

Residential Mortgages

Product Guide

29 September 2026

 Premier Plus
  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

Complete^{FS}
Your specialist packager distributor

☎ 023 8045 6999 (Option 1)
 ✉ resi@complete-fs.co.uk
 🌐 www.complete-fs.co.uk

New



Premier Plus product range; offering our lowest rates



AVMs available for purchase and remortgage up to 85% LTV



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



Interest Only to age 75. Minimum income £15k



£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

New

Zero application fees for a limited period. Selected products available fee free



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 & Scotland



Gifted equity and deposits



Married (sole proprietor) / co-habiting borrowers

Updated



LTI Boost Range offering uncapped LTIs with rates starting from 5.99%

Credit Tiers

	New Premier Plus (incl. Shared Ownership)	Premier (incl. Shared Ownership)	Platinum (incl. Shared Ownership)	Prime Plus (incl. Right to Buy & Shared Ownership)	Prime	Near Prime
Max LTV	PremierPlus: 85%	Premier: 97.5%	Platinum: 97.5%	Prime Plus: 95%	90%	75%
Satisfied Defaults	0 > £500 in 72 months	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted
Unsatisfied Defaults	0 > £500 in 72 months	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
Satisfied CCJs	0 > £500 in 72 months	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted
Unsatisfied CCJs	0 in 72 months	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
Max Total CCJ Value	£500	£5,000	Over £5,000 by referral	Over £7,500 by referral	Not applicable	Not applicable
Secured Arrears	0 in 36 months and up to date	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
Unsecured Arrears	3 in 12 months > £500 and up to date	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
Payday / High Interest / Short Term Loans	0 in 36 months	0 in 36 months	0 in 24 months	0 in 12 months	0 in 6 months	0 in 3 months
Discharged DMPs	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 36 months	Accepted with satisfactory explanation
Current DMPs	Not accepted	Not accepted	Not accepted	Not accepted	Not accepted	Accepted if discharged from mortgage proceeds
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
Repossessions	Not accepted	Not accepted	Not accepted	Not accepted	Not accepted	Not 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).

New

Premier Plus

Premier

Platinum

Prime Plus

Prime

Near Prime

Right to Buy

Shared Ownership



West One

West One | Residential | Product Guide

Fast track legal services available for remortgage applications with no legal fees at England, Wales & Scotland.

Products							
Category	Product Type	Min Loan	65%	75%	80%	85%	Product Fee
			Max loan: £1.5m	Max loan: £1m	Max Loan: £750k	Max Loan: £600k	
Core Max 5.5x LTI	2-year fixed	£25k	6.69%	6.74%	6.89%	7.39%	£1,495
	5-year fixed	£25k	6.59%	6.64%	6.74%	7.19%	£1,495
	Lifetime tracker w/o ERC	£25k	BBR + 2.35%	BBR + 2.45%	BBR + 2.75%	BBR + 3.35%	£1,495
Fee Assist Max 5.5x LTI	2-year fixed	£25k	7.34%	7.39%	7.54%	8.04%	£0
	5-year fixed	£25k	6.84%	6.89%	7.09%	7.59%	£0
	2-year fixed	£75k	7.43%	7.48%	7.63%	8.13%	£0
	5-year fixed	£75k	6.90%	6.95%	7.15%	7.65%	£0
LTI Boost Uncapped LTI	2-year fixed	£25k	6.89%	6.94%	7.09%	7.29%	£1,495
	5-year fixed	£25k	6.79%	6.84%	7.04%	7.24%	£1,495
	Lifetime tracker w/o ERC	£25k	BBR + 2.55%	BBR + 2.65%	BBR + 2.95%		£1,495
	2-year fixed	£250k	6.49%	6.54%	6.69%		1%
	5-year fixed	£250k	6.59%	6.64%	6.74%		1%
	2-year fixed	£250k	5.99%	6.04%	6.19%		2%
	5-year fixed	£250k	6.39%	6.44%	6.54%		2%

Key criteria

Acceptable adverse	Applicant	
Satisfied defaults: 0 for balances >£500 in 72 months Unsatisfied defaults: 0 for balances >£500 in 72 months Satisfied CCJs: 0 for balances >£500 in 72 months Unsatisfied CCJs: 0 in 72 months Max total CCJ value: £500 Secured arrears: 0 in 36 months and up to date Unsecured arrears: 3 in 12 months for balances >£500 and up to date Payday loans: 0 in 36 months Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months Repossessions: Not 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).	Minimum age: 21 years, Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday Maximum number of applicants: 2 Minimum Income (Excluding LTI Boost): £15,000 for both Capital & Interest and Interest Only Minimum Income for LTI Boost: £50,000 minimum household income LTI Boost: Independent Legal Advice will be required for variable fee products 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 mortgage application.	ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% Additional Criteria Self employed: 2 years trading history Employed: Minimum time employed of 3 months. 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. Interest only: Unencumbered: Not available for LTI Boost & Remortgage Only Limited Edition New Build: Max LTV: houses - 90%, flats - 75%. N.b. valuation is the lower of OMV or purchase price net of builder deposits. Debt consolidation: Available up to 90% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency
Loan Term	Loan Amount	
Minimum - 5 years ; maximum - 40 years	Larger Loans up to £2.5m considered by referral. Lender fee is excluded from LTV Unencumbered: Loan sizes are capped at £500,000 and max LTV is 75%.	

Repayment methods - Capital and interest

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

AVM CRITERIA* (For England, Wales & Scotland)

Remortgage Only

Confidence Level	Maximum Loan Size	Maximum LTV
4+	£500,000	50%
5+	£500,000	70%
6+	£500,000	75%

*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 Plus

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West One

Fast track legal services available for remortgage applications with no legal fees at England, Wales & Scotland.

Category	Product Type	Min Loan	Products						97.5%	Product Fee	
			65%	75%	80%	85%	90%	95%			
			Max loan: £1.5m	Max loan: £1m	Max Loan: £750k	Max Loan: £600k	Max Loan: £500k	Max Loan: £500k	FTB Only		
Core Max 5.5x LTI	2-year fixed	£25k	6.79%	6.84%	6.99%	7.49%	8.14%	8.64%		£1,495	
	5-year fixed	£25k	6.69%	6.74%	6.84%	7.29%	8.04%	8.54%		£1,495	
	Lifetime tracker w/o ERC	£25k	BBR + 2.45%	BBR + 2.55%	BBR + 2.85%	BBR + 3.45%	BBR + 3.85%	BBR + 4.65%		£1,495	
Fee Assist Max 5.5x LTI	2-year fixed	£25k	7.44%	7.49%	7.64%	8.14%	8.79%	9.29%		£0	
	5-year fixed	£25k	6.94%	6.99%	7.19%	7.69%	8.34%	8.84%		£0	
	2-year fixed	Free Valuation £75k	7.53%	7.58%	7.73%	8.23%	8.86%	9.36%		£0	
	5-year fixed	Free Valuation £75k	7.00%	7.05%	7.25%	7.75%	8.38%	8.88%		£0	
dated LTI Boost Uncapped LTI	2-year fixed	£25k	6.99%	7.04%	7.19%	7.39%				£1,495	
	5-year fixed	£25k	6.89%	6.94%	7.14%	7.34%				£1,495	
	Lifetime tracker w/o ERC	£25k	BBR + 2.65%	BBR + 2.75%	BBR + 3.05%					£1,495	
	2-year fixed	£250k	6.59%	6.64%	6.79%					1%	
	5-year fixed	£250k	6.69%	6.74%	6.84%					1%	
	2-year fixed	£250k	6.09%	6.14%	6.29%					2%	
	5-year fixed	£250k	6.49%	6.54%	6.64%					2%	
		Min Loan				Max loan: £1m	Max Loan: £850k	Max Loan: £600k	Max Loan: £500k	Product Fee	
Extra Max 6.5x LTI	2-year fixed	£25k	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%. (IV) Loan Sizes now available up to £1m				7.97%	8.72%	9.07%	9.47%	£1,495
	5-year fixed	£25k					7.59%	8.34%	8.69%	9.09%	£1,495
	2-year fixed	Fee assist £25k						9.37%	9.72%	10.12%	£0
	5-year fixed	Fee assist £25k						8.64%	8.99%	9.39%	£0

Fees cannot be added above gross maximum LTV of 90% on our Core range

Key criteria		
Acceptable adverse Satisfied defaults: 0 for balances >£500 in 36 months Unsatisfied defaults: 0 for balances >£500 in 36 months Satisfied CCJs: 0 for balances >£500 in 36 months Unsatisfied CCJs: 0 for balances >£500 in 36 months Max total CCJ value: £5,000 Secured arrears: 0 in 36 months and up to date Unsecured arrears: 1 in 12 months for balances >£500 and up to date Payday loans: 0 in 36 months Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months Extra Products Only: Defaults > £10k by referral only Repossession: Not 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).	Applicant Minimum age: 21 years, Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday Maximum number of applicants: 2 Minimum income (Excluding LTI Boost): £15,000 for both Capital & Interest and Interest Only Minimum income for LTI Boost: £50,000 minimum household income LTI Boost: Independent Legal Advice will be required for variable fee products 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 mortgage application.	Fees Fees cannot be added above gross maximum LTV of 90% on our Core range ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% Additional Criteria Self employed: Extra: 1 year trading history, Other plans: 2 years trading history Employed: Minimum time employed of 3 months. Extra: Can consider 1 month by referral 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. Interest only: Not available for Extra; Unencumbered: Not available for LTI Boost & Remortgage Only Limited Edition 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. 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. 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.
Loan Term Minimum - 5 years ; maximum - 40 years	Loan Amount Larger Loans up to £2.5m considered by referral. Lender fee is excluded from LTV Unencumbered: Loan sizes are capped at £500,000 and max LTV is 75%.	
Repayment methods	Capital and interest	Interest only - maximum LTV 75%
Affordability will be calculated according to the repayment method selected.		

AVM CRITERIA* (For England, Wales & Scotland)					
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
4+	£750,000	50%	4+	£500,000	50%
5+	£750,000	70%	5+	£500,000	70%
6+	£750,000	85%	6+	£500,000	75%

*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 Plus

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Products											
Category	Product Type	Min Loan	65%	75%	80%	85%	90%	95%	97.5%	Product Fee	
Core Max 5.5x LTI	2-year fixed	£25k	Max loan: £1.5m 6.84%	Max loan: £1m 6.89%	Max Loan: £750k 7.04%	Max Loan: £600k 7.54%	Max Loan: £500k 8.19%			£1,495	
	5-year fixed	£25k	6.74%	6.79%	6.99%	7.44%	8.09%			£1,495	
	Lifetime Tracker w/o ERC	£25k	BBR + 2.55%	BBR + 2.65%	BBR + 2.95%	BBR + 3.55%	BBR + 3.95%			£1,495	
Fee Assist Max 5.5x LTI	2-year fixed	£25k	7.49%	7.54%	7.69%	8.19%	8.84%			£0	
	5-year fixed	£25k	6.99%	7.04%	7.24%	7.74%	8.39%			£0	
	2-year fixed	Free Valuation £75k	7.58%	7.63%	7.78%	8.28%	8.91%			£0	
	5-year fixed	Free Valuation £75k	7.05%	7.10%	7.30%	7.80%	8.43%			£0	
LTI Boost Uncapped LTI	2-year fixed	£25k	7.04%	7.09%	7.24%	7.44%				£1,495	
	5-year fixed	£25k	6.94%	6.99%	7.19%	7.39%				£1,495	
	Lifetime Tracker w/o ERC	£25k	BBR + 2.75%	BBR + 2.85%	BBR + 3.15%					£1,495	
	2-year fixed	£250k	6.64%	6.69%	6.84%					1%	
	5-year fixed	£250k	6.74%	6.79%	6.99%					1%	
	2-year fixed	£250k	6.14%	6.19%	6.34%					2%	
	5-year fixed	£250k	6.54%	6.59%	6.79%					2%	
Extra Max 6.5x LTI		Min Loan				Max loan: £1m	Max Loan: £850k	Max Loan: £600k	Max Loan: £500k	Product Fee	
	2-year fixed	£25k	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%. (iv) Loan sizes now available up to £1m.				8.02%	8.77%	9.17%	9.61%	£1,495
	5-year fixed	£25k					7.64%	8.39%	8.79%	9.22%	£1,495
	2-year fixed	Fee assist £25k						9.42%	9.82%	10.26%	£0
	5-year fixed	Fee assist £25k						8.69%	9.09%	9.52%	£0

Key criteria		
Acceptable adverse	Applicant	Fees
Satisfied defaults: 0 for balances >£500 in 24 months Unsatisfied defaults: 0 for balances >£500 in 24 months Satisfied CCJs: 0 for balances >£500 in 24 months Unsatisfied CCJs: 0 for balances >£500 in 24 months Max total CCJ value: Over £5000 by referral Secured arrears: 0 in 24 months and up to date Unsecured arrears: Max Status 2 in 12 months for balances >£500 and UTD Payday loans: 0 in 24 months Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months Extra Products Only: Defaults > £10k by referral only Repossessions: Not 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).	Minimum age: 21 years, Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday Maximum number of applicants: 2 Minimum Income (Excluding LTI Boost): £15,000 for both Capital & Interest and Interest Only Minimum Income for LTI Boost: £50,000 minimum household income LTI Boost: Independent Legal Advice will be required for variable fee products 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 mortgage application.	Fees cannot be added above gross maximum LTV of 90% on our Core range ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% Additional Criteria Self employed: Extra: 1 year trading history, Other plans: 2 years trading history Employed: Minimum time employed of 3 months. Extra: Can consider 1 month by referral First Time Buyers: Accepted Borrowers living with family accepted. Interest only: Not available for Extra; Unencumbered: Not available for LTI Boost & Remortgage Only Limited Edition 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. 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. 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	Loan Amount	
Minimum - 5 years ; maximum - 40 years	Larger Loans up to £2.5m considered by referral. Lender fee is excluded from LTV Unencumbered: Loan sizes are capped at £500,000 and max LTV is 75%.	

Repayment methods Capital and interest

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

AVM CRITERIA* (For England, Wales & Scotland)					
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Confidence Level	Maximum Loan Size	Maximum LTV	Confidence Level	Maximum Loan Size	Maximum LTV
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5+	£750,000	70%	5+	£500,000	70%
6+	£750,000	85%	6+	£500,000	75%

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

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	5-year fixed	£25k	6.99%	7.04%	7.24%	7.69%			£1,495
	Lifetime Tracker w/o ERC	£25k	BBR + 2.75%	BBR + 2.85%	BBR + 3.15%	BBR + 3.75%			£1,495
Fee Assist Max 5.5x LTI	2-year fixed	£25k	7.74%	7.79%	7.94%	8.44%			£0
	5-year fixed	£25k	7.24%	7.29%	7.49%	7.99%			£0
	2-year fixed	£75k	7.83%	7.88%	8.03%	8.53%			£0
Updated LTI Boost Uncapped LTI	5-year fixed	£75k	7.30%	7.35%	7.55%	8.05%			£0
	2-year fixed	£25k	7.29%	7.34%	7.49%	7.69%			£1,495
	5-year fixed	£25k	7.19%	7.24%	7.44%	7.64%			£1,495
	Lifetime Tracker w/o ERC	£25k	BBR + 2.69%	BBR + 2.79%	BBR + 3.09%				£1,495
	2-year fixed	£250k	6.89%	6.94%	7.09%				1%
	5-year fixed	£250k	6.99%	7.04%	7.24%				1%
	2-year fixed	£250k	6.39%	6.44%	6.59%				2%
	5-year fixed	£250k	6.79%	6.84%	7.04%				2%
	Maximum loan size	Min Loan				Max Loan: £850k	Max Loan: £700k	Max Loan: £600k	Product Fee
Extra Max 6.5x LTI	2-year fixed	£25k	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%. (iv) Loan Sizes Now available up to £850k			8.27%	8.92%	9.24%	£1,495
	5-year fixed	£25k				7.89%	8.53%	8.84%	£1,495
	2-year fixed	£25k					9.57%	9.89%	£0
	5-year fixed	£25k					8.83%	9.14%	£0

Key criteria		
Acceptable adverse	Applicant	
Satisfied defaults: 0 for balances >£500 in 12 months Unsatisfied defaults: 0 for balances >£500 in 12 months Satisfied CCJs: 0 for balances >£500 in 12 months Unsatisfied CCJs: 0 for balances >£500 in 12 months Max total CCJ value: Over £7500 by referral Secured arrears: 0 in 12 months and up to date Unsecured arrears: Accepted where outstanding arrears being cleared by the mortgage Payday loans: 0 in 12 months Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months Extra Products Only: Defaults > £10k by referral only Repossessions: Not 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).	Minimum age: 21 years Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday Maximum number of applicants: 2 Minimum Income (Excluding LTI Boost): £15,000 for both Capital & Interest and Interest Only Minimum Income for LTI Boost: £50,000 minimum household income LTI Boost: Independent Legal Advice will be required for variable fee products 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 mortgage application.	
	Loan Amount	
	Larger Loans up to £2.5m considered by referral. Lender fee is excluded from LTV Unencumbered: Loan sizes are capped at £500,000 and max LTV is 75%.	
		ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2%
		Additional Criteria Self employed: Minimum 1 year trading history Employed: Minimum time employed of 3 months. Extra: Can consider 1 month by referral First Time Buyers: Accepted Interest only: Not available for Extra Unencumbered: Not available for LTI Boost and Remortgage Only Limited Edition 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. 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. 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.

AVM CRITERIA* (For England, Wales & Scotland)					
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
4+	£750,000	50%	4+	£500,000	50%
5+	£750,000	70%	5+	£500,000	70%
6+	£750,000	85%	6+	£500,000	75%

*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 Plus

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	Min Loan	65%	75%	80%	85%	90%	Product Fee
Core Max 5.5 x LTI	2-year fixed	£25k	Max Loan: £1m 7.64%	Max Loan: £750k 7.69%	Max Loan: £600k 7.84%			£1,495
	5-year fixed	£25k	7.54%	7.59%	7.79%			£1,495
	Lifetime Tracker w/o ERC	£25k	BBR + 3.29%	BBR + 3.39%	BBR + 3.69%			£1,495
Fee Assist Max 5.5 x LTI	2-year fixed	£25k	8.29%	8.34%	8.49%			£0
	5-year fixed	£25k	7.79%	7.84%	8.04%			£0
	2-year fixed	Free Valuation £75k	8.44%	8.49%	8.64%			£0
	5-year fixed	Free Valuation £75k	7.89%	7.94%	8.14%			£0
LTI Boost Uncapped LTI	2-year fixed	£25k	7.84%	7.89%	8.04%			£1,495
	5-year fixed	£25k	7.74%	7.79%	7.99%			£1,495
	Lifetime Tracker w/o ERC	£25k	BBR + 3.49%	BBR + 3.59%	BBR + 3.89%			£1,495
Extra Max 6.5x LTI		Min Loan	-	-	-	Max Loan: £550k	Max Loan: £500k	Product Fee
	2-year fixed	£25k	Extra Plan Highlights: (i) AVMs up to 85% for Purchases and Remortgages. (ii) Capital raising remortgage up to 90% inc. debt consolidation. (iii) LTIs up to 6.5x income for LTV 90%.			8.77%	9.42%	£1,495
	5-year fixed	£25k				8.39%	9.03%	£1,495
	2-year fixed	Fee assist £25k					10.07%	£0
	5-year fixed	Fee assist £25k					9.33%	£0

Key criteria		
Acceptable adverse	Applicant	
Satisfied defaults: Accepted Unsatisfied defaults: 0 for balances >£500 in 6 months Satisfied CCJs: Accepted Unsatisfied CCJs: 0 for balances >£500 in 6 months Max total CCJ value: Not Applicable Secured arrears: 1 in 12 months and 0 in 6 months Unsecured arrears: Accepted where outstanding arrears being cleared by the mortgage Payday loans: 0 in 6 months Discharged DMPs: 0 in 36 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months Extra Products Only: Defaults > £10k by referral only Repossessions: Not 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).	Minimum age: 21 years Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday Maximum number of applicants: 2 Minimum income for capital repayment: Core - £15,000 main income earner; Minimum Income for LTI Boost: £50,000 minimum household income LTI Boost: Independent Legal Advice will be required for variable fee products Minimum income for interest only: £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 mortgage application.	
	Loan Amount	
	Unencumbered: Loan sizes are capped at £500,000 and max LTV is 75%.	
		ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% Additional Criteria Self employed: Minimum 1 year trading history Employed: Minimum time in employment of 3 months. Extra: Can consider 1 month by referral. First Time Buyers: 12 months current rental history required (applicants living with family considered by referral) Interest only: Not available for Extra Unencumbered: Not available for LTI Boost New build: Extra max LTV: houses-85%, flats-85%. Other plans max LTV: Flats to 75% LTV, houses to plan max LTV. N.b. valuation is the lower of OMOV or purchase price net of builder deposits. Debt consolidation: Extra: Available up to 90% LTV. Other Plans: Available up to 80% LTV - all unsecured debts are paid directly from BACS. Not permitted for interest only. 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. Location: England, Wales, Scotland & Northern Ireland, Extra: England, Wales & Scotland

Repayment methods Capital and interest

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

AVM CRITERIA* (For England, Wales & Scotland)					
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
4+	£750,000	50%	4+	£300,000	50%
5+	£750,000	70%	5+	£300,000	70%
6+	£750,000	85%			

*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 Plus

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 at England, Wales & Scotland.

Products					
Category	Product Type	Min Loan	65%	75%	Product Fee
Core Max 5.5x LTI	2-year fixed	£25k	8.69%	8.74%	£1,495
	5-year fixed	£25k	8.59%	8.64%	£1,495
	Lifetime Tracker w/o ERC	£25k	BBR + 4.15%	BBR + 4.25%	£1,495
Fee Assist Max 5.5x LTI	2-year fixed	£25k	9.34%	9.39%	£0
	5-year fixed	£25k	8.89%	8.94%	£0
	2-year fixed	£75k	9.49%	9.54%	£0
	5-year fixed	£75k	8.99%	9.04%	£0

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults: Accepted Unsatisfied defaults: 1 for balances >£500 in 12 months Satisfied CCJs: Accepted Unsatisfied CCJs: 1 for balances >£500 in 12 months Max total CCJ value: Not Applicable 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 Repossessions: Not 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).	Minimum loan size: £25,000 Maximum loan size*: £750,000 £500,000 *for unencumbered: loan sizes are capped at £500,000 Loan sizes up to £2.5m considered by referral.	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.	Lender fee is excluded from LTV calculation. ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% 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.
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

(For England, Wales & Scotland)

Confidence Level	Maximum Loan Size	Maximum LTV
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 Plus

Premier

Platinum

Prime Plus

Prime

Near Prime

Right to Buy

Shared Ownership



West One

Products				
Category	Product Type	Min Loan	75% OMV	Product Fee
Right to Buy - Purchase Only Max 5.5x LTI	2-year fixed	£25k	7.59%	£1,495
	5-year fixed	£25k	7.34%	£1,495
	2-year fixed Fee assist	£25k	8.19%	£0
	5-year fixed Fee assist	£25k	7.69%	£0
	2-year fixed Free Valuation Fee assist	£75k	8.34%	£0
	5-year fixed Free Valuation Fee assist	£75k	7.79%	£0

Key criteria					
Acceptable adverse		Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults:	0 for balances >£500 in 12 months	Minimum loan size: £25,000	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.	The lender fee (where applicable) can be added to the mortgage up to the maximum LTV of 75% of the OMV
Unsatisfied defaults:	0 for balances >£500 in 12 months				
Satisfied CCJs:	0 for balances >£500 in 12 months	Maximum loan size*: £500,000	75%		
Unsatisfied CCJs:	0 for balances >£500 in 12 months				
Max total CCJ value:	Over £7500 by referral	*Loans over £500,000 considered by referral			
Secured arrears:	0 in 12 months and up to date				
Unsecured arrears:	Accepted if up to date				
Payday loans:	0 in 12 months				
Discharged DMPs:	0 in 72 months				
Current DMPs:	Not accepted				
Bankruptcies / IVAs:	0 in 72 months				
Repossessions:	Not 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).					
Key RTB Criteria					
Loan Term	Location				
Minimum - 5 years ; maximum - 40 years	England and Isle of Wight Only				
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

Premier Plus

Premier

Platinum

Prime Plus

Prime

Near Prime

Right to Buy

Shared Ownership



West One

New

Premier Plus

Category	Product Type		Min Loan	95% LSV	100% LSV	Product Fee	
Shared Ownership - Purchases & Remortgages Max 5x LTI	2-year fixed		£25k	6.94%	7.44%	£1,495	
	2-year fixed	Fee assist	£25k	7.54%	8.04%	£0	
	2-year fixed	Free Valuation	Fee assist	£25k	7.69%	8.19%	£0
	5-year fixed		£25k	6.74%	7.09%	£1,495	
	5-year fixed	Fee assist	£25k	6.99%	7.34%	£0	
	5-year fixed	Free Valuation	Fee assist	£25k	7.09%	7.44%	£0

Platinum

Category	Product Type		Min Loan	95% LSV	100% LSV	Product Fee
Shared Ownership - Purchases & Remortgages Max 5x LTI	2-year fixed		£25k	7.09%	7.59%	£1,495
	2-year fixed Fee assist		£25k	7.69%	8.19%	£0
	2-year fixed	Free Valuation Fee assist	£25k	7.84%	8.34%	£0
	5-year fixed		£25k	6.89%	7.24%	£1,495
	5-year fixed Fee assist		£25k	7.14%	7.49%	£0
	5-year fixed	Free Valuation Fee assist	£25k	7.24%	7.59%	£0

Premier

Category	Product Type		Min Loan	95% LSV	100% LSV	Product Fee
Shared Ownership - Purchases & Remortgages Max 5x LTI	2-year fixed		£25k	7.04%	7.54%	£1,495
		Fee assist	£25k	7.64%	8.14%	£0
	Free Valuation	Fee assist	£25k	7.79%	8.29%	£0
	5-year fixed		£25k	6.84%	7.19%	£1,495
		Fee assist	£25k	7.09%	7.44%	£0
	Free Valuation	Fee assist	£25k	7.19%	7.54%	£0

Prime Plus

Category	Product Type	Min Loan	95% LSV	100% LSV	Product Fee	
Shared Ownership - Purchases & Remortgages Max 5x LTI	2-year fixed	£25k	7.34%	7.84%	£1,495	
	2-year fixed	Fee assist	£25k	7.94%	8.44%	£0
	2-year fixed	Free Valuation Fee assist	£25k	8.09%	8.59%	£0
	5-year fixed		£25k	7.14%	7.49%	£1,495
	5-year fixed	Fee assist	£25k	7.39%	7.74%	£0
	5-year fixed	Free Valuation Fee assist	£25k	7.49%	7.84%	£0

Key criteria

Acceptable adverse	Loan Amount	LTV Limit	Applicant
Satisfied defaults: <Please refer to the Credit Tiers on page 9> Unsatisfied defaults: <Please refer to the Credit Tiers on page 9> Satisfied CCJs: <Please refer to the Credit Tiers on page 9> Unsatisfied CCJs: <Please refer to the Credit Tiers on page 9> Max total CCJ value: <Please refer to the Credit Tiers on page 9> Secured arrears: <Please refer to the Credit Tiers on page 9> Unsecured arrears: <Please refer to the Credit Tiers on page 9> Payday loans: <Please refer to the Credit Tiers on page 9> Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months Repossessions: Not 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).	Minimum loan size: £25,000 Maximum loan size*: £450,000 (London) 75% £400,000 (outside of London) 75% *Loans over £450,000 considered by referral Fees associated with the mortgage which are detailed in our EIS and Mortgage Offer can be added to the loan up to a max of the lower of 95% Loan to Share Value or 75% of the OMV		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.
Key Shared Ownership Criteria			
1. Up to 100% of shares being purchased up to a maximum of 75% of OMV 2. Minimum/maximum share: 25%/75% 3. Solicitors to confirm that the lease meets our requirements including a Mortgage Protection Clause and the ability to staircase to 100% 4. Like for like remortgages accepted where applicants have owned their share of the property for at least 12 months. 5. Capital raising not permitted other than for transfer of equity transactions or staircasing			
ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% Additional Criteria Self employed: Minimum 1 year trading history Employed: Minimum time in employment of 3 months First Time Buyers: Accepted Interest only: Not available Affordability: Rental payment to be factored in New build: Flats up 75% LTV, houses up to plan max LTV 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.			

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