Northern Ireland

West One

Buy-to-Let
Product Guide

27 October 2026

Standard | Specialist | Complex

If in doubt, please call or email us.

Our dedicated broker support team would be delighted to discuss your case.

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

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- CCJ's and Defaults under £500 accepted
- New Improved Credit Eligibility Rules across all products
- Dedicated Service for Portfolio Lending, Complex Cases and High Value Loans up to £15m.
- Increased Loan Sizes up to £1m for First Time Buyers
- Offshore SPVs, Share Purchase Agreements and Trading Companies considered
- Corporate Leases Accepted up to 75% LTV and Foreign Nationals living in UK accepted in individual names.
- Applications are not credit scored: each case assessed on its own merits
- Fast Track remortgage available to Individuals and SPVs
- Unlimited background portfolios
- England, Wales, Scotland and Northern Ireland
- Maximum Age on application 80

Welcome

West One

Our Product Offering

Our comprehensive product guide offers a wide range of buy to let mortgages serving England, Wales and Scotland including individuals, Limited Companies, and large portfolio landlords.

CBTL Products across all Core Ranges
First-Time Landlords & First-Time Buyers
Skilled Worker Visas
Foreign Nationals & Expats
Trading Companies Considered
Intercompany Loans as Deposits
Large Loan Transactions up to £15.0m
Above or Next to Commercial
Holiday Lets / Short Term Lets including Air BnB
HMOs / MUBs with uncapped beds / units
Unlimited Background Portfolios
Corporate Lets Up To 75% LTV
Bespoke Products On Request

Bespoke Team

A team of highly experienced underwriters work exclusively with broker partners to provide a highly responsive service from enquiry all the way through to completion for higher value loans, Portfolio Landlords and Complex cases including:

Consider cases outside of the published product guide
Loans sizes between £750k and £15m
Bespoke referral service for loan sizes over each ranges max loan size
Portfolio mortgages for 4 or more properties
Development Exits
Offshore / Complex Structures
Discounted application fees for multiple loans
Share purchase agreements
Bespoke products tailored to meet the individual needs of the borrower

Complete FS
Your specialist packager distributor

023 8045 6999 (Option 2)
btl@complete-fs.co.uk
www.complete-fs.co.uk

Standard properties – Core

Loan Size	Max LTV	2yr fix - W1				5yr fix - W1					2yr fix - W2				5yr fix - W2				5yr fix - W3 Max. loan size of £500k Max. 3 loans for £1.5m total		
£50k - £2.0m	65%	3.84%	4.84%	6.09%	6.84%	5.02%	5.57%	5.97%	6.47%	6.77%	4.34%	5.34%	6.59%	7.34%	6.28%	6.68%	7.18%	7.48%	7.89%	8.39%	8.69%
£50k - £1.5m	70%	3.90%	4.90%	6.15%	6.90%		5.67%	6.07%	6.57%	6.87%	4.63%	5.63%	6.88%	7.63%	6.43%	6.83%	7.33%	7.63%	7.99%	8.49%	8.79%
	75%		4.90%	6.15%	6.90%			6.07%	6.57%	6.87%		5.63%	6.88%	7.63%		6.83%	7.33%	7.63%			
Product Fee		7.00%	4.99%	2.50%	1.00%	9.99%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	4.99%	2.50%	1.00%
Early Repayment Charge		2/1%				5/5/4/3/2%					2/1%				5/5/4/3/2%				5/5/4/3/2%		

Who is this range for?	**Loan sizes > £2m and portfolios up to £15m** considered on a case-by-case basis. Please reach out to our Bespoke Team at bespokebtl@westoneloans.co.uk with the details. **Applicants:** This is for Individuals (including First Time Landlords), SPVs and Corporate Leases. Offshore SPVs and Share Purchase Agreements considered. Foreign Nationals allowed on this range provided they have a minimum 12 months UK residency and either permanent residency rights or Indefinite Leave to Remain (ILR). For other complex borrower types (First Time Buyers, Expats and Foreign Nationals without ILR) please refer to our Complex range for rates, LTVs and max loan sizes. **CBTLs:** Accepted. **Security Type:** Houses, flats and maisonettes to 80% LTV. New build properties limited to 75% LTV. Large Block Exposure to 20 units with up to 100% exposure possible

Small HMO/MUBs (1-3 beds/units) - Core

Loan Size	Max LTV	2yr fix - W1				5yr fix - W1					2yr fix - W2				5yr fix - W2				5yr fix - W3 Max. loan size of £500k Max. 3 loans for £1.5m total		
£50k - £2.0m	65%	3.94%	4.94%	6.19%	6.94%	5.04%	5.59%	5.99%	6.49%	6.79%	4.69%	5.69%	6.94%	7.69%	6.39%	6.79%	7.29%	7.59%	7.89%	8.39%	8.69%
£50k - £1.5m	70%	3.95%	4.95%	6.20%	6.95%		5.68%	6.08%	6.58%	6.88%	4.79%	5.79%	7.04%	7.79%	6.49%	6.89%	7.39%	7.69%	7.99%	8.49%	8.79%
	75%		4.95%	6.20%	6.95%			6.08%	6.58%	6.88%		5.84%	7.09%	7.84%		6.94%	7.44%	7.74%			
Product Fee		7.00%	4.99%	2.50%	1.00%	9.99%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	4.99%	2.50%	1.00%
Early Repayment Charge		2/1%				5/5/4/3/2%					2/1%				5/5/4/3/2%						

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Medium HMO/MUBs (4-6 beds/units), Above Commercial, Holiday Lets - Core

Loan Size	Max LTV	2yr fix - W1				5yr fix - W1					2yr fix - W2				5yr fix - W2				5yr fix - W3 Max. loan size of £500k Max. 3 loans for £1.5m total		
£50k - £2.0m	65%	3.94%	4.94%	6.19%	6.94%	5.27%	5.87%	6.27%	6.77%	7.07%	4.94%	5.94%	7.19%	7.94%	6.64%	7.04%	7.54%	7.84%	8.14%	8.64%	8.94%
£50k - £1.5m	70%	4.29%	5.29%	6.54%	7.29%		5.98%	6.38%	6.88%	7.18%	5.04%	6.04%	7.29%	8.04%	6.74%	7.14%	7.64%	7.94%	8.24%	8.74%	9.04%
	75%		5.34%	6.59%	7.34%			6.39%	6.89%	7.19%		6.09%	7.34%	8.09%		7.19%	7.69%	7.99%			
Product Fee		7.00%	4.99%	2.50%	1.00%	9.99%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	4.99%	2.50%	1.00%
Early Repayment Charge		2/1%				5/5/4/3/2%					2/1%				5/5/4/3/2%						

Who is this range for?	**Loan sizes > £2m and portfolios up to £15m** considered on a case-by-case basis. Please reach out to our Bespoke Team at bespokebtl@westoneloans.co.uk with the details. **Applicants:** This is for Individuals (including First Time Landlords), SPVs and Corporate Leases. Offshore SPVs and Share Purchase Agreements considered. Foreign Nationals allowed on this range provided they have a minimum 12 months UK residency and either permanent residency rights or Indefinite Leave to Remain (ILR). For other complex borrower types (First Time Buyers, Expats and Foreign Nationals without ILR) please refer to our Complex range for rates, LTVs and max loan sizes. **CBTLs:** Accepted. **Security Type:** HMOs up to 6 beds, MUBs up to 6 units only, Holiday Lets and Above or Next to Commercial to 75% LTV. Large Block Exposure to 20 units with up to 100% exposure possible. This category excludes purpose-built / sui generis properties, Section 257 HMOs, and any MUFBs under 25 sq m *

Large HMO/MUBs (7+ beds/units) – Core (Referral Only)

Loan Size	Max LTV	2yr fix - W1				5yr fix - W1					2yr fix - W2				5yr fix - W2				5yr fix - W3 Max. loan size of £500k Max. 3 loans for £1.5m total		
£200k - £2.0m	65%	3.98%	4.98%	6.23%	6.98%	5.28%	5.88%	6.28%	6.78%	7.08%	4.94%	5.94%	7.19%	7.94%	6.64%	7.04%	7.54%	7.84%	8.14%	8.64%	8.94%
	70%	4.29%	5.29%	6.54%	7.29%		5.98%	6.38%	6.88%	7.18%	5.04%	6.04%	7.29%	8.04%	6.74%	7.14%	7.64%	7.94%			
	75%		5.34%	6.59%	7.34%			6.44%	6.94%	7.24%		6.09%	7.34%	8.09%		7.19%	7.69%	7.99%			
Product Fee		7.00%	4.99%	2.50%	1.00%	9.99%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	4.99%	2.50%	1.00%
Early Repayment Charge		2/1%				5/5/4/3/2%					2/1%				5/5/4/3/2%						

Who is this range for?	**Loan sizes > £2.0m and portfolios up to £15m** considered on a case-by-case basis. Please reach out to our Bespoke Team at bespokebtl@westoneloans.co.uk with the details. **Applicants:** This is for Individuals (including First Time Landlords), SPVs and Corporate Leases. Offshore SPVs and Share Purchase Agreements considered. Foreign Nationals allowed on this range provided they have a minimum 12 months UK residency and either permanent residency rights or Indefinite Leave to Remain (ILR). For other complex borrower types (First Time Buyers, Expats and Foreign Nationals without ILR) please refer to our Complex range for rates, LTVs and max loan sizes. **CBTLs:** Accepted. **Security Type:** Large HMOs/MUFBs with 7+ beds/units, Purpose-built / sui generis properties, Section 257 HMOs, All MUFBs under 25 sq m

Expats, Foreign Nationals, First Time Buyers - Core

Loan Size	Max LTV	2yr fix - W1				5yr fix - W1					2yr fix - W2				5yr fix - W2				5yr fix - W3 Max. loan size of £500k Max. 3 loans for £1.5m total		
£50k - £1.0m	65%	4.12%	5.12%	6.37%	7.12%	5.43%	6.03%	6.43%	6.93%	7.23%	5.09%	6.09%	7.34%	8.09%	6.78%	7.18%	7.68%	7.98%	8.28%	8.78%	9.08%
	70%	4.40%	5.40%	6.65%	7.40%		6.13%	6.53%	7.03%	7.33%	5.19%	6.19%	7.44%	8.19%	6.88%	7.28%	7.78%	8.08%			
	75%		5.40%	6.65%	7.40%			6.58%	7.08%	7.38%		6.24%	7.49%	8.24%		7.33%	7.83%	8.13%			
Product Fee		7.00%	4.99%	2.50%	1.00%	9.99%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	4.99%	2.50%	1.00%
Early Repayment Charge		2/1%				5/5/4/3/2%					2/1%				5/5/4/3/2%						

Who is this range for?	**Loan sizes > £1.0m and portfolios up to £15m** considered on a case-by-case basis. Please reach out to our Bespoke Team at bespokebtl@westoneloans.co.uk with the details. **Applicants:** Individals, SPVs and Corporate Leases accepted. Offshore SPVs and Share Purchase Agreements considered. **CBTLs:** Accepted **Security Type:** Houses, flats, maisonettes, holiday lets, above or next to commercial, HMOs to 10 beds and MUBs to 10 units.

Expats

Accepted on Complex:

(1) Must already own at least one Buy-to-Let property in the UK.
(2) Required to appoint an acceptable servicing agent in the UK e.g. Solicitor or Accountant
(3) Applicants without mortgage history due to owning unencumbered property may be considered up to 70% LTV.

Foreign Nationals

Accepted on Complex - Living in the UK

(1) Both individual and Limited Company applications allowed.
(2) EEA Nationals (excluding Irish Nationals) accepted with a minimum of 12 months UK residency and must provide evidence of Pre-Settled Status.
(3) Non-EEA Nationals on the following visas accepted with a minimum of 24 months UK residency: (i) Skilled Worker Visas, (ii) Health and Care Worker Visa, (iii) Ancestry Visa(Applicants must meet UK Government eligibility criteria.)
(4) Applicants without mortgage history due to owning unencumbered property may be considered up to 65% LTV.

Accepted on Complex -Living outside the UK:

(1) Limited Company applications only allowed
(2) UK-registered SPVs with Shareholders/Ultimate Beneficial Owners who are Non-EEA Nationals may be considered, subject to enhanced due diligence checks.
(3) Must have an existing UK credit footprint
(4) All mortgage repayments must be made via Direct Debit from a UK bank account.
(5) Applicants without mortgage history due to owning unencumbered property may be considered up to 65% LTV.

First Time Buyers

Accepted on Complex:

(1) UK Nationals only, residing in the UK.
(2) Minimum age of 25.
(3) Minimum earned income requirement: £25,000.
    (1) Employed: Latest 2 payslips or most recent payslip plus a contract of employment.
    (2) Self-employed: Minimum of 2 years' SA302s and corresponding Tax Year Overviews.
(4) Limited to arms-length purchases only.
(5) Applicants who are currently renting must have a minimum of 12 months rental history.
(6) Applicants living with family must provide their last 2 months of bank statements.
(7) Must have an established UK credit footprint.
(8) Proof of funds required to cover: 6 months' rental voids, deposit, and Stamp Duty Land Tax.
(9) Written confirmation of the client's short-to-medium-term living arrangements is required.

Additional Information

Credit Tiers

W1	W2	W3
CCJs & defaults (combined): Maximum 1 instance of £500 or below allowed in the last 72 months. **Secured arrears:** 0 in 36 months and up to date **Unsecured arrears:** Max of 1 missed payment in 12 months, and up to date **Payday loans:** 0 in 72 months **Debt management plans:** 0 in 72 months **Bankruptcies / IVAs:** Not allowed **Repossessions:** Not allowed *Missed payments on public utilities and communication suppliers ignored, subject to satisfactory explanation.*	**Satisfied CCJs & defaults:** Allowed **Unsatisfied CCJs & defaults (each):** 1 in 24 months. Balances below <£500 ignored. **Secured arrears:** 0 in 6 months, 1 in 12 months. *Secured arrears on properties other than the mortgageable security must be up to date.* **Unsecured arrears:** Highest of 3 in 12 months **Payday loans:** 0 in 12 months **Debt management plans:** Discharged over 12 months ago **Bankruptcies / IVAs:** Registered over 36 months ago and discharged **Repossessions:** Not allowed *Missed payments on public utilities and communication suppliers ignored, subject to satisfactory explanation.*	**Satisfied CCJs & defaults:** Allowed **Unsatisfied CCJs & defaults (each):** 1 in 12 months. Balances below <£500 ignored. **Secured arrears:** 0 in 3 months, 2 in 12 months **Unsecured arrears:** Allowed **Payday loans:** Accepted **Debt management plans:** Discharged **Bankruptcies / IVAs:** Discharged **Repossessions:** Not allowed *Missed payments on public utilities and communication suppliers ignored, subject to satisfactory explanation.*

Additional Information

DSCR	125% for Ltd Companies/LLPs and Basic Rate Taxpayers, 140% for Higher and Additional Rate Taxpayers ICR calculation is based on pay rate for 5yr fixes and higher or pay rate or 6% for < 5yr initial terms.
Coverage	England, Wales, Scotland and Northern Ireland
Age	Minimum age is 21 and maximum age is 80 at time of application.
Term	5-35 years
Income	No minimum income, earned income must be declared and sufficient to cover lifestyle.
Reversion rate	Fixed Products revert to BBR (subject to a floor of 0.25%) + 4.99%
Fees	Application fee of £199 See rate card for product fee
Valuation and Legal Fees	See Valuation and Legal Fee Guide
App fee schedule	# of loans: 1-4: £199 per loan, 5-7: £169 per loan, 8-10: £139 per loan, 11-15: £109 per loan, 16-20: £99 per loan
Rural Locations	Lending in rural areas is on a referral basis: please refer to your TDBM or RAM.
Other Criteria	Large Block Exposure to 20 units with up to 100% exposure possible Corporate Lets : Accepted up to 75% LTV; corporate Lets offered to asylum seekers through Serco and similar accepted up to 75% LTV. Minimum property value of £75,000 10% overpayment permitted per annum