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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%	
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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%	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	
CCJs / Defaults	W1	W2			
Secured Arrears	0 in last 72 months 0 in last 36 months	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



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