

# West One Loans Commercial Mortgage Range

Product Guide For intermediaries use only  
December 2025

This product information is for intermediary use only and its contents should not be distributed to members of the general public.

West One is a trading name of West One Commercial Mortgages Ltd. West One Commercial Mortgages Ltd is registered in England and Wales. Company Number: 16476112.



Fixed rates starting  
from 6.64%



Brand new range of products  
including Semi-Commercial  
& Commercial



Loan to values up to 75%



Interest Only &  
Repayment options  
available



New ICR & Affordability  
calculator available with a  
1% stress applied



Minimum loans from  
£50,000 up to £3,000,000  
(Higher by referral)

	CORE W1													
			Micro Loans (<£150k)			Small Loans (£150k - £500k)			Standard Loans (£500k - £1m)			Large Loans (£1m+)		
	Loan Size	Max LTV**	2 Yr Fx	5 Yr Fx	Lifetime Variable	2 Yr Fx	5 Yr Fx	Lifetime Variable	2 Yr Fx	5 Yr Fx	Lifetime Variable	2 Yr Fx	5 Yr Fx	Lifetime Variable
Owner Occupied	£50K - £3M*	50%	7.94%	8.04%	SVR + 4.74%	7.44%	7.54%	SVR + 4.24%	7.29%	7.39%	SVR + 4.09%	7.29%	7.39%	SVR + 4.09%
		60%	7.99%	8.09%	SVR + 4.84%	7.49%	7.59%	SVR + 4.34%	7.34%	7.44%	SVR + 4.19%	7.34%	7.44%	SVR + 4.19%
		65%	8.14%	8.24%	SVR + 4.89%	7.64%	7.74%	SVR + 4.39%	7.49%	7.59%	SVR + 4.24%	7.49%	7.59%	SVR + 4.24%
		75% (70% Remortgage)	8.44%	8.54%	SVR + 5.19%	7.94%	8.04%	SVR + 4.69%	7.79%	7.89%	SVR + 4.54%	7.89%	7.99%	SVR + 4.64%
Investment	£50K - £3M*	50%	8.29%	8.39%	SVR + 5.09%	7.79%	7.89%	SVR + 4.59%	7.64%	7.74%	SVR + 4.44%	7.64%	7.74%	SVR + 4.44%
		60%	8.34%	8.44%	SVR + 5.19%	7.84%	7.94%	SVR + 4.69%	7.69%	7.79%	SVR + 4.54%	7.69%	7.79%	SVR + 4.54%
		65%	8.49%	8.59%	SVR + 5.24%	7.99%	8.09%	SVR + 4.74%	7.84%	7.94%	SVR + 4.59%	7.84%	7.94%	SVR + 4.59%
		75% (70% Remortgage)	8.79%	8.89%	SVR + 5.54%	8.29%	8.39%	SVR + 5.04%	8.14%	8.24%	SVR + 4.89%	8.24%	8.34%	SVR + 4.99%
Product Fee***			2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
Early Repayment Charge			4/3%	4/4/4/3/2%	3% for first 5 years	4/3%	4/4/4/3/2%	3% for first 5 years	4/3%	4/4/4/3/2%	3% for first 5 years	4/3%	4/4/4/3/2%	3% for first 5 years
OTHER FEATURES			Loan Term: Capital Repayment: 5 - 25 years, Interest Only: 5 - 10 years Rate Loadings: 1% loading applied for W2; 0.5% loading applied if case has any of the following attributes: (i) Expat, (ii) Foreign National, (iii) First Time Buyer, (iv) <1 year trading income Fees: Exit fee: 1.0% - capped at £2,500											

\* Loan sizes up to £5m can be considered by referral. All applications over £1m subject to full underwriter assessment

\*\* Max LTVs are based on the loan amount before the product fee. The product fee may be added to the loan, provided the total does not exceed a gross LTV of 75% for purchases and 70% for remortgages.

\*\*\* Minimum product fee of £1,999

ACCEPTABLE ADVERSE			SECURITY	VALUATION & OTHERS
	W1	W2	<b>What properties do we consider?</b> We provide lending for both commercial investment and owner-occupied properties. We will lend against commercial assets, excluding Land, Care homes, Public Houses, Nightclubs, Petrol Stations, with each case assessed on its individual merits.	1. LTV calculated based on vacant possession value 2. Valuation required for all applications 3. Solicitors to act 4. Market Rent / Passing Rent: Lower of the two to be used 5. Personal guarantee is required
CCJs / Defaults	0 in last 72 months	0 in last 36 months		
Secured Arrears	0 in last 36 months	0 in last 24 months		
Unsecured Arrears	0 in 6 months; Max 1 instance in			
	12 months; Highest of 2 in 24 months	Highest of 1 in 12 months		
IVAs	0 in last 72 months	0 in last 72 months		
Bankruptcies	0 in last 72 months	0 in last 72 months		
AFFORDABILITY				
	Self Funding (ICR)	Income Serviced		
Limited Company	120%	<50% (60% by referral only)		
Individual	130%	<50% (60% by referral only)		

Refer to us? If your case does not meet the standard criteria, please refer it to our team for an individual review

	CORE W1													
			Micro Loans (<£150k)			Small Loans (£150k - £500k)			Standard Loans (£500k - £1m)			Large Loans (£1m+)		
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ACCEPTABLE ADVERSE			SECURITY		VALUATION & OTHERS	
	W1	W2	<b>Acceptable Security:</b> Mixed use commercial / residential. A property is classed as Semi-Commercial if the residential square footage is greater than 50% of the total square footage.  <b>Security by referral only:</b> B&Bs / Guest Houses			
CCJs / Defaults	0 in last 72 months	0 in last 36 months				
Secured Arrears	0 in last 36 months	0 in last 24 months				
	0 in 6 months; Max 1 instance					
Unsecured Arrears	in 12 months; Highest of 2 in 24 months	Highest of 1 in 12 months				
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