



# Residential Mortgages

## Product Guide

12 January 2026



Office based  
underwriting support



Referrals  
considered



Fast Track re-  
mortgage  
service



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 equity  
and deposits



Married  
(sole proprietor) /  
co-habiting  
borrowers



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



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

Category	Product Type	Products								Product Fee
		65%	75%	80%	85%	90%	95%	97.5%		
Core	Maximum loan size	£1,500,000	£1,000,000	£750,000	£600,000	£500,000	£500,000	FTB Only	-	
	2-year fixed	5.54%	5.59%	5.74%	6.24%	6.89%	7.39%			£1,495
	5-year fixed	5.64%	5.69%	5.79%	6.24%	6.99%	7.49%			£1,495
Fee Assist	Lifetime tracker w/o ERC	BBR + 2.45%	BBR + 2.55%	BBR + 2.85%	BBR + 3.45%	BBR + 3.85%	BBR + 4.65%			£1,495
	2-year fixed	6.19%	6.24%	6.39%	6.89%	7.54%	8.04%			£0
	5-year fixed	5.89%	5.94%	6.14%	6.64%	7.39%	7.79%			£0
	2-year fixed	6.28%	6.33%	6.48%	6.98%	7.61%	8.11%			£0
	5-year fixed	5.95%	6.00%	6.20%	6.70%	7.43%	7.83%			£0
LTI Boost**	2-year fixed	5.94%	5.99%	6.14%						£1,495
	5-year fixed	6.04%	6.09%	6.29%						£1,495
	Lifetime tracker w/o ERC	BBR + 3.05%	BBR + 3.15%	BBR + 3.45%						£1,495
	Maximum loan size	-	-	-	£750,000	£650,000	£600,000	£500,000		
Extra	2-year fixed	Extra Plan Highlights: (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 for LTV 97.5%.			6.72%	7.47%	7.82%	8.22%		£1,495
	5-year fixed				6.54%	7.29%	7.64%	8.04%		£1,495
	2-year fixed					8.12%	8.47%	8.87%		£0
	5-year fixed					7.59%	7.94%	8.34%		£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:			Minimum age: 21 years, Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday				Application fee: £199			
Unsatisfied defaults:			Maximum number of applicants: 2				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:			Minimum income for capital repayment: Core: £15,000 main income earner; LTI Boost: £50,000 household income				ERCs			
Unsatisfied CCJs:			Minimum income for interest only: £15,000 main income earner				2yr fix 2%/1%			
Max total CCJ value:			Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction				5yr fix 5%/5%/4%/3%/2%			
Secured arrears:			Within 10 years of retirement: Work off lower of current income or pension income				Additional Criteria			
Unsecured arrears:			Bonus/ Overtime/ Commission: Up to 100% can be used if regular and consistent				Self employed: Extra: 1 year trading history, Other plans: 2 years trading history			
Payday loans:			Married / Co-habiting applicants: Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.				Employed: Minimum time employed of 3 months. Extra: Can consider 1 month by referral			
Discharged DMPs:			First Time Buyers: Allowed up to plan max LTV. Additional applicants considered where they have not owned a property in the last 5 years; Borrowers living with family accepted.				First Time Buyers: Allowed up to plan max LTV. Additional applicants considered where they have not owned a property in the last 5 years; Borrowers living with family accepted.			
Current DMPs:			Interest only: Not available for LTI Boost/Extra; Unencumbered: Not available for LTI Boost				Interest only: Not available for LTI Boost/Extra; Unencumbered: Not available for LTI Boost			
Bankruptcies / IVAs:			New Build: Extra max LTV: houses - 92.5%, flats - 85%. Other plans max LTV: houses - 90%, flats - 75%. N.b. valuation is the lower of OMV or purchase price net of builder deposits.				New Build: Extra max LTV: houses - 92.5%, flats - 85%. Other plans max LTV: houses - 90%, flats - 75%. N.b. valuation is the lower of OMV or purchase price net of builder deposits.			
Extra Products Only:			Debt consolidation: Extra: Available up to 97.5% LTV, Other Plans: Available up to 90% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only.				Debt consolidation: Extra: Available up to 97.5% LTV, Other Plans: Available up to 90% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest 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.			Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted to 90% LTV provided they have >24 months UK residency. Extra Products Only: Borrowers must have permanent right to reside.				Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted to 90% LTV provided they have >24 months UK residency. Extra Products Only: Borrowers must have permanent right to reside.			
(iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).										
Loan Term										
Minimum - 5 years ; maximum - 40 years										

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	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.

Category	Product Type	Products							Product Fee
		65%	75%	80%	85%	90%	95%	97.5%	
Core 90% LTV Max 5x LTI	Maximum loan size	£1,500,000	£1,000,000	£750,000	£600,000	£500,000	-	-	
	2-year fixed	5.59%	5.64%	5.79%	6.29%	6.94%			£1,495
	5-year fixed	5.69%	5.74%	5.94%	6.39%	7.04%			£1,495
Fee Assist 90% LTV Max 5x LTI	Lifetime Tracker w/o ERC	BBR + 2.55%	BBR + 2.65%	BBR + 2.95%	BBR + 3.55%	BBR + 3.95%			£1,495
	2-year fixed	6.24%	6.29%	6.44%	6.94%	7.59%			£0
	5-year fixed	5.94%	5.99%	6.19%	6.69%	7.34%			£0
	2-year fixed	6.33% <small>Valuation Refund*</small>	6.38%	6.53%	7.03%	7.66%			£0
LTI Boost** 80% LTV Uncapped LTI	5-year fixed	6.00% <small>Valuation Refund*</small>	6.05%	6.25%	6.75%	7.38%			£0
	2-year fixed	5.99%	6.04%	6.19%					£1,495
	5-year fixed	6.09%	6.14%	6.34%					£1,495
	Lifetime Tracker w/o ERC	BBR + 3.15%	BBR + 3.25%	BBR + 3.55%					£1,495
Extra 97.5% LTV Max 6.5x LTI	Maximum loan size	-	-	-	£750,000	£650,000	£600,000	£500,000	
	2-year fixed	Extra Plan Highlights: (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 for LTV 97.5%.			6.77%	7.52%	7.92%	8.36%	£1,495
	5-year fixed				6.59%	7.34%	7.74%	8.17%	£1,495
	2-year fixed					8.17%	8.57%	9.01%	£0
	5-year fixed					7.64%	8.04%	8.47%	£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 24 months	Minimum age: 21 years, Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday	Application fee: £199
Unsatisfied defaults: 0 for balances >£500 in 24 months	Maximum number of applicants: 2	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 24 months	Minimum income for capital repayment: Core: £15,000 main income earner; LTI Boost: £50,000 household income	ERCs
Unsatisfied CCJs: 0 for balances >£500 in 24 months	Minimum income for interest only: £15,000 main income earner	2yr fix 2%/1%
Max total CCJ value: Over £5000 by referral	Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction	5yr fix 5%/5%/4%/3%/2%
Secured arrears: 0 in 24 months and up to date	Within 10 years of retirement: Work off lower of current income or pension income	Additional Criteria
Unsecured arrears: Max Status 2 in 12 months for balances >£500 and UTD	Bonus/ Overtime/ Commission: Up to 100% can be used if regular and consistent	Self employed: Extra: 1 year trading history, Other plans: 2 years trading history
Payday loans: 0 in 24 months	Married / Co-habiting applicants: Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	Employed: Minimum time employed of 3 months. Extra: Can consider 1 month by referral
Discharged DMPs: 0 in 72 months	Loan Amount	First Time Buyers: Accepted
Current DMPs: Not accepted	Minimum loan size: £25,000	Borrowers living with family accepted.
Bankruptcies / IVAs: 0 in 72 months	Unencumbered: For Extra: allowed up to product max loan. For other plans: loan sizes are capped at £500,000 and max LTV is 75%.	Interest only: Not available for LTI Boost or Extra; Unencumbered: Not available for LTI Boost
Extra Products Only: Defaults > £10k by referral only	Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV	New Build: Extra max LTV: houses - 90%, flats - 85%. Other plans max LTV: houses - 90%, flats - 75%. N.b. valuation is the lower of OMV or purchase price net of builder deposits.
(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.		Debt consolidation: Extra: Available up to 97.5% LTV, Other Plans: Available up to 90% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only.
(iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).		Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency. Extra Products Only: Borrowers must have permanent right to reside.
Loan Term		
Minimum - 5 years ; maximum - 40 years		

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	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.

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.

Category		Products							Product Fee
		65%	75%	80%	85%	90%	95%		
Core	Maximum loan size	£1,500,000	£1,000,000	£750,000	£600,000				
	2-year fixed	5.84%	5.89%	6.04%	6.54%				£1,495
	5-year fixed	5.94%	5.99%	6.19%	6.64%				£1,495
	Lifetime Tracker w/o ERC	BBR + 2.75%	BBR + 2.85%	BBR + 3.15%	BBR + 3.75%				£1,495
Fee Assist	2-year fixed	6.49%	6.54%	6.69%	7.19%				£0
	5-year fixed	6.19%	6.24%	6.44%	6.94%				£0
	2-year fixed	6.58% <small>Valuation Refund*</small>	6.63%	6.78%	7.28%				£0
	5-year fixed	6.25% <small>Valuation Refund*</small>	6.30%	6.50%	7.00%				£0
LTI Boost**	2-year fixed	6.24%	6.29%	6.44%					£1,495
	5-year fixed	6.34%	6.39%	6.59%					£1,495
	Lifetime Tracker w/o ERC	BBR + 3.35%	BBR + 3.45%	BBR + 3.75%					£1,495
	Maximum loan size	-	-	-	£650,000	£500,000	£500,000		
Extra	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 for LTV 95%.				7.02%	7.67%	7.99%	£1,495
	5-year fixed					6.84%	7.48%	7.79%	£1,495
	2-year fixed						8.32%	8.64%	£0
	5-year fixed						7.78%	8.09%	£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:					Minimum age: 21 years		Application fee: £199		
Unsatisfied defaults:					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:					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:					Maximum number of applicants: 2		ERCs		
Max total CCJ value:					Minimum income for capital repayment: Core: £15,000 main income earner;		2yr fix 2%/1%		
Secured arrears:					LTI Boost: £50,000 household income		5yr fix 5%/5%/4%/3%/2%		
Unsecured arrears:					Minimum income for interest only: £15,000 main income earner		Additional Criteria		
Payday loans:					Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction		Self employed: Minimum 1 year trading history		
Discharged DMPs:					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:					Bonus/ Overtime/ Commission: Up to 100% can be used if regular and consistent		First Time Buyers: Accepted		
Bankruptcies / IVAs:					Married / Co-habiting applicants: Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.		Interest only: Not available for LTI boost or Extra		
Extra Products Only:					Loan Amount		Unencumbered: Not available for LTI Boost		
(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).					Minimum loan size: £25,000		New Build: Extra max LTV: houses - 85%, flats - 85%. Other plans max LTV: houses - 85%, flats - 75%. N.b. valuation is the lower of OMV or purchase price net of builder deposits.		
Loan Term					Debt consolidation: Extra: Available up to 95% LTV, Other Plans: Available up to 85% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only.		Debt consolidation: Extra: Available up to 95% LTV, Other Plans: Available up to 85% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only.		
Minimum - 5 years ; maximum - 40 years					Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency. Extra Products Only: Borrowers must have permanent right to reside.		Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >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.
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#### AVM CRITERIA\*

For Extra Plan - Purchase + Remortgage			For All Other Plans - Remortgage Only		
Confidence	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%	75%	80%	Product Fee
Core 80% LTV Max 5x LTV	2-year fixed	6.39%	6.44%	6.59%	£1,495
	5-year fixed	6.49%	6.54%	6.74%	£1,495
	Lifetime Tracker w/o ERC	BBR + 3.29%	BBR + 3.39%	BBR + 3.69%	£1,495
Fee Assist 80% LTV Max 5x LTV	2-year fixed	7.04%	7.09%	7.24%	£0
	5-year fixed	6.74%	6.79%	6.99%	£0
	2-year fixed	7.19%	7.24%	7.39%	£0
	5-year fixed	6.84%	6.89%	7.09%	£0
LTI Boost** 80% LTV Uncapped LTI	2-year fixed	6.79%	6.84%	6.99%	£1,495
	5-year fixed	6.89%	6.94%	7.14%	£1,495
	Lifetime Tracker w/o ERC	BBR + 3.89%	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>Minimum loan size:</b> £25,000	65% 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> 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. <b>ERCs</b> <b>2yr fix</b> <b>5yr fix</b>						
<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>Maximum loan size*:</b> £1,000,000 £750,000 £600,000			<b>2%/1%</b> 5%/5%/4%/3%/2%						
<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>*for unencumbered: loan sizes are capped at £500,000 and max LTV is 75%.</b>  Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV calculation.			<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 Buyers:</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. N.b. valuation is the lower of OMV or purchase price net of builder deposits. <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>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).											
Loan Term											
<b>Minimum - 5 years ; maximum - 40 years</b>											

Repayment methods 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%	

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%	75%	Product Fee	
Core 75% LTV Max 5x LTI	2-year fixed	7.44%	7.49%	£1,495	
	5-year fixed	7.54%	7.59%	£1,495	
	Lifetime Tracker w/o ERC	BBR + 4.15%	BBR + 4.25%	£1,495	
Fee Assist 75% LTV Max 5x LTI	2-year fixed	8.09%	8.14%	£0	
	5-year fixed	7.84%	7.89%	£0	
	2-year fixed	8.24%	8.29%	£0	
	5-year fixed	7.94%	7.99%	£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:	Accepted	Minimum loan size: £25,000	65% 75%	Minimum age: 21 years Maximum age: Loan term to finish by 85th birthday Maximum number of applicants: 2 Minimum income: £15,000 main income earner Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement 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 Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application.	Application fee: £199 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.
Unsatisfied defaults:	1 for balances >£500 in 12 months			*for unencumbered: loan sizes are capped at £500,000	
Satisfied CCJs:	Accepted	£750,000 £500,000	65% 75%	*for unencumbered: loan sizes are capped at £500,000	ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2%
Unsatisfied CCJs:	1 for balances >£500 in 12 months				
Max total CCJ value:	Not Applicable	Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV calculation.			Additional Criteria Self employed: Minimum 1 year trading history Employed: Minimum time in employment of 3 months First Time Buyers: Not accepted Interest only: Not available New build: Flats and houses to plan max LTV. N.b. valuation is the lower of OMV or purchase price net of builder deposits. Debt consolidation: Available up to 75% LTV - all unsecured debts are paid directly from BACS. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
Secured arrears:	1 in 12 months and 0 in 3 months				
Unsecured arrears:	Accepted				
Payday loans:	0 in 3 months				
Discharged DMPs:	Accepted with satisfactory explanation				
Current DMPs:	Accepted if being discharged directly from the mortgage proceeds & satisfactory explanation.				
Bankruptcies / IVAs:	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).					
Loan Term	Minimum - 5 years ; maximum - 40 years				

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%	

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	75% OMV	Product Fee	
Right to Buy - Purchase Only 75% LTV      Max 5x LTI	2-year fixed	6.34%		£1,495
	5-year fixed	6.29%		£1,495
	2-year fixed	6.94%		£0
	5-year fixed	6.64%		£0
	2-year fixed	7.09%		£0
	5-year fixed	6.74%		£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> 0 for balances >£500 in 12 months	<b>Minimum loan size:</b> £25,000		<b>Minimum age:</b> 21 years	<b>Application fee:</b> £199
<b>Unsatisfied defaults:</b> 0 for balances >£500 in 12 months			<b>Maximum age:</b> Loan term to finish by 85th birthday	For <b>fee assist</b> products, the application fee is refundable
<b>Satisfied CCJs:</b> 0 for balances >£500 in 12 months			<b>Maximum number of applicants:</b> 2	within 30 days of completion. Please see our legal and
<b>Unsatisfied CCJs:</b> 0 for balances >£500 in 12 months			<b>Minimum income:</b>	valuation tariff for details on legal and valuation fees.
<b>Max total CCJ value:</b> Over £7500 by referral	<b>Maximum loan size*:</b> £500,000	75%	£15,000 main income earner	<b>ERCs</b>
<b>Secured arrears:</b> 0 in 12 months and up to date	*Loans over £500,000 considered by		<b>Over 10 years from retirement:</b>	2yr fix      2%/1%
<b>Unsecured arrears:</b> Accepted if up to date	referral		Work off current income with proof of pension e.g. payslip showing pension deduction	5yr fix      5%/5%/4%/3%/2%
<b>Payday loans:</b> 0 in 12 months			<b>Within 10 years of retirement</b>	<b>Additional Criteria</b>
<b>Discharged DMPs:</b> 0 in 72 months			Work off lower of current income or pension income	<b>Self employed:</b> Minimum 1 year trading history
<b>Current DMPs:</b> Not accepted			<b>Bonus/ Overtime/ Commission</b>	<b>Employed:</b> Minimum time in employment of 3 months
<b>Bankruptcies / IVAs:</b> 0 in 72 months			Up to 100% can be used if regular and consistent	<b>First Time Buyers:</b> 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).	The lender fee (where applicable) can be added to the mortgage up to the maximum LTV of 75% of the OMV		<b>Married / Co-habiting applicants</b>	<b>Interest only:</b> 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.	<b>Rental Payments:</b> Last 12 months required
<b>Loan Term</b>	<b>Location</b>			<b>Council Flats:</b> 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
Minimum - 5 years ; maximum - 40 years	England and Isle of Wight Only			<b>Legal Services:</b> Dual representation available exclusively through our closed panel of solicitors.
				<b>Debt consolidation:</b> Not permitted.
				<b>Visa holders:</b> 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.

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	90% LSV	95% LSV	100% LSV	Product Fee	
Shared Ownership - Purchases & Remortgages	2-year fixed	5.99%	6.09%	6.59%	£1,495	
	5-year fixed	5.99%	6.09%	6.44%	£1,495	
	2-year fixed <small>Fee assist</small>	6.59%	6.69%	7.19%	£0	
	5-year fixed <small>Fee assist</small>	6.24%	6.34%	6.69%	£0	
	2-year fixed <small>Fee assist Valuation Refund*</small>	6.74%	6.84%	7.34%	£0	
	5-year fixed <small>Fee assist Valuation Refund*</small>	6.34%	6.44%	6.79%	£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	ERCs	Additional Criteria
<b>Satisfied defaults:</b> 0 for balances >£500 in 12 months	<b>Minimum loan size:</b> £25,000		<b>Minimum age:</b> 21 years	<b>Application fee:</b> £199		
<b>Unsatisfied defaults:</b> 0 for balances >£500 in 12 months	<b>Maximum loan size:</b> £450,000 (London) £400,000 (outside of London)	75%	<b>Maximum age:</b> Loan term to finish by 85th birthday	For fee assist products, the application fee is refundable		
<b>Satisfied CCJs:</b> 0 for balances >£500 in 12 months			<b>Maximum number of applicants:</b> 2	within 30 days of completion. Please see our legal and		
<b>Unsatisfied CCJs:</b> 0 for balances >£500 in 12 months			<b>Minimum income:</b> £15,000 main income earner	valuation tariff for details on legal and valuation fees.		
<b>Max total CCJ value:</b> Over £7500 by referral			<b>Over 10 years from retirement:</b>	<b>ERCs</b>		
<b>Secured arrears:</b> 0 in 12 months and up to date			Work off current income with proof of pension e.g. payslip showing pension deduction	<b>2yr fix</b> 2%/1%		
<b>Unsecured arrears:</b> Accepted if up to date			<b>Within 10 years of retirement:</b>	<b>5yr fix</b> 5%/5%/4%/3%/2%		
<b>Payday loans:</b> 0 in 12 months			Work off lower of current income or pension income			
<b>Discharged DMPs:</b> 0 in 72 months			<b>Bonus/ Overtime/ Commission:</b>			
<b>Current DMPs:</b> Not accepted			Up to 100% can be used if regular and consistent			
<b>Bankruptcies / IVAs:</b> 0 in 72 months			<b>Married / Co-habiting applicants:</b>			
(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).			Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application.			
<b>Loan Term</b>	<b>Key Shared Ownership Criteria</b>					
<b>Minimum - 5 years ; maximum - 40 years</b>	<ol style="list-style-type: none"> <li>Up to 100% of shares being purchased up to a maximum of 75% of OMV</li> <li>Minimum/maximum share: 25%/75%</li> <li>Solicitors to confirm that the lease meets our requirements including a Mortgage Protection Clause and the ability to staircase to 100%</li> <li>Like for like remortgages accepted where applicants have owned their share of the property for at least 12 month</li> <li>Capital raising not permitted other than for transfer of equity transactions or staircasing</li> </ol>					
<b>Location</b>						
1. England, Wales and Isle of Wight Only						
2. Available for shared ownership schemes registered in England and Wales with the Homes Community Agency (Homes England) and the Welsh Assembly (Shared Ownership Wales)						

Repayment methods

Capital and interest

Affordability will be calculated according to the repayment method selected.



	Premier	Platinum	Prime Plus	Prime	Near Prime	Right to Buy (Prime Plus)	Shared Ownership (Prime Plus)
<b>Max LTV</b>	97.5%	97.5%	95.0%	80.0%	75.0%	75.0%	75.0%
<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).