

# Residential Mortgages

## Product Guide

9 July 2025

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



Office based underwriting support



Fast Track re-mortgage service



Referrals considered



On-site legal team



Extra product range offering up to 97.5% LTV



AVMs available for purchase and remortgage up to 85% LTV



Right to Buy and Shared Ownership (up to 100% LSV)



Interest Only available up to age 75



£25k - £1.5m with loans up to £2.5m considered by referral



No credit score: each case is assessed on its own merits



Skilled Worker Visa accepted up to 90% LTV



Employed, 1 year self-employed and contractors



Capital Raise up to 97.5% for Debt Consolidation



Loan terms 5- 40 years with maximum age of 85 at the end of the term



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

Premier

Platinum

Prime Plus

Prime

Near Prime

Right to Buy

Shared Ownership



West One

Fast track legal services available for remortgage applications with no legal fees.

Products										
Category	Product Type	65%	70%	75%	80%	85%	90%	95%	97.5%	Product Fee
<b>Core</b> 95% LTV Max 5x LTI	<b>Maximum loan size</b>	£1,500,000	£1,250,000	£1,000,000	£750,000	£600,000	£500,000	£500,000 <b>FTB Only</b>	-	
	2-year fixed	5.39%	5.49%	5.49%	5.64%	6.19%	6.94%	7.34%		£1,495
	5-year fixed	5.54%	5.64%	5.64%	5.79%	6.34%	6.99%	7.49%		£1,495
	5-year fixed <b>£1,000 Cashback</b> <b>£75k min. loan</b>	5.79%	5.89%	5.89%	6.04%	6.59%	7.34%	7.74%		£1,495
	Lifetime tracker w/o ERC	BBR + 2.45%	BBR + 2.55%	BBR + 2.55%	BBR + 2.85%	BBR + 3.45%	BBR + 3.85%	BBR + 4.65%		£1,495
<b>Fee Assist</b> 95% LTV Max 5x LTI	2-year fixed	6.04%	6.14%	6.14%	6.29%	6.84%	7.59%	7.99%		£0
	5-year fixed	5.79%	5.89%	5.89%	6.04%	6.64%	7.39%	7.79%		£0
	2-year fixed <b>Valuation Refund*</b>	6.13%	6.23%	6.23%	6.38%	6.93%	7.66%	8.06%		£0
	5-year fixed <b>Valuation Refund*</b>	5.85%	5.95%	5.95%	6.10%	6.70%	7.43%	7.83%		£0
	Lifetime tracker w/o ERC	BBR + 3.05%	BBR + 3.15%	BBR + 3.15%	BBR + 3.45%					£1,495
<b>LTI Boost**</b> 80% LTV Uncapped LTI	2-year fixed	5.79%	5.89%	5.89%	6.04%					£1,495
	5-year fixed	5.94%	6.04%	6.04%	6.19%					£1,495
	Lifetime tracker w/o ERC	BBR + 3.05%	BBR + 3.15%	BBR + 3.15%	BBR + 3.45%					£1,495
	<b>Maximum loan size</b>	-	-	-	-	£750,000	£650,000	£600,000	£500,000	
	2-year fixed	<b>Extra Plan Highlights:</b>				6.67%	7.42%	7.62%	7.82%	£1,495
<b>Extra</b> 97.5% LTV Max 6.5x LTI	5-year fixed	(i) AVMs up to 85% for Purchases and Remortgages.				6.54%	7.29%	7.49%	7.69%	£1,495
	2-year fixed	(ii) Capital raising remortgage up to 97.5% inc. debt consolidation.					8.07%	8.27%	8.47%	£0
	5-year fixed	(iii) LTIs up to 6.5x income to 97.5% LTV.					7.59%	7.79%	7.99%	£0
	2-year fixed <b>Fee assist</b>									
	5-year fixed <b>Fee assist</b>									

\*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	Applicant	Fees
<b>Satisfied defaults:</b> 0 for balances >£500 in 36 months <b>Unsatisfied defaults:</b> 0 for balances >£500 in 36 months <b>Satisfied CCJs:</b> 0 for balances >£500 in 36 months <b>Unsatisfied CCJs:</b> 0 for balances >£500 in 36 months <b>Max total CCJ value:</b> £5,000 <b>Secured arrears:</b> 0 in 36 months and up to date <b>Unsecured arrears:</b> 1 in 12 months for balances >£500 and up to date <b>Payday loans:</b> 0 in 36 months <b>Discharged DMPs:</b> 0 in 72 months <b>Current DMPs:</b> Not accepted <b>Bankruptcies / IVAs:</b> 0 in 72 months <b>Extra Products Only:</b> Defaults > £10k by referral only (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).	<b>Minimum age:</b> 21 years, <b>Maximum age:</b> Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday <b>Maximum number of applicants:</b> 2 <b>Minimum income for capital repayment:</b> Core: £15,000 main income earner; LTI Boost: £50,000 household income <b>Minimum income for interest only:</b> £15,000 main income earner <b>Over 10 years from retirement:</b> Work off current income with proof of pension e.g. payslip showing pension deduction <b>Within 10 years of retirement:</b> Work off lower of current income or pension income <b>Bonus / Overtime / Commission:</b> Up to 100% can be used if regular and consistent <b>Married / Co-habiting applicants:</b> Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	<b>Application fee:</b> £199 For <b>fee assist</b> products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees. <b>ERCs</b> <b>2yr fix</b> 2%/1% <b>5yr fix</b> 5%/5%/4%/3%/2% <b>Additional Criteria</b> <b>Self employed: Extra:</b> 1 year trading history, <b>Other plans:</b> 2 years trading history <b>Employed:</b> Minimum time employed of 3 months. <b>Extra:</b> Can consider 1 month by referral <b>First time buyer:</b> Accepted. For 95% LTV: additional applicants considered where they have not owned a property in the last 5 years. <b>Borrowers living with family accepted.</b> <b>Interest only:</b> Not available for LTI Boost/Extra, <b>Unencumbered:</b> Not available for LTI Boost <b>New build: Extra:</b> Allowed to plan maxLTV. <b>Other Plans:</b> Flats to 75% LTV, houses to 90% LTV. <b>Debt consolidation: Extra:</b> Available up to 97.5% LTV, <b>Other Plans:</b> Available up to 90% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only. <b>Visa holders:</b> Skilled Worker, Health & Care or UK Ancestry visas accepted to 90% LTV provided they have >24 months UK residency. <b>Extra Products Only:</b> Borrowers must have permanent right to reside.
<b>Loan Term</b> <b>Minimum -</b> 5 years; <b>maximum -</b> 40 years	<b>Loan Amount</b> <b>Minimum loan size:</b> £25,000 <b>Unencumbered: For Extra:</b> allowed up to product max loan. <b>For other plans:</b> loan sizes are capped at £500,000 and max LTV is 75%. Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV	
<b>Repayment methods</b> Capital and interest Interest only - maximum LTV 75% Affordability will be calculated according to the repayment method selected.		

### AVM CRITERIA\*

For Extra Plan - Purchase + Remortgage			For All Other Plans - Remortgage Only		
Confidence Level	Maximum Loan Size	Maximum LTV	Confidence Level	Maximum Loan Size	Maximum LTV
6+	£750,000	85%	4+	£300,000	50%
			5+	£300,000	70%

\*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds.

Fixed rate products revert to BBR + 4.99%

Please refer to our full Criteria Guide for further information

Premier

Platinum

Prime Plus

Prime

Near Prime

Right to Buy

Shared Ownership



West One

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Fast track legal services available for remortgage applications with no legal fees.

Products										
Category	Product Type	65%	70%	75%	80%	85%	90%	95%	97.5%	Product Fee
<b>Core</b> 90% LTV Max 5x LTI	<b>Maximum loan size</b>	<b>£1,500,000</b>	<b>£1,250,000</b>	<b>£1,000,000</b>	<b>£750,000</b>	<b>£600,000</b>	<b>£500,000</b>	-	-	
	2-year fixed	5.49%	5.59%	5.59%	5.74%	6.29%	7.04%			£1,495
	5-year fixed	5.64%	5.74%	5.74%	5.89%	6.44%	7.19%			£1,495
	5-year fixed <b>£1,000 Cashback</b> <b>£75k min. loan</b>	5.89%	5.99%	5.99%	6.14%	6.69%	7.44%			£1,495
	Lifetime Tracker w/o ERC	BBR + 2.55%	BBR + 2.65%	BBR + 2.65%	BBR + 2.95%	BBR + 3.55%	BBR + 3.95%			£1,495
<b>Fee Assist</b> 90% LTV Max 5x LTI	2-year fixed	6.14%	6.24%	6.24%	6.39%	6.94%	7.69%			£0
	5-year fixed	5.89%	5.99%	5.99%	6.14%	6.74%	7.49%			£0
	2-year fixed <b>Valuation Refund*</b>	6.23%	6.33%	6.33%	6.48%	7.03%	7.76%			£0
	5-year fixed <b>Valuation Refund*</b>	5.95%	6.05%	6.05%	6.20%	6.80%	7.53%			£0
	Lifetime Tracker w/o ERC	BBR + 3.15%	BBR + 3.25%	BBR + 3.25%	BBR + 3.55%					£1,495
<b>LTI Boost**</b> 80% LTV Uncapped LTI	2-year fixed	5.89%	5.99%	5.99%	6.14%					£1,495
	5-year fixed	6.04%	6.14%	6.14%	6.29%					£1,495
	Lifetime Tracker w/o ERC	BBR + 3.15%	BBR + 3.25%	BBR + 3.25%	BBR + 3.55%					£1,495
	<b>Maximum loan size</b>	-	-	-	-	<b>£750,000</b>	<b>£650,000</b>	<b>£600,000</b>	<b>£500,000</b>	
	2-year fixed	<b>Extra Plan Highlights:</b> (i) AVMs up to 85% for Purchases and Remortgages. (ii) Capital raising remortgage up to 97.5% inc. debt consolidation. (iii) LTIs up to 6.5x income to 97.5% LTV.				6.77%	7.52%	7.72%	7.96%	£1,495
<b>Extra</b> 97.5% LTV Max 6.5x LTI	5-year fixed					6.64%	7.39%	7.59%	7.82%	£1,495
	2-year fixed <b>Fee assist</b>							8.17%	8.37%	£0
	5-year fixed <b>Fee assist</b>							7.69%	7.89%	£0

\*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	Applicant	Fees
<b>Satisfied defaults:</b> 0 for balances >£500 in 24 months <b>Unsatisfied defaults:</b> 0 for balances >£500 in 24 months <b>Satisfied CCJs:</b> 0 for balances >£500 in 24 months <b>Unsatisfied CCJs:</b> 0 for balances >£500 in 24 months <b>Max total CCJ value:</b> Over £5000 by referral <b>Secured arrears:</b> 0 in 24 months and up to date <b>Unsecured arrears:</b> Max Status 2 in 12 months for balances >£500 and UTD <b>Payday loans:</b> 0 in 24 months <b>Discharged DMPs:</b> 0 in 72 months <b>Current DMPs:</b> Not accepted <b>Bankruptcies / IVAs:</b> 0 in 72 months <b>Extra Products Only:</b> Defaults > £10k by referral only (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).	<b>Minimum age:</b> 21 years, <b>Maximum age:</b> Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday <b>Maximum number of applicants:</b> 2 <b>Minimum income for capital repayment:</b> Core: £15,000 main income earner; LTI Boost: £50,000 household income <b>Minimum income for interest only:</b> £15,000 main income earner <b>Over 10 years from retirement:</b> Work off current income with proof of pension e.g. payslip showing pension deduction <b>Within 10 years of retirement:</b> Work off lower of current income or pension income <b>Bonus/ Overtime/ Commission:</b> Up to 100% can be used if regular and consistent <b>Married / Co-habiting applicants:</b> Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	<b>Application fee:</b> £199 For <b>fee assist</b> products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees.
		<b>ERCs</b> 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2%
		<b>Additional Criteria</b> <b>Self employed: Extra:</b> 1 year trading history, <b>Other plans:</b> 2 years trading history <b>Employed:</b> Minimum time employed of 3 months. <b>Extra:</b> Can consider 1 month by referral <b>First Time Buyer:</b> Accepted <b>Borrowers living with family accepted.</b> <b>Interest only:</b> Not available for LTI Boost or Extra <b>Unencumbered:</b> Not available for LTI Boost <b>New build: Extra:</b> Allowed to plan maxLTV. <b>Other Plans:</b> Flats to 75% LTV, houses to plan maxLTV. <b>Debt consolidation: Extra:</b> Available up to 97.5% LTV, <b>Other Plans:</b> Available up to 90% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only. <b>Visa holders:</b> Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency. <b>Extra Products Only:</b> Borrowers must have permanent right to reside.

Repayment method: Capital and interest

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

AVM CRITERIA*					
For Extra Plan - Purchase + Remortgage			For All Other Plans - Remortgage Only		
Confidence Level	Maximum Loan Size	Maximum LTV	Confidence Level	Maximum Loan Size	Maximum LTV
6+	£750,000	85%	4+	£300,000	50%
			5+	£300,000	70%

\*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds.

Fixed rate products revert to BBR + 4.99%

Please refer to our full Criteria Guide for further information



Fast track legal services available for remortgage applications with no legal fees.

Products									
Category	Product Type	65%	70%	75%	80%	85%	90%	95%	Product Fee
<div>Core</div> <div>85% LTV</div> <div>Max 5x LTI</div>	Maximum loan size	£1,500,000	£1,250,000	£1,000,000	£750,000	£600,000			
	2-year fixed	5.69%	5.79%	5.79%	5.94%	6.49%			£1,495
	5-year fixed	5.84%	5.94%	5.94%	6.09%	6.64%			£1,495
	5-year fixed	£1,000 Cashback, £75k min. loan	6.09%	6.19%	6.19%	6.34%	6.89%		£1,495
	Lifetime Tracker w/o ERC	BBR + 2.75%	BBR + 2.85%	BBR + 2.85%	BBR + 3.15%	BBR + 3.75%			£1,495
<div>Fee Assist</div> <div>85% LTV</div> <div>Max 5x LTI</div>	2-year fixed	6.34%	6.44%	6.44%	6.59%	7.14%			£0
	5-year fixed	6.09%	6.19%	6.19%	6.34%	6.94%			£0
	2-year fixed	Valuation Refund*	6.43%	6.53%	6.53%	6.68%	7.23%		£0
	5-year fixed	Valuation Refund*	6.15%	6.25%	6.25%	6.40%	7.00%		£0
	2-year fixed	6.09%	6.19%	6.19%	6.34%				£1,495
<div>LTI Boost**</div> <div>80% LTV</div> <div>Uncapped LTI</div>	5-year fixed	6.24%	6.34%	6.34%	6.49%				£1,495
	Lifetime Tracker w/o ERC	BBR + 3.35%	BBR + 3.45%	BBR + 3.45%	BBR + 3.75%				£1,495
	Maximum loan size	-	-	-	-	£650,000	£500,000	£500,000	
	2-year fixed	Extra Plan Highlights: (i) AVMs up to 85% for Purchases and Remortgages. (ii) Capital raising remortgage up to 95% inc. debt consolidation. (iii) LTIs up to 6.5x income to 95% LTV.				6.97%	7.62%	7.82%	£1,495
	5-year fixed					6.84%	7.48%	7.68%	£1,495
<div>Extra</div> <div>95% LTV</div> <div>Max 6.5x LTI</div>	2-year fixed						8.27%	8.47%	£1,495
	5-year fixed								
	2-year fixed								
	5-year fixed								
	Maximum loan size								

\*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	Applicant	Fees
<b>Satisfied defaults:</b> 0 for balances >£500 in 12 months <b>Unsatisfied defaults:</b> 0 for balances >£500 in 12 months <b>Satisfied CCJs:</b> 0 for balances >£500 in 12 months <b>Unsatisfied CCJs:</b> 0 for balances >£500 in 12 months <b>Max total CCJ value:</b> Over £7500 by referral <b>Secured arrears:</b> 0 in 12 months and up to date <b>Unsecured arrears:</b> Accepted where outstanding arrears being cleared by the mortgage <b>Payday loans:</b> 0 in 12 months <b>Discharged DMPs:</b> 0 in 72 months <b>Current DMPs:</b> Not accepted <b>Bankruptcies / IVAs:</b> 0 in 72 months <b>Extra Products Only:</b> Defaults > £10k by referral only (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).	<b>Minimum age:</b> 21 years <b>Maximum age:</b> Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday <b>Maximum number of applicants:</b> 2 <b>Minimum income for capital repayment:</b> Core: £15,000 main income earner; LTI Boost: £50,000 household income <b>Minimum income for interest only:</b> £15,000 main income earner <b>Over 10 years from retirement:</b> Work off current income with proof of pension e.g. payslip showing pension deduction <b>Within 10 years of retirement:</b> Work off lower of current income or pension income <b>Bonus / Overtime / Commission:</b> Up to 100% can be used if regular and consistent <b>Married / Co-habiting applicants:</b> Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	<b>Application fee:</b> £199 For <b>fee assist</b> products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees. <b>ERCs</b> 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2%
<b>Loan Term</b> <b>Minimum -</b> 5 years; <b>maximum -</b> 40 years		<b>Additional Criteria</b> <b>Self employed:</b> Minimum 1 year trading history <b>Employed:</b> Minimum time employed of 3 months. <b>Extra:</b> Can consider 1 month by referral <b>First Time Buyer:</b> Accepted <b>Interest only:</b> Not available for LTI boost or Extra <b>Unencumbered:</b> Not available for LTI Boost <b>New build: Extra:</b> Allowed to plan maxLTV. <b>Other Plans:</b> Flats to 75% LTV, houses to plan maxLTV. <b>Debt consolidation: Extra:</b> Available up to 95% LTV, <b>Other Plans:</b> Available up to 85% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only. <b>Visa holders:</b> Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency. <b>Extra Products Only:</b> Borrowers must have permanent right to reside.
<b>Loan Amount</b> <b>Minimum loan size:</b> £25,000 <b>Unencumbered: For Extra:</b> allowed up to product max loan. <b>For other plans:</b> loan sizes are capped at £500,000 and max LTV is 75%. Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV		

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

#### AVM CRITERIA\*

For Extra Plan - Purchase + Remortgage			For All Other Plans - Remortgage Only		
Confidence Level	Maximum Loan Size	Maximum LTV	Confidence Level	Maximum Loan Size	Maximum LTV
6+	£750,000	85%	4+	£300,000	50%
			5+	£300,000	70%

\*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds.

Fixed rate products revert to BBR + 4.99%

Please refer to our full Criteria Guide for further information

Premier

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Right to Buy

Shared Ownership



West One

**Fast track legal services available for remortgage applications with no legal fees.**

Products						
Category	Product Type	65%	70%	75%	80%	Product Fee
<b>Core</b> 80% LTV Max 5x LTI	2-year fixed	6.24%	6.34%	6.34%	6.49%	£1,495
	5-year fixed	6.39%	6.49%	6.49%	6.64%	£1,495
	5-year fixed <b>£1,000 Cashback</b> <b>£75k min. loan</b>	6.79%	6.89%	6.89%	7.04%	£1,495
	Lifetime Tracker w/o ERC	BBR + 3.29%	BBR + 3.39%	BBR + 3.39%	BBR + 3.69%	£1,495
<b>Fee Assist</b> 80% LTV Max 5x LTI	2-year fixed	6.89%	6.99%	6.99%	7.14%	£0
	5-year fixed	6.64%	6.74%	6.74%	6.89%	£0
	2-year fixed <b>Valuation Refund*</b>	7.04%	7.14%	7.14%	7.29%	£0
	5-year fixed <b>Valuation Refund*</b>	6.74%	6.84%	6.84%	6.99%	£0
<b>LTI Boost**</b> 80% LTV Uncapped LTI	2-year fixed	6.64%	6.74%	6.74%	6.89%	£1,495
	5-year fixed	6.79%	6.89%	6.89%	7.04%	£1,495
	Lifetime Tracker w/o ERC	BBR + 3.89%	BBR + 3.99%	BBR + 3.99%	BBR + 4.29%	£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
<b>Satisfied defaults:</b> Accepted <b>Unsatisfied defaults:</b> 0 for balances >£500 in 6 months <b>Satisfied CCJs:</b> Accepted <b>Unsatisfied CCJs:</b> 0 for balances >£500 in 6 months <b>Max total CCJ value:</b> Not Applicable <b>Secured arrears:</b> 1 in 12 months and 0 in 6 months <b>Unsecured arrears:</b> Accepted where outstanding arrears being cleared by the mortgage <b>Payday loans:</b> 0 in 6 months <b>Discharged DMPs:</b> 0 in 36 months <b>Current DMPs:</b> Not accepted <b>Bankruptcies / IVAs:</b> 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).	<b>Minimum loan size:</b> £25,000  <b>Maximum loan size*:</b> £1,000,000 £850,000 £750,000 £600,000 *for unencumbered: loan sizes are capped at £500,000 and max LTV is 75%.  Loan sizes up to £2.5m considered by referral.	65% 70% 75% 80%	<b>Minimum age:</b> 21 years <b>Maximum age:</b> Capital Repayment = Loan term to finish by 85th birthday Interest Only = Loan term to finish by 75th birthday <b>Maximum number of applicants:</b> 2 <b>Minimum income for capital repayment:</b> Core: £15,000 main income earner LTI Boost: £50,000 household income <b>Minimum income for interest only:</b> £15,000 main income earner <b>Over 10 years from retirement:</b> Work off current income with proof of pension e.g. payslip showing pension deduction <b>Within 10 years of retirement</b> Work off lower of current income or pension income <b>Bonus/ Overtime/ Commission</b> Up to 100% can be used if regular and consistent <b>Married / Co-habiting applicants</b> Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	<b>Application fee:</b> £199 For <b>fee assist</b> products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees. <b>ERCs</b> <b>2yr fix</b> 2%/1% <b>5yr fix</b> 5%/5%/4%/3%/2% <b>Additional Criteria</b> <b>Self employed:</b> Minimum 1 year trading history <b>Employed:</b> Minimum time in employment of 3 months <b>First Time Buyer:</b> 12 months current rental history required (applicants living with family considered by referral) <b>Interest only:</b> Not available for LTI Boost <b>Unencumbered:</b> Not available for LTI Boost <b>New build:</b> Flats to 75% LTV, houses to plan max LTV <b>Debt consolidation:</b> Available up to 80% LTV - all unsecured debts are paid directly from BACS. Not permitted for interest only. <b>Visa holders:</b> Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
<b>Loan Term</b> <b>Minimum - 5 years ; maximum - 40 years</b>				

**Repayment method:** Capital and interest

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

### AVM CRITERIA\* - Remortgage Only

Confidence Level	Maximum Loan Size	Maximum LTV	*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds.
4+	£300,000	50%	
5+	£300,000	70%	

Fixed rate products revert to BBR + 4.99%

Please refer to our full Criteria Guide for further information



Premier

Platinum

Prime Plus

Prime

Near Prime

Right to Buy

Shared Ownership



West One

**Fast track legal services available for remortgage applications with no legal fees.**

Products					
Category	Product Type	65%	70%	75%	Product Fee
<b>Core</b> 75% LTV Max 5x LTI	2-year fixed	7.29%	7.39%	7.39%	£1,495
	5-year fixed	7.44%	7.54%	7.54%	£1,495
	5-year fixed £1,000 Cashback £75k min. loan	7.84%	7.94%	7.94%	£1,495
	Lifetime Tracker w/o ERC	BBR + 4.15%	BBR + 4.25%	BBR + 4.25%	£1,495
<b>Fee Assist</b> 75% LTV Max 5x LTI	2-year fixed	7.94%	8.04%	8.04%	£0
	5-year fixed	7.74%	7.84%	7.84%	£0
	2-year fixed Valuation Refund*	8.09%	8.19%	8.19%	£0
	5-year fixed Valuation Refund*	7.84%	7.94%	7.94%	£0

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

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
<b>Satisfied defaults:</b> Accepted <b>Unsatisfied defaults:</b> 1 for balances >£500 in 12 months <b>Satisfied CCJs:</b> Accepted <b>Unsatisfied CCJs:</b> 1 for balances >£500 in 12 months <b>Max total CCJ value:</b> Not Applicable <b>Secured arrears:</b> 1 in 12 months and 0 in 3 months <b>Unsecured arrears:</b> Accepted <b>Payday loans:</b> 0 in 3 months <b>Discharged DMPs:</b> Accepted with satisfactory explanation <b>Current DMPs:</b> Accepted if being discharged directly from the mortgage proceeds & satisfactory explanation. <b>Bankruptcies / IVAs:</b> 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).	<b>Minimum loan size:</b> £25,000  <b>Maximum loan size*:</b> £750,000 £650,000 £500,000 *for unencumbered: loan sizes are capped at £500,000	65% 70% 75%	<b>Minimum age:</b> 21 years <b>Maximum age:</b> Loan term to finish by 85th birthday <b>Maximum number of applicants:</b> 2 <b>Minimum income:</b> £15,000 main income earner <b>Over 10 years from retirement:</b> Work off current income with proof of pension e.g. payslip showing pension deduction <b>Within 10 years of retirement</b> Work off lower of current income or pension income <b>Bonus/ Overtime/ Commission</b> Up to 100% can be used if regular and consistent <b>Married / Co-habiting applicants</b> Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application.	<b>Application fee:</b> £199 For <b>fee assist</b> products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees. <b>ERCs</b> <b>2yr fix</b> 2%/1% <b>5yr fix</b> 5%/5%/4%/3%/2% <b>Additional Criteria</b> <b>Self employed:</b> Minimum 1 year trading history <b>Employed:</b> Minimum time in employment of 3 months <b>First Time Buyer:</b> Not accepted <b>Interest only:</b> Not available <b>New build:</b> Flats to 75% LTV, houses to plan max LTV <b>Debt consolidation:</b> Available up to 75% LTV - all unsecured debts are paid directly from BACS. <b>Visa holders:</b> Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
<b>Loan Term</b> <b>Minimum</b> - 5 years ; <b>maximum</b> - 40 years	Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV calculation.			

**Repayment methods** Capital and interest

Affordability will be calculated according to the repayment method selected.

### AVM CRITERIA\* - Remortgage Only

Confidence Level	Maximum Loan Size	Maximum LTV	*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds.
4+	£300,000	50%	
5+	£300,000	70%	

Premier

Platinum

Prime Plus

Prime

Near Prime

Right to Buy

Shared Ownership



West One

Fast track legal services available for remortgage applications with no legal fees.

Products			
Category	Product Type	75% OMV	Product Fee
Right to Buy - Purchase Only	2-year fixed	6.54%	£1,495
	5-year fixed	6.49%	£1,495
	5-year fixed <b>£1,000 Cashback</b> <b>£75k min. loan</b>	6.74%	£1,495
	2-year fixed <b>Fee assist</b>	7.14%	£0
	5-year fixed <b>Fee assist</b>	6.84%	£0
	2-year fixed <b>Fee assist</b> <b>Valuation Refund*</b>	7.29%	£0
<b>75% LTV</b> <b>Max 5x LTI</b>	5-year fixed <b>Fee assist</b> <b>Valuation Refund*</b>	6.94%	£0

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

Key criteria					
Acceptable adverse		Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults:	0 for balances >£500 in 12 months	Minimum loan size: £25,000  Maximum loan size*: £500,000  *Loans over £500,000 considered by referral  The lender fee (where applicable) can be added to the mortgage up to the maximum LTV of 75% of the OMV	75%	Minimum age: 21 years	Application fee: £199
Unsatisfied defaults:	0 for balances >£500 in 12 months			Maximum age: Loan term to finish by 85th birthday	For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees.
Satisfied CCJs:	0 for balances >£500 in 12 months			Maximum number of applicants: 2	
Unsatisfied CCJs:	0 for balances >£500 in 12 months			Minimum income:	
Max total CCJ value:	Over £7500 by referral			£15,000 main income earner	ERCs
Secured arrears:	0 in 12 months and up to date			Over 10 years from retirement:	2yr fix 2%/1%
Unsecured arrears:	Accepted if up to date			Work off current income with proof of pension e.g. payslip showing pension deduction	5yr fix 5%/5%/4%/3%/2%
Payday loans:	0 in 12 months			Within 10 years of retirement	Additional Criteria
Discharged DMPs:	0 in 72 months			Work off lower of current income or pension income	Self employed: Minimum 1 year trading history
Current DMPs:	Not accepted			Bonus/ Overtime/ Commission	Employed: Minimum time in employment of 3 months
Bankruptcies / IVAs:	0 in 72 months	Up to 100% can be used if regular and consistent	First time buyer: Accepted		
(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).		Married / Co-habiting applicants	Interest only: Not available		
		Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application.	Rental Payments: Last 12 months required		
			Council Flats: Accepted up to 4 stories with minimum property value of £200,000 up to 65% LTV. 5 stories or more with a lift considered by referral		
			Legal Services: Dual representation available exclusively through our closed panel of solicitors.		
			Debt consolidation: Not permitted.		
			Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.		
Loan Term	Location	Key RTB Criteria			
Minimum - 5 years ; maximum - 40 years	England and Isle of Wight Only	Lower of 100% of discounted purchase price or 75% of the OMV			

Repayment methods

Capital and interest

Affordability will be calculated according to the repayment method selected.

Fixed rate products revert to BBR + 4.99%

Please refer to our full Criteria Guide for further information





# Credit Tiers

	Premier	Platinum	Prime Plus	Prime	Near Prime	Right to Buy (Prime Plus)	Shared Ownership (Prime Plus)
<b>Satisfied Defaults</b>	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
<b>Unsatisfied Defaults</b>	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
<b>Satisfied CCJs</b>	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
<b>Unsatisfied CCJs</b>	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
<b>Max CCJ Value</b>	£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
<b>Secured Arrears</b>	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
<b>Unsecured Arrears</b>	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
<b>Payday / High Interest / Short Term Loans</b>	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
<b>Discharged DMPs</b>	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
<b>Current DMPs</b>	Not accepted	Not accepted	Not accepted	Not accepted	Accepted if discharged from mortgage proceeds	Not accepted	Not accepted
<b>Bankruptcies/IVAs</b>	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).