West One

Residential Mortgages

Product Guide

September 2026

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

Extra product range offering up to 97.5% LTV

Prime Range added up to 90% 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

Remortgage Only Limited Edition available

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 & Interest Only repayment

West One, The Edward Hyde Building, 38 Clarendon Road, Watford, WD17 1JW.

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

Category	Product Type	65%	75%	80%	85%	90%	95%	97.5%	Product Fee
Remortgage Only Limited Edition 85% LTV, Max 5.5x LTI	**Maximum loan size**	£750,000				-	-	-	
	2-year fixed Free Valuation	7.39%		8.04%		(i) Free fast track legal service included (ii) Unencumbered remortgages do not qualify for this product			£0
	5-year fixed Free Valuation	6.89%		7.54%					£0
Core 95% LTV, Max 5.5x LTI	**Maximum loan size**	£1,500,000	£1,000,000	£750,000	£600,000	£500,000	£500,000 FTB Only	-	
	2-year fixed	6.79%	6.84%	6.99%	7.49%	8.14%	8.64%		£1,495
	5-year fixed	6.69%	6.74%	6.84%	7.29%	8.04%	8.54%		£1,495
	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
Fee Assist 95% LTV, Max 5.5x LTI	2-year fixed	7.44%	7.49%	7.64%	8.14%	8.79%	9.29%		£0
	5-year fixed	6.94%	6.99%	7.19%	7.69%	8.34%	8.84%		£0
	2-year fixed Valuation Refund*	7.53%	7.58%	7.73%	8.23%	8.86%	9.36%		£0
	5-year fixed Valuation Refund*	7.00%	7.05%	7.25%	7.75%	8.38%	8.88%		£0
LTI Boost 80% LTV, Uncapped LTI	2-year fixed	7.19%	7.24%	7.39%					£1,495
	5-year fixed	7.09%	7.14%	7.34%					£1,495
	Lifetime tracker w/o ERC	BBR + 2.95%	BBR + 3.05%	BBR + 3.35%					£1,495
Extra 97.5% LTV, Max 6.5x LTI	**Maximum loan size**	-	-	-	£1,000,000	£850,000	£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%. (IV) Loan Sizes now available up to £1m			7.97%	8.72%	9.07%	9.47%	£1,495
	5-year fixed				7.59%	8.34%	8.69%	9.09%	£1,495
	2-year fixed Fee assist					9.37%	9.72%	10.12%	£0
	5-year fixed Fee assist					8.64%	8.99%	9.39%	£0

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

Remark: 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
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).

Loan Term

Minimum - 5 years ; **maximum** - 40 years

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
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

Minimum loan size: For Remortgage Only Limited Edition: £100,000. **For other plans:** £25,000
Unencumbered: For Extra: allowed up to product max loan. **For other plans:** loan sizes are capped at £500,000 and max LTV is 75%.
Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV

Fees

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.

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.

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	**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

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

Products

Category	Product Type	65%	75%	80%	85%	90%	95%	97.5%	Product Fee
Remortgage Only Limited Edition (85% LTV, Max 5.5x LTI)	**Maximum loan size**	£750,000				-	-	-	
	2-year fixed (Free Valuation)	7.44%		8.09%		(i) Free fast track legal service included (ii) Unencumbered remortgages do not qualify for this product			£0
	5-year fixed (Free Valuation)	6.94%		7.59%					£0
	Maximum loan size	£1,500,000	£1,000,000	£750,000	£600,000	£500,000	-	-	
Core (90% LTV, Max 5.5x LTI)	2-year fixed	6.84%	6.89%	7.04%	7.54%	8.19%			£1,495
	5-year fixed	6.74%	6.79%	6.99%	7.44%	8.09%			£1,495
	Lifetime Tracker w/o ERC	BBR + 2.55%	BBR + 2.65%	BBR + 2.95%	BBR + 3.55%	BBR + 3.95%			£1,495
Fee Assist (90% LTV, Max 5.5x LTI)	2-year fixed	7.49%	7.54%	7.69%	8.19%	8.84%			£0
	5-year fixed	6.99%	7.04%	7.24%	7.74%	8.39%			£0
	2-year fixed (Valuation Refund*)	7.58%	7.63%	7.78%	8.28%	8.91%			£0
	5-year fixed (Valuation Refund*)	7.05%	7.10%	7.30%	7.80%	8.43%			£0
LTI Boost (80% LTV, Uncapped LTI)	2-year fixed	7.24%	7.29%	7.44%					£1,495
	5-year fixed	7.14%	7.19%	7.39%					£1,495
	Lifetime Tracker w/o ERC	BBR + 3.05%	BBR + 3.15%	BBR + 3.45%					£1,495
Extra (97.5% LTV, Max 6.5x LTI)	**Maximum loan size**	-	-	-	£1,000,000	£850,000	£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%. (iv) Loan sizes now available up to £1m.			8.02%	8.77%	9.17%	9.61%	£1,495
	5-year fixed				7.64%	8.39%	8.79%	9.22%	£1,495
	2-year fixed (Fee assist)					9.42%	9.82%	10.26%	£0
	5-year fixed (Fee assist)					8.69%	9.09%	9.52%	£0

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

Remark: 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 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).

Loan Term

Minimum - 5 years ; **maximum** - 40 years

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

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

Minimum loan size: For Remortgage Only Limited Edition: £100,000. **For other plans:** £25,000

Unencumbered: For Extra: allowed up to product max loan. **For other plans:** loan sizes are capped at £500,000 and max LTV is 75%.

Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV

Fees

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.

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.

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	**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

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

Products

Category	Product Type	65%	75%	80%	85%	90%	95%	Product Fee
Remortgage Only Limited Edition (85% LTV, Max 5.5x LTI)	**Maximum loan size**	£750,000						
	2-year fixed (Free Valuation)	7.69%		8.34%		(i) Free fast track legal service included (ii) Unencumbered remortgages do not qualify for this product		£0
	5-year fixed (Free Valuation)	7.19%		7.84%				£0
Core (85% LTV, Max 5.5x LTI)	**Maximum loan size**	£1,500,000	£1,000,000	£750,000	£600,000			
	2-year fixed	7.09%	7.14%	7.29%	7.79%			£1,495
	5-year fixed	6.99%	7.04%	7.24%	7.69%			£1,495
	Lifetime Tracker w/o ERC	BBR + 2.49%	BBR + 2.59%	BBR + 2.89%	BBR + 3.49%			£1,495
Fee Assist (85% LTV, Max 5.5x LTI)	2-year fixed	7.74%	7.79%	7.94%	8.44%			£0
	5-year fixed	7.24%	7.29%	7.49%	7.99%			£0
	2-year fixed (Valuation Refund*)	7.83%	7.88%	8.03%	8.53%			£0
	5-year fixed (Valuation Refund*)	7.30%	7.35%	7.55%	8.05%			£0
LTI Boost (80% LTV, Uncapped LTI)	2-year fixed	7.49%	7.54%	7.69%				£1,495
	5-year fixed	7.39%	7.44%	7.64%				£1,495
	Lifetime Tracker w/o ERC	BBR + 3.25%	BBR + 3.35%	BBR + 3.65%				£1,495
Extra (95% LTV, Max 6.5x LTI)	**Maximum loan size**	-	-	-	£850,000	£700,000	£600,000	
	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%. (iv) Loan Sizes Now available up to £850k			8.27%	8.92%	9.24%	£1,495
	5-year fixed				7.89%	8.53%	8.84%	£1,495
	2-year fixed (Fee assist)					9.57%	9.89%	£0
	5-year fixed (Fee assist)					8.83%	9.14%	£0

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

Key criteria

Acceptable adverse

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).

Loan Term

Minimum - 5 years ; **maximum** - 40 years

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
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

Minimum loan size: For Remortgage Only Limited Edition: £100,000. **For other plans:** £25,000
Unencumbered: For Extra: allowed up to product max loan. **For other plans:** loan sizes are capped at £500,000 and max LTV is 75%.
Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV

Fees

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.

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	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 | 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.

		Products					
Category	**Product Type**	**65%**	**75%**	**80%**	**85%**	**90%**	**Product Fee**
Core 80% LTV Max 5x LTI	**Maximum loan size**	£1,000,000	£750,000	£600,000			
	2-year fixed	7.64%	7.69%	7.84%			£1,495
	5-year fixed	7.54%	7.59%	7.79%			£1,495
	Lifetime Tracker w/o ERC	BBR + 3.29%	BBR + 3.39%	BBR + 3.69%			£1,495
Fee Assist 80% LTV Max 5x LTI	2-year fixed	8.29%	8.34%	8.49%			£0
	5-year fixed	7.79%	7.84%	8.04%			£0
	2-year fixed Valuation Refund*	8.44%	8.49%	8.64%			£0
	5-year fixed Valuation Refund*	7.89%	7.94%	8.14%			£0
LTI Boost** 80% LTV Uncapped LTI	2-year fixed	8.04%	8.09%	8.24%			£1,495
	5-year fixed	7.94%	7.99%	8.19%			£1,495
	Lifetime Tracker w/o ERC	BBR + 3.79%	BBR + 3.89%	BBR + 4.19%			£1,495
Extra 90% LTV Max 6.5x LTI	**Maximum loan size**	-	-	-	£550,000	£500,000	
	2-year fixed	**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				8.39%	9.03%	£1,495
	2-year fixed Fee assist					10.07%	£0
	5-year fixed Fee assist					9.33%	£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

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).

Loan Term

Minimum - 5 years ; **maximum** - 40 years

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 for capital repayment: Core - £15,000 main income earner;
LTI Boost - £50,000 household income now available
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

Minimum loan size: £25,000
Unencumbered: For Extra: allowed up to product max loan. **For other plans:** loan sizes are capped at £500,000 and max LTV is 75%.
Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV

Fees

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.

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 OMV 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.

For Extra Plan - Purchase + Remortgage			For All Other Plans - Remortgage Only		
Confidence	**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

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

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

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

Key criteria

Acceptable adverse

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).

Loan Term

Minimum - 5 years ; **maximum** - 40 years

Loan Amount / LTV Limit

Minimum loan size:
£25,000

Maximum loan size*:

Loan size	LTV Limit
£750,000	65%
£500,000	75%

*for unencumbered: loan sizes are capped at £500,000

Loan sizes up to £2.5m considered by referral.
Lender fee is excluded from LTV calculation.

Applicant

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.

Fees

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.

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.

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

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 5.5x LTI)	2-year fixed	7.59%	£1,495
	5-year fixed	7.34%	£1,495
	2-year fixed (Fee assist)	8.19%	£0
	5-year fixed (Fee assist)	7.69%	£0
	2-year fixed (Fee assist, Valuation Refund*)	8.34%	£0
	5-year fixed (Fee assist, Valuation Refund*)	7.79%	£0

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

Key criteria

Acceptable adverse

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 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).

Loan Term	Location
Minimum - 5 years ; **maximum** - 40 years	England and Isle of Wight Only

Loan Amount | LTV Limit

Minimum loan size:
£25,000

Maximum loan size*:
£500,000 — 75%
*Loans over £500,000 considered by referral

The lender fee (where applicable) can be added to the mortgage up to the maximum LTV of 75% of the OMV

Key RTB Criteria

Lower of 100% of discounted purchase price or 75% of the OMV

Applicant

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.

Fees

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.

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
Rental Payments: Last 12 months required
Council Flats: 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
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

Fee assist

Premier					
Category	**Product Type**		**95% LSV**	**100% LSV**	**Product Fee**
Shared Ownership - Purchases & Remortgages	2-year fixed		7.04%	7.54%	£1,495
	2-year fixed	Fee assist	7.64%	8.14%	£0
	2-year fixed	Fee assist, Free Valuation	7.79%	8.29%	£0
75% LTV	5-year fixed		6.84%	7.19%	£1,495
Max 5x LTI	5-year fixed	Fee assist	7.09%	7.44%	£0
	5-year fixed	Fee assist, Free Valuation	7.19%	7.54%	£0

Platinum					
Category	**Product Type**		**95% LSV**	**100% LSV**	**Product Fee**
Shared Ownership - Purchases & Remortgages	2-year fixed		7.09%	7.59%	£1,495
	2-year fixed	Fee assist	7.69%	8.19%	£0
	2-year fixed	Fee assist, Free Valuation	7.84%	8.34%	£0
75% LTV	5-year fixed		6.89%	7.24%	£1,495
Max 5x LTI	5-year fixed	Fee assist	7.14%	7.49%	£0
	5-year fixed	Fee assist, Free Valuation	7.24%	7.59%	£0

Prime Plus					
Category	**Product Type**		**95% LSV**	**100% LSV**	**Product Fee**
Shared Ownership - Purchases & Remortgages	2-year fixed		7.34%	7.84%	£1,495
	2-year fixed	Fee assist	7.94%	8.44%	£0
	2-year fixed	Fee assist, Free Valuation	8.09%	8.59%	£0
75% LTV	5-year fixed		7.14%	7.49%	£1,495
Max 5x LTI	5-year fixed	Fee assist	7.39%	7.74%	£0
	5-year fixed	Fee assist, Free Valuation	7.49%	7.84%	£0

Free Valuation Product Option:

Includes 1 Free Valuation and 1 Free Re-Inspection

Key criteria

Acceptable adverse

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).

Loan Term

Minimum - 5 years ; **maximum** - 40 years

Location

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)

Loan Amount | LTV Limit

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 ESIS 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

Applicant

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 month
5. Capital raising not permitted other than for transfer of equity transactions or staircasing

Fees

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.

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

Credit Tiers

	Premier (incl. Shared Ownership)	Platinum (incl. Shared Ownership)	Prime Plus (incl. Right to Buy & Shared Ownership)	Prime	Near Prime
Max LTV	*Premier: 97.5% Shared Ownership: 75%*	*Platinum: 97.5% Shared Ownership: 75%*	*Prime Plus: 95% Right to Buy & Shared Ownership: 75%*	*90.0%*	*75.0%*
Satisfied Defaults	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted
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
Satisfied CCJs	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted
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
Max CCJ Value	£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 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	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 Tem Loans	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 36 months	Accepted with satisfactory explanation
Current DMPs	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
Repossessions	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).