



Office based underwriting support

Fast Track re-mortgage service

Residential Mortgages Product Guide

9 July 2025

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



On-site legal team

NEW



Extra product range offering up to 97.5% LTV



85% LTV

Capital Raise up

to 97.5% for Debt

Consolidation

remortgage up to



NEW

NEW

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

Loan terms 5-40

years with maximum

age of 85 at the end

of the term



Interest Only available up to age 75

England, Wales

and Scotland



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

referral

Gifted deposits

and developer

incentives



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



Married (sole proprietor) / co-habiting borrowers

Skilled Worker Visa accepted up to 90% LTV

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

Platinum

| | Products | | | | | | | | | |
|---------------------------|---|------------------------------|--------------------------|-------------------|-------------|-------------|-------------|-------------------|----------|-------------|
| Category | Product Type | 65% | 70% | 75% | 80% | 85% | 90% | 95% | 97.5% | Product Fee |
| | Maximum loan size | £1,500,000 | £1,250,000 | £1,000,000 | £750,000 | £600,000 | £500,000 | £500,000 FTB Only | - | |
| Core | 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 |
| 95% LTV | 5-year fixed £1,000 Cashback £75k min. loan | 5.79% | 5.89% | 5.89% | 6.04% | 6.59% | 7.34% | 7.74% | | £1,495 |
| Max 5x LTI | 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 |
| | 2-year fixed | 6.04% | 6.14% | 6.14% | 6.29% | 6.84% | 7.59% | 7.99% | | £0 |
| Fee Assist | 5-year fixed | 5.79% | 5.89% | 5.89% | 6.04% | 6.64% | 7.39% | 7.79% | | £0 |
| | 2-year fixed Valuation Refund* | 6.13% | 6.23% | 6.23% | 6.38% | 6.93% | 7.66% | 8.06% | | £0 |
| 95% LTV Max 5x LTI | 5-year fixed Valuation Refund* | 5.85% | 5.95% | 5.95% | 6.10% | 6.70% | 7.43% | 7.83% | | £0 |
| LTI Boost** | 2-year fixed | 5.79% | 5.89% | 5.89% | 6.04% | | | | | £1,495 |
| 80% LTV | 5-year fixed | 5.94% | 6.04% | 6.04% | 6.19% | | | | | £1,495 |
| Uncapped LTI | Lifetime tracker w/o ERC | BBR + 3.05% | BBR + 3.15% | BBR + 3.15% | BBR + 3.45% | | | | | £1,495 |
| | Maximum Ioan size | - | - | - | - | £750,000 | £650,000 | £600,000 | £500,000 | |
| Extra | 2-year fixed | Extra Plan Highlights: | | | | 6.67% | 7.42% | 7.62% | 7.82% | £1,495 |
| | 5-year fixed | (i) AVMs up to 85% for F | Purchases and Remortgag | jes. | | 6.54% | 7.29% | 7.49% | 7.69% | £1,495 |
| 97.5% LTV Max 6.5x LTI | 2-year fixed Fee assist | (ii) Capital raising remorte | gage up to 97.5% inc. de | bt consolidation. | | | 8.07% | 8.27% | 8.47% | £0 |
| Wax 0.5X L II | 5-year fixed Fee assist | (iii) LTIs up to 6.5x incom | ie to 97.5% LTV. | | | | 7.59% | 7.79% | 7.99% | £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 | | |
| Satisfied defaults: | 0 for balances >£500 in 36 months | Minimum age: 21 years, Maximum age: Capital Repayment = Loan term to finish by 85th birthday; | Application fee: £199 | | |
| Unsatisfied defaults: | 0 for balances >£500 in 36 months | Interest Only = Loan term to finish by 75th birthday | For fee assist products, the application fee is refundable within 30 days of completion. | | |
| Satisfied CCJs: | 0 for balances >£500 in 36 months | Maximum number of applicants: 2 | Please see our legal and valuation tariff for details on legal and valuation fees. | | |
| Unsatisfied CCJs: | 0 for balances >£500 in 36 months | Minimum income for capital repayment: Core: £15,000 main income earner; | ERCs | | |
| Max total CCJ value: | £5,000 | LTI Boost: £50,000 household income | 2yr fix 2%/1% | | |
| Secured arrears: | 0 in 36 months and up to date | Minimum income for interest only: £15,000 main income earner | 5yr fix 5%/5%/4%/3%/2% | | |
| Unsecured arrears: | 1 in 12 months for balances >£500 and up to date | Over 10 years from retirement: Work off current income with proof of pension | Additional Criteria | | |
| Payday loans: | 0 in 36 months | e.g. payslip showing pension deduction | Self employed: Extra: 1 year trading history, Other plans: 2 years trading history | | |
| Discharged DMPs: | 0 in 72 months | Within 10 years of retirement: Work off lower of current income or pension income | Employed: Minimum time employed of 3 months. Extra: Can consider 1 month by referral | | |
| Current DMPs: | Not accepted | Bonus/Overtime/Commission: Up to 100% can be used if regular and consistent | First time buyer: Accepted. For 95% LTV: additional applicants considered where they | | |
| Bankruptcies / IVAs: | 0 in 72 months | Married / Co-habiting applicants: Applications from married individuals applying in their sole name | have not owned a property in the last 5 years. | | |
| Extra Products Only: | Defaults > £10k by referral only | accepted. We can also consider adding non-owning spouses / partners to mortgage application. | Borrowers living with family accepted. | | |
| (i) An explanation is req | uired for all adverse credit, especially in cases of a | | Interest only: Not available for LTI Boost/Extra, Unencumbered: Not available for LTI Boost | | |
| worsening credit profile | e. (ii) Unsecured credit with balances below £500 are | | New build: Extra: Allowed to plan maxLTV. Other Plans: Flats to 75% LTV, houses to 90% LTV. | | |
| excluded from plan ass | essments but will be reviewed for affordability. | Loan Amount | Debt consolidation: Extra: Available up to 97.5% LTV, Other Plans: Available up to 90% LTV. | | |
| (iii) Utilities and comms | suppliers' payment profiles are not taken into | Minimum Ioan size: £25,000 | All unsecured debts are paid directly from BACS. Not permitted for interest only. | | |
| account for plan assess | sment purposes (excluding CCJs and defaults). | Unencumbered: For Extra: allowed up to product max loan. For other plans: loan sizes are capped | Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted to 90% LTV | | |
| Loan Term | | at £500,000 and max LTV is 75%. | provided they have >24 months UK residency. Extra Products Only: Borrowers must have | | |
| Minimum - 5 years; m | aximum - 40 years | Loan sizes up to $\pounds 2.5m$ considered by referral. Lender fee is excluded from LTV | permanent right to reside. | | |
| | | | | | |

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

Right to Buy) (Shared Ownership

U 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 |
| | Maximum Ioan size | £1,500,000 | £1,250,000 | £1,000,000 | £750,000 | £600,000 | £500,000 | - | - | |
| Core | 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 |
| 90% LTV | 5-year fixed £1,000 Cashback £75k min. loan | | 5.99% | 5.99% | 6.14 % | 6.69% | 7.44% | | | £1,495 |
| Max 5x LTI | 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 |
| | 2-year fixed | 6.14% | 6.24% | 6.24% | 6.39% | 6.94% | 7.69% | | | £0 |
| Fee Assist | 5-year fixed | 5.89% | 5.99% | 5.99% | 6.14 % | 6.74% | 7.49% | | | £0 |
| 90% LTV | 2-year fixed Valuation Refund* | 6.23% | 6.33% | 6.33% | 6.48% | 7.03% | 7.76% | | | £O |
| Max 5x LTI | 5-year fixed Valuation Refund* | 5.95% | 6.05% | 6.05% | 6.20% | 6.80% | 7.53% | | | £0 |
| LTI Boost** | 2-year fixed | 5.89% | 5.99% | 5.99% | 6.14 % | | | | | £1,495 |
| 80% LTV | 5-year fixed | 6.04% | 6.14% | 6.14% | 6.29% | | | | | £1,495 |
| Uncapped LTI | Lifetime Tracker w/o ERC | BBR + 3.15% | BBR + 3.25% | BBR + 3.25% | BBR + 3.55% | | | | | £1,495 |
| | Maximum Ioan size | - | - | - | - | £750,000 | £650,000 | £600,000 | £500,000 | |
| Extra | 2-year fixed | Extra Plan Highlights: | | | | 6.77% | 7.52% | 7.72% | 7.96% | £1,495 |
| | 5-year fixed | (i) AVMs up to 85% for P | Purchases and Remortgage | s. | 6.64% | 7.39% | 7.59% | 7.82% | £1,495 | |
| 97.5% LTV Max 6.5x LTI | 2-year fixed Fee assist | (ii) Capital raising remorto | gage up to 97.5% inc. debt | consolidation. | | | 8.17% | 8.37% | 8.61% | £0 |
| Wax 0.5X LTT | 5-year fixed Fee assist | (iii) LTIs up to 6.5x incom | ie to 97.5% LTV. | | | | 7.69% | 7.89% | 8.12% | £0 |

Near Prime

*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 |
| Satisfied defaults: 0 for balances >£500 in 24 months | Minimum age: 21 years, Maximum age: Capital Repayment = Loan term to finish by 85th birthday; | Application fee: £199 |
| Unsatisfied defaults: 0 for balances >£500 in 24 months | Interest Only = Loan term to finish by 75th birthday | For fee assist products, the application fee is refundable within 30 days of completion. Please see |
| Satisfied CCJs: 0 for balances >£500 in 24 months | Maximum number of applicants: 2 | our legal and valuation tariff for details on legal and valuation fees. |
| Unsatisfied CCJs: 0 for balances >£500 in 24 months | Minimum income for capital repayment: Core: £15,000 main income earner; | |
| Max total CCJ value: Over £5000 by referral | LTI Boost: £50,000 household income | ERCs |
| Secured arrears: 0 in 24 months and up to date | Minimum income for interest only: £15,000 main income earner | 2yr fix 2%/1% |
| Unsecured arrears: Max Status 2 in 12 months for balances >£500 and UTI | Over 10 years from retirement: Work off current income with proof of pension | 5%/5%/4%/3%/2% |
| Payday loans: 0 in 24 months | e.g. payslip showing pension deduction | Additional Criteria |
| Discharged DMPs: 0 in 72 months | Within 10 years of retirement: Work off lower of current income or pension income | Self employed: Extra: 1 year trading history, Other plans: 2 years trading history |
| Current DMPs: Not accepted | Bonus/ Overtime/ Commission: Up to 100% can be used if regular and consistent | Employed: Minimum time employed of 3 months. Extra: Can consider 1 month by referral |
| Bankruptcies / IVAs: 0 in 72 months | Married / Co-habiting applicants: Applications from married individuals applying | First Time Buyer: Accepted |
| Extra Products Only: Defaults > £10k by referral only | in their sole name accepted. We can also consider adding non-owning | Borrowers living with family accepted. |
| (i) An explanation is required for all adverse credit, especially in cases of a | spouses / partners to mortgage application. | Interest only: Not available for LTI Boost or Extra |
| worsening credit profile. (ii) Unsecured credit with balances below £500 | | Unencumbered: Not available for LTI Boost |
| are excluded from plan assessments but will be reviewed for affordability. | Loan Amount | New build: Extra: Allowed to plan maxLTV. Other Plans: Flats to 75% LTV, houses to plan maxLTV. |
| (iii) Utilities and comms suppliers' payment profiles are not taken into | Minimum Ioan size: £25,000 | Debt consolidation: Extra: Available up to 97.5% LTV, Other Plans: Available up to 90% LTV. |
| account for plan assessment purposes (excluding CCJs and defaults). | Unencumbered: For Extra: allowed up to product max loan. For other plans: loan sizes are capped | All unsecured debts are paid directly from BACS. Not permitted for interest only. |
| Loan Term | at £500,000 and max LTV is 75%. | Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have |
| Minimum - 5 years ; maximum - 40 years | Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV | >24 months UK residency. Extra Products Only: 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 | s > £1m in value, (ii) ex-LA | flats, (iii) properties | of non-standard constru | iction, (iv) new builds. | | | | |

Platinum

Premier

Prime

Right to Buy Shared Ownership Near Prime

Vest One

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 |
| | Maximum Ioan size | £1,500,000 | £1,250,000 | £1,000,000 | £750,000 | £600,000 | | | |
| Core | 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 |
| 85% LTV | 5-year fixed £1,000 Cashback £75k min. loan | 6.09% | 6.19% | 6.19% | 6.34% | 6.89% | | | £1,495 |
| Max 5x LTI | Lifetime Tracker w/o ERC | BBR + 2.75% | BBR + 2.85% | BBR + 2.85% | BBR + 3.15% | BBR + 3.75% | | | £1,495 |
| | 2-year fixed | 6.34% | 6.44% | 6.44% | 6.59% | 7.14% | | | £0 |
| Fee Assist | 5-year fixed | 6.09% | 6.19% | 6.19% | 6.34% | 6.94% | | | £0 |
| 85% LTV | 2-year fixed Valuation Refund* | 6.43% | 6.53% | 6.53% | 6.68% | 7.23% | | | £0 |
| Max 5x LTI | 5-year fixed Valuation Refund* | 6.15% | 6.25% | 6.25% | 6.40% | 7.00% | | | £0 |
| LTI Boost** | 2-year fixed | 6.09% | 6.19% | 6.19% | 6.34% | | | | £1,495 |
| 80% LTV | 5-year fixed | 6.24% | 6.34% | 6.34% | 6.49% | | | | £1,495 |
| Uncapped LTI | Lifetime Tracker w/o ERC | BBR + 3.35% | BBR + 3.45% | BBR + 3.45% | BBR + 3.75% | | | | £1,495 |
| | Maximum Ioan size | - | - | - | - | £650,000 | £500,000 | £500,000 | |
| Extra | 2-year fixed | Extra Plan Highlights: | | | | 6.97% | 7.62% | 7.82% | £1,495 |
| 95% LTV | 5-year fixed | (i) AVMs up to 85% for P | urchases and Remortgage | s. | | 6.84% | 7.48% | 7.68% | £1,495 |
| Max 6.5x LTI | 2-year fixed Fee assist | (ii) Capital raising remortg | age up to 95% inc. debt o | onsolidation. | | | 8.27% | 8.47% | £1,495 |
| Wiax 0.5X ETT | 5-year fixed Fee assist | (iii) LTIs up to 6.5x incom | e to 95% LTV. | | | | 7.78% | 7.98% | £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 | | Applicant | Fees |
| Satisfied defaults: | 0 for balances >£500 in 12 months | Minimum age: 21 years | Application fee: £199 |
| Unsatisfied defaults: | 0 for balances >£500 in 12 months | Maximum age: Capital Repayment = Loan term to finish by 85th birthday; | For fee assist products, the application fee is refundable within 30 days of completion. |
| Satisfied CCJs: | 0 for balances >£500 in 12 months | Interest Only = Loan term to finish by 75th birthday | Please see our legal and valuation tariff for details on legal and valuation fees. |
| Unsatisfied CCJs: | 0 for balances >£500 in 12 months | Maximum number of applicants: 2 | |
| Max total CCJ value: | Over £7500 by referral | Minimum income for capital repayment: Core: £15,000 main income earner; | ERCs |
| Secured arrears: | 0 in 12 months and up to date | LTI Boost: £50,000 household income | 2yr fix 2%/1% |
| Unsecured arrears: | Accepted where outstanding arrears being cleared | Minimum income for interest only: £15,000 main income earner | 5%/5%/4%/3%/2% |
| | by the mortgage | Over 10 years from retirement: Work off current income with proof of pension | |
| Payday loans: | 0 in 12 months | e.g. payslip showing pension deduction | Additional Criteria |
| Discharged DMPs: | 0 in 72 months | Within 10 years of retirement: Work off lower of current income or pension income | Self employed: Minimum 1 year trading history |
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| Extra Products Only: | Defaults > £10k by referral only | in their sole name accepted. We can also consider adding non-owning | Interest only: Not available for LTI boost or Extra |
| (i) An explanation is requ | ired for all adverse credit, especially in cases of a worsening | spouses / partners to mortgage application. | Unencumbered: Not available for LTI Boost |
| credit profile. (ii) Unsecu | red credit with balances below £500 are excluded from plan | | New build: Extra: Allowed to plan maxLTV. Other Plans: Flats to 75% LTV, houses to plan |
| assessments but will be | reviewed for affordability. (iii) Utilities and comms suppliers' | Loan Amount | maxLTV. |
| payment profiles are not | taken into account for plan assessment purposes (excluding | Minimum Ioan size: £25,000 | Debt consolidation: Extra: Available up to 95% LTV, Other Plans: Available up to |
| CCJs and defaults). | | Unencumbered: For Extra: allowed up to product max loan. For other plans: loan sizes | 85% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only. |
| Loan Term | | are capped at £500,000 and max LTV is 75%. | Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have |
| Minimum - 5 years; ma | ximum - 40 years | Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV | >24 months UK residency. Extra Products Only: Borrowers must have permanent right to reside. |

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 L | | | | | |
| 6+ | £750,000 | 85% | 4+ | £300,000 | 50% | | | |
| | | | 5+ | £300,000 | 70% | | | |
| *Full valuations | required for (i) properties | s > £1m in value, (ii) ex-LA | flats (iii) properties | of non-standard constru | iction (iv) new builds | | | |

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

Platinum) (Prime Plus

Premier

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% | Product Fee |
| | 2-year fixed | 6.24% | 6.34% | 6.34% | 6.49% | £1,495 |
| Core | 5-year fixed | 6.39% | 6.49% | 6.49% | 6.64% | £1,495 |
| 80% LTV | 5-year fixed £1,000 Cashback £75k min. loan | 6.79% | 6.89% | 6.89% | 7.04% | £1,495 |
| Max 5x LTI | Lifetime Tracker w/o ERC | BBR + 3.29% | BBR + 3.39% | BBR + 3.39% | BBR + 3.69% | £1,495 |
| | 2-year fixed | 6.89% | 6.99% | 6.99% | 7.14% | £0 |
| Fee Assist | 5-year fixed | 6.64% | 6.74% | 6.74% | 6.89% | £0 |
| 80% LTV | 2-year fixed Valuation Refund* | 7.04% | 7.14% | 7.14 % | 7.29% | £0 |
| Max 5x LTI | 5-year fixed Valuation Refund* | 6.74% | 6.84% | 6.84% | 6.99% | £0 |
| LTI Boost** | 2-year fixed | 6.64% | 6.74% | 6.74% | 6.89% | £1,495 |
| 80% LTV | 5-year fixed | 6.79% | 6.89% | 6.89% | 7.04% | £1,495 |
| Uncapped LTI | 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 | | | |
| 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: | For fee assist products, the application fee | is refundable | | |
| Satisfied CCJs: | Accepted | | | Capital Repayment = Loan term to finish by 85th birthday | within 30 days of completion. Please see ou | r legal and | | |
| Unsatisfied CCJs: | 0 for balances >£500 in 6 months | Maximum loan size*: | | Interest Only = Loan term to finish by 75th birthday | valuation tariff for details on legal and valuation | tion fees. | | |
| Max total CCJ value: | Not Applicable | £1,000,000 | 65% | Maximum number of applicants: 2 | ERCs | | | |
| Secured arrears: | 1 in 12 months and 0 in 6 months | £850,000 | 70% | Minimum income for capital repayment: | 2yr fix | 2%/1% | | |
| Unsecured arrears: | Accepted where outstanding arrears being | £750,000 | 75% | Core: £15,000 main income earner | 5yr fix | 5%/5%/4%/3%/2% | | |
| | cleared by the mortgage | £600,000 | 80% | LTI Boost: £50,000 household income | | | | |
| Payday loans: | 0 in 6 months | *for unencumbered: loan sizes | are | Minimum income for interest only: | Additional Criteria | | | |
| Discharged DMPs: | 0 in 36 months | capped at £500,000 and max | LTV is 75%. | £15,000 main income earner | Self employed: Minimum 1 year trading histo | ory | | |
| Current DMPs: | Not accepted | | | Over 10 years from retirement: | Employed: Minimum time in employment of | 3 months | | |
| Bankruptcies / IVAs: | 0 in 72 months | | | Work off current income with proof of pension e.g. | First Time Buyer: 12 months current rental h | nistory required | | |
| (i) An explanation is re | equired for all adverse credit, especially in cases | | | payslip showing pension deduction | (applicants living with family considered by | referral) | | |
| of a worsening credit | profile. | | | Within 10 years of retirement | Interest only: Not available for LTI Boost | | | |
| (ii) Unsecured credit v | vith balances below £500 are excluded from plan | | | Work off lower of current income or pension income | Unencumbered: Not available for LTI Boost | t | | |
| assessments but will b | be reviewed for affordability. | | | Bonus/ Overtime/ Commission | New build: Flats to 75% LTV, houses to plan | n max LTV | | |
| (iii) Utilities and comm | s suppliers' payment profiles are not taken into | | | Up to 100% can be used if regular and consistent | Debt consolidation: Available up to 80% L | TV - all unsecured | | |
| account for plan asse | ssment purposes (excluding CCJs and defaults). | Loan sizes up to £2.5m consid | ered by | Married / Co-habiting applicants | debts are paid directly from BACS. Not perr | mitted for interest only. | | |
| | | referral. | | Applications from married individuals applying in their | Visa holders: Skilled Worker, Health & Care | or UK | | |
| Loan Term | | Lender fee is excluded from L | TV | sole name accepted. We can also consider adding | Ancestry visas accepted provided they have | e >24 months | | |
| Minimum - 5 years; | maximum - 40 years | calculation. | | non-owning spouses / partners to mortgage application. | UK residency. | | | |

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 | | | | | | | |
| 4+ | + £300,000 50% | | £1m in value, (ii) ex-LA flats, (iii) properties of | | | | |
| 5+ | £300,000 | 70% | 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 <u>no legal fees.</u>

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

Platinum

| | 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: | 1 for balances >£500 in 12 months | £25,000 | | Maximum age: Loan term to finish by 85th birthday | For fee assist products, the application fee is refundable | | | |
| Satisfied CCJs: | Accepted | | | Maximum number of applicants: 2 | within 30 days of completion. Please see our legal and | | | |
| Unsatisfied CCJs: | 1 for balances >£500 in 12 months | Maximum loan size*: | | Minimum income: | valuation tariff for details on legal and valuation fees. | | | |
| Max total CCJ value: | Not Applicable | £750,000 | 65% | £15,000 main income earner | ERCs | | | |
| Secured arrears: | 1 in 12 months and 0 in 3 months | £650,000 | 70% | Over 10 years from retirement: | 2yr fix 2%/1% | | | |
| Unsecured arrears: | Accepted | £500,000 | 75% | Work off current income with proof of pension e.g. | 5yr fix 5%/5%/4%/3%/2% | | | |
| Payday loans: | 0 in 3 months | *for unencumbered: lo | an sizes are | payslip showing pension deduction | | | | |
| Discharged DMPs: | Accepted with satisfactory explanation | capped at £500,000 | | Within 10 years of retirement | Additional Criteria | | | |
| Current DMPs: | Accepted if being discharged directly from | | | Work off lower of current income or pension income | Self employed: Minimum 1 year trading history | | | |
| | the mortgage proceeds & satisfactory explanation. | | | 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: Not accepted | | | |
| (i) An explanation is re | quired for all adverse credit, especially | | | Married / Co-habiting applicants | Interest only: Not available | | | |
| in cases of a worsening | g credit profile. (ii) Unsecured credit with | | | Applications from married individuals applying in their | New build: Flats to 75% LTV, houses to plan max LTV | | | |
| balances below £500 | are excluded from plan assessments | | | sole name accepted. We can also consider adding | Debt consolidation: Available up to 75% LTV - all | | | |
| but will be reviewed for | or affordability. (iii) Utilities and comms | | | non-owning spouses / partners to the mortgage | unsecured debts are paid directly from BACS. | | | |
| suppliers' payment profiles are not taken into account | | Loan sizes up to £2.5n | n considered by | application. | Visa holders: Skilled Worker, Health & Care or UK | | | |
| for plan assessment purposes (excluding CCJs and defaults). | | referral. | | | Ancestry visas accepted provided they have >24 months | | | |
| Loan Term | Loan Term | | I from LTV | | UK residency. | | | |
| Minimum - 5 years; r | naximum - 40 years | calculation. | | | | | | |

Repayment methods Capital and interest

Affordability will be calculated according to the repayment method selected.

| AVM CRITERIA* - Remortgage Only | | | | | | | |
|---------------------------------|--|-----|---|--|--|--|--|
| Confidence Level | *Full valuations required for (i) properties > | | | | | | |
| 4+ | £300,000 5 | | £1m in value, (ii) ex-LA flats, (iii) properties of | | | | |
| 5+ | £300,000 | 70% | non-standard construction, (iv) new builds. | | | | |

Premier

Shared Ownership

U West One

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

Prime Plus

| | | Products | |
|-------------------------|---|----------|-------------|
| Category | Product Type | 75% OMV | Product Fee |
| | 2-year fixed | 6.54% | £1,495 |
| | 5-year fixed | 6.49% | £1,495 |
| Right to Buy - Purchase | 5-year fixed £1,000 Cashback £75k min. loan | 6.74% | £1,495 |
| Only | 2-year fixed Fee assist | 7.14% | £0 |
| | 5-year fixed Fee assist | 6.84% | £0 |
| | 2-year fixed Fee assist Valuation Refund* | | £0 |
| | 5-year fixed Fee assist Valuation Refund* | 6.94% | £0 |

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

Platinum

| 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 | For fee assist products, the application fee is r | refundable |
| Satisfied CCJs: | 0 for balances >£500 in 12 months | | | Maximum number of applicants: 2 | within 30 days of completion. Please see our le | egal and |
| Unsatisfied CCJs: | 0 for balances >£500 in 12 months | Maximum loan size*: | | Minimum income: | valuation tariff for details on legal and valuation | n fees. |
| Max total CCJ value: | Over £7500 by referral | £500,000 | 75% | £15,000 main income earner | ERCs | |
| Secured arrears: | 0 in 12 months and up to date | *Loans over £500,000 c | considered by | Over 10 years from retirement: | 2yr fix | 2%/1% |
| Unsecured arrears: | Accepted if up to date | referral | | Work off current income with proof of pension e.g. | 5yr fix 5%/ | /5%/4%/3%/2% |
| Payday loans: | 0 in 12 months | | | payslip showing pension deduction | Additional Criteria | |
| Discharged DMPs: | 0 in 72 months | | | Within 10 years of retirement | Self employed: Minimum 1 year trading history | / |
| Current DMPs: | Not accepted | | | Work off lower of current income or pension income | ne or pension income Employed: Minimum time in employment of 3 months | |
| Bankruptcies / IVAs: | 0 in 72 months | | | Bonus/Overtime/Commission | First time buyer: Accepted | |
| | | | | Up to 100% can be used if regular and consistent | Interest only: Not available | |
| (i) An explanation is require | d for all adverse credit, especially in cases | | | Married / Co-habiting applicants | Rental Payments: Last 12 months required | |
| of a worsening credit profil | e. (ii) Unsecured credit with balances below | | | Applications from married individuals applying in their | Council Flats: Accepted up to 4 stories with m | ninimum property |
| £500 are excluded from pla | an assessments but will be reviewed for affordab | ility. The lender fee (where a | oplicable) can | sole name accepted. We can also consider adding | value of £200,000 up to 65% LTV. 5 stories or | r more |
| (iii) Utilities and comms sup | pliers' payment profiles are not taken | be added to the mortga | ge up to the | non-owning spouses / partners to the mortgage | with a lift considered by referral | |
| into account for plan assess | sment purposes (excluding CCJs and defaults). | maximum LTV of 75% o | f the OMV | application. | Legal Services: Dual representation available exclusively | |
| | | | | | through our closed panel of solicitors. | |
| | | Key RTB Criteria | | | Debt consolidation: Not permitted. | |
| Loan Term | Location | Lower of 100% of discou | unted | | Visa holders: Skilled Worker, Health & Care or | r UK Ancestry |
| Minimum - 5 years ; maxin | num - 40 years England and Isle of Wight Only | purchase price or 75% of | of the OMV | | visas accepted provided they have >24 month | hs UK residency. |
| Repayment methods | 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 Prime (Near Prime)

Shared Ownership

U West One

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

Prime Plus

| Products | | | | | | | | |
|-------------------------|---|---------|---------|----------|-------------|--|--|--|
| Category | Product Type | 90% LSV | 95% LSV | 100% LSV | Product Fee | | | |
| | 2-year fixed | 6.24% | 6.34% | 6.74% | £1,495 | | | |
| | 5-year fixed | 6.09% | 6.19% | 6.59% | £1,495 | | | |
| Shared Ownership - | 5-year fixed £1,000 Cashback £75k min. Ioan | 6.34% | 6.44% | 6.84% | £1,495 | | | |
| Purchases & Remortgages | | 6.84% | 6.94% | 7.34% | £0 | | | |
| | 5-year fixed Fee assist | 6.34% | 6.44% | 6.84% | £O | | | |
| 75% LTV Max 5x LTI | 2-year fixed Fee assist Valuation Refund* | 6.99% | 7.09% | 7.49% | £O | | | |
| | 5-year fixed Fee assist Valuation Refund* | 6.44% | 6.54% | 6.94% | £O | | | |

Right to Buy

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

| Key criteria | | | | | | |
|--|--|---|---|--|--|--|
| LTV Limit | Applicant | Fees | | | | |
| | Minimum age: 21 years | Application fee: | £199 | | | |
| | Maximum age: Loan term to finish by 85th birthday | For fee assist products, the application fee is refun | dable | | | |
| | Maximum number of applicants: 2 | within 30 days of completion. Please see our legal a | and | | | |
| | Minimum income: | valuation tariff for details on legal and valuation fee | s. | | | |
| 75% | £15,000 main income earner | ERCs | | | | |
| 75% | Over 10 years from retirement: | 2yr fix | 2%/1% | | | |
| y referral | Work off current income with proof of pension e.g. | 5yr fix 5%/5%/4%/3 | 3%/2% | | | |
| | payslip showing pension deduction | Additional Criteria | | | | |
| | Within 10 years of retirement | Self employed: Mininimum 1 year trading history | | | | |
| vhich are | Work off lower of current income or pension income Bonus/Overtime/Commission Up to 100% can be used if regular and consistent Married/Co-habiting applicants | Employed: Minimum time in employment of 3 mont First time buyer: Accepted Interest only: Not available Affordability: Rental payment to be factored in | ths | | | |
| ffer can be lower of the OMV | Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application. | New build: Flats up 75% LTV, houses up to plan m Legal Services: Dual representation available exclusively through our closed panel of solicitors. | ax LT\ | | | |
| a | | Debt consolidation: Not permitted. | | | | |
| Up to 100% of shares being purchased up to a maximum of 75% of OMV . Minimum/maximum share: 25%/75% . Solicitors to confirm that the lease meets our requirements including a Mortgage Protection Clause and ae ability to staircase to 100% . Like for like remortgages accepted where applicants have owned their share of the property for at least 2 month Capital raising not permitted other than for transfer of equity transactions or staircasing | | Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency. | | | | |
| | than for trar | | than for transfer of equity transactions or staircasing | | | |

Credit Tiers

| | West | One |
|--|------|-----|
|--|------|-----|

| | Premier | Platinum | Prime Plus | Prime | Near Prime | Right to Buy (Prime Plus) | Shared Ownership (Prime Plus) |
|--|---|---|--|--|---|----------------------------------|----------------------------------|
| 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 / High Interest / Short Tem 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).