimum age: 21 years	Application fee:	£199		
Unsatisfied defaults:	1 for balances >£500 in 12 months	£25,000		Maximum age: Loan term to finish by 85th birthday	Please see our legal and valuation	on tariff for details on		
Satisfied CCJs:	Accepted			Maximum number of applicants: 2	legal and valuation fees.			
Unsatisfied CCJs:	1 for balances >£500 in 12 months	Maximum loan size*:		Minimum income:	ERCs			
Max total CCJ value:	Not Applicable	£750,000	65%	£15,000 main income earner	2yr fix	2%/1%		
Secured arrears:	1 in 12 months and 0 in 3 months	£650,000	70%	Over 10 years from retirement:	5yr fix	5%/5%/4%/3%/2%		
Unsecured arrears:	Accepted	£500,000	75%	Work off current income with proof of pension e.g.	Lifetime Tracker with ERC	2%/1%		
Payday loans:	0 in 3 months	*for unencumbered: loa	in sizes are	payslip showing pension deduction	Additional Criteria			
Discharged DMPs:	Accepted with satisfactory explanation	capped at £500,000		Within 10 years of retirement	Self employed: Minimum 1 year	trading history		
Current DMPs:	Accepted if being discharged directly from			Work off lower of current income or pension income	Employed: Minimum time in emp	loyment of 3 months		
	the mortgage proceeds & satisfactory explanation.			Bonus/ Overtime/ Commission	First Time Buyer: Not accepted			
Bankruptcies / IVAs:	0 in 72 months			Up to 100% can be used if regular and consistent	Interest only: Not available			
(i) An explanation is rec	quired for all adverse credit, especially			Married / Co-habiting applicants	New build: Flats up 75% LTV, he	ouses up to plan max LTV		
in cases of a worsening	credit profile. (ii) Unsecured credit with			Applications from married individuals applying in their	Debt consolidation: Available u	p to 75% LTV - all		
balances below £500 a	re excluded from plan assessments			sole name accepted. We can also consider adding	unsecured debts are paid directly			
but will be reviewed for	affordability. (iii) Utilities and comms			non-owning spouses / partners to the mortgage	Visa holders: Skilled Worker, He	ealth & Care or UK		
	iles are not taken into account	Loan sizes up to £2.5m	considered by	application.	Ancestry visas accepted provided	they have >24 months		
2 · · · · · · · · · · · · · · · · · · ·	rposes (excluding CCJs and defaults).	referral.			UK residency.			
Loan Term		Lender fee is excluded from LTV						
Minimum - 5 years ; n	naximum - 40 years	calculation.						

#### Repayment methods Capital and interest

Affordability will be calculated according to the repayment method selected.

AVM criteria	•	Up to loan sizes of £300,000 Max LTV 70% subject to Confidence Level	•	Available up to property values of £1m	<ul> <li>Available for remortgages, unencumbered properties and transfer of equity</li> </ul>
		,			)



Platinum

Fast track legal services available for remortgage applications for a fixed fee of £99

Prime Plus

Platinum

Premier

			Products	
Category	Category Product Type		75% OMV	Product Fee
Right to Buy - Purchase	2-year fixed		7.14%	£1,495
Only	5-year fixed		6.84%	£1,495
	2-year fixed Fee	assist	7.74%	£0
75% LTV Max 5x LTI	5-vear fixed Fee	assist	7.19%	£0

**Right to Buy** 

Key criteria						
Acceptable adverse		Loan Amount LTV Limit	Applicant	Fees		
Satisfied defaults:	0 for balances >£500 in 12 months	Minimum Ioan size:	Minimum age: 21 years	Application fee: £199		
Unsatisfied defaults:	0 for balances >£500 in 12 months	£25,000	Maximum age: Loan term to finish by 85th birthday	Please see our legal and valuation tariff for details on		
Satisfied CCJs:	0 for balances >£500 in 12 months		Maximum number of applicants: 2	legal and valuation fees.		
Unsatisfied CCJs:	0 for balances >£500 in 12 months	Maximum loan size*:	Minimum income:	ERCs		
Max total CCJ value:	Over £7500 by referral	£500,000 75%	£15,000 main income earner	<b>2yr fix</b> 2%/1%		
Secured arrears:	0 in 12 months and up to date	*Loans over £500,000 considered by	Over 10 years from retirement:	5%/5%/4%/3%/2%		
Unsecured arrears:	Accepted if up to date	referral	Work off current income with proof of pension e.g.	Additional Criteria		
Payday loans:	0 in 12 months		payslip showing pension deduction	Self employed: Minimum 1 year trading history		
Discharged DMPs:	0 in 72 months		Within 10 years of retirement	Employed: Minimum time in employment of 3 months		
Current DMPs:	Not accepted		Work off lower of current income or pension income	First time buyer: Accepted		
Bankruptcies / IVAs:	0 in 72 months		Bonus/ Overtime/ Commission	Interest only: Not available		
			Up to 100% can be used if regular and consistent	Rental Payments: Last 12 months required		
(i) An explanation is require	(i) An explanation is required for all adverse credit, especially in cases		Married / Co-habiting applicants	Council Flats: Accepted up to 4 stories with minimum property		
of a worsening credit profile	of a worsening credit profile. (ii) Unsecured credit with balances below		Applications from married individuals applying in their	value of £200,000 up to 65% LTV. 5 stories or more		
£500 are excluded from plan assessments but will be reviewed for affordability.		be added to the mortgage up to the	sole name accepted. We can also consider adding	with a lift considered by referral		
(iii) Utilities and comms suppliers' payment profiles are not taken		maximum LTV of 75% of the OMV	non-owning spouses / partners to the mortgage	Legal Services: Dual representation available exclusively		
into account for plan assessment purposes (excluding CCJs and defaults).		Key RTB Criteria	application.	through our closed panel of solicitors.		
Loan Term	Loan Term Location			Debt consolidation: Not permitted.		
Minimum - 5 years ; maximum - 40 years England and Isle of Wight Only		purchase price or 75% of the OMV		Visa holders: Skilled Worker, Health & Care or UK Ancestry		
				visas accepted provided they have >24 months UK residency.		

Repayment methods Capital and interest

Affordability will be calculated according to the repayment method selected.



Prime ) ( Near Prime

Platinum

Prime Near Prime

Right to Buy

West One 

# Fast track legal services available for remortgage applications for a fixed fee of £99

Prime Plus

Products								
Category	Product Type	90% LSV	95% LSV	100% LSV	Product Fee			
Shared Ownership - Purchases & Remortgages	2-year fixed	6.84%	6.94%	7.34%	£1,495			
	5-year fixed	6.44%	6.54%	6.94%	£1,495			
	2-year fixed Fee assist	7.44%	7.54%	7.94%	£0			
75% LTV Max 5x LTI	5-year fixed Fee assist	6.69%	6.79%	7.19%	£0			

Key criteria						
Acceptable adverse		Loan Amount L1	TV Limit	Applicant	Fees	
Satisfied defaults:	0 for balances >£500 in 12 months	Minimum Ioan size:		Minimum age: 21 years	Application fee:	£199
Unsatisfied defaults:	0 for balances >£500 in 12 months	£25,000		Maximum age: Loan term to finish by 85th birthday	Please see our legal and valuation tariff for details of	on
Satisfied CCJs:	0 for balances >£500 in 12 months			Maximum number of applicants: 2	legal and valuation fees.	
Unsatisfied CCJs:	0 for balances >£500 in 12 months	Maximum loan size*:		Minimum income:	ERCs	
Max total CCJ value:	Over £7500 by referral	£450,000 (London)	75%	£15,000 main income earner	2yr fix	2%/1%
Secured arrears:	0 in 12 months and up to date	£400,000 (outside of London)	75%	Over 10 years from retirement:	5%/5%/4%/3	3%/2%
Unsecured arrears:	Accepted if up to date	*Loans over £450,000 considered by referral		Work off current income with proof of pension e.g.	Additional Criteria	
Payday loans:	0 in 12 months			payslip showing pension deduction	Self employed: Mininimum 1 year trading history	
Discharged DMPs:	0 in 72 months			Within 10 years of retirement	Employed: Minimum time in employment of 3 months	
Current DMPs:	Not accepted			Work off lower of current income or pension income	First time buyer: Accepted	
Bankruptcies / IVAs:	0 in 72 months			Bonus/ Overtime/ Commission	Interest only: Not available	
				Up to 100% can be used if regular and consistent	Affordability: Rental payment to be factored in	
(i) An explanation is required for a	all adverse credit, especially in cases	Fees associated with the mortgage which are		Married / Co-habiting applicants	New build: Flats up 75% LTV, houses up to plan mai	
of a worsening credit profile. (ii)	Unsecured credit with balances below £500	detailed in our ESIS and Mortgage Offer can be		Applications from married individuals applying in their sole	Legal Services: Dual representation available	
are excluded from plan assessme	ents but will be reviewed for affordability.	added to the loan up to a max of the lower		name accepted. We can also consider adding non-owning	exclusively through our closed panel of solicitors.	
(iii) Utilities and comms suppliers'	payment profiles are not taken	of 95% Loan to Share Value or 75% of the OMV spouses / partners to the mortgage application.			Debt consolidation: Not permitted.	
into account for plan assessment	t purposes (excluding CCJs and defaults).	Key Shared Ownership Criteria			Visa holders: Skilled Worker, Health & Care or UK	
Loan Term		1. Up to 100% of shares being purchased up to a maximum of 75% of OMV			Ancestry visas accepted provided they have >24 months	
Minimum - 5 years ; maximum	- 40 years	2. Minimum/maximum share: 25%/75%			UK residency.	
Location		3. Solicitors to confirm that the lease meets our requirements including a Mortgage Protection Clause and				
1. England, Wales and Isle of Wig	5 ,	the ability to staircase to 100%				
	o schemes registered in England and	4. Like for like remortgages accepted where applicants have owned their share of the property for at least				
	y Agency (Homes England) and the	12 month				
Welsh Assembly (Shared Owners	ship Wales)	5. Capital raising not permitted other than for transfer of equity transactions or staircasing				

Repayment methods

Capital and interest

Affordability will be calculated according to the repayment method selected.





# **Credit Tiers**



NEW	Premier	Platinum	Prime Plus	Prime	Near Prime	Right to Buy (Prime Plus)	Shared Ownership (Prime Plus)
Max LTV	95% (FTB only), 90% all other borrowers	90%	85%	80%	75%	Lower of 100% of discounted Purchase Price or 75% of OMV	Up to 100% of shares being purchased up to a max of 75% of OMV
Satisfied Defaults	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted	0 > £500 in 12 months	0 > £500 in 12 months
Unsatisfied Defaults	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	0 > £500 in 6 months	1 > £500 in 12 months	0 > £500 in 12 months	0 > £500 in 12 months
Satisfied CCJs	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted	0 > £500 in 12 months	0 > £500 in 12 months
Unsatisfied CCJs	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	0 > £500 in 6 months	1 > £500 in 12 months	0 > £500 in 12 months	0 > £500 in 12 months
Max CCJ Value	£5,000	Over £5,000 by referral	Over £7,500 by referral	Not applicable	Not applicable	Over £7,500 by referral	Over £7,500 by referral
Secured Arrears	0 in 36 months and up to date	0 in 24 months and up to date	0 in 12 months and up to date	1 in 12, none in 6 months	1 in 12, none in 3 months	0 in 12 months and up to date	0 in 12 months and up to date
Unsecured Arrears	1 in 12 months > £500 and up to date	2 in 12 months > £500 and up to date	Accepted when being cleared by the mortgage	Accepted when being cleared by the mortgage	Accepted	Accepted if up to date	Accepted if up to date
Payday Loans	0 in 36 months	0 in 24 months	0 in 12 months	0 in 6 months	0 in 3 months	0 in 12 months	0 in 12 months
Discharged DMPs	0 in 72 months	0 in 72 months	0 in 72 months	0 in 36 months	Accepted with satisfactory explanation	0 in 72 months	0 in 72 months
Current DMPs	Not accepted	Not accepted	Not accepted	Not accepted	Accepted if discharged from mortgage proceeds	Not accepted	Not accepted
Bankruptcies/IVAs	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months

(i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).