West One



Bridging Finance

Product Guide

October 2026

4.6/5

feefo

Gold Trusted Service Award 2021 feefo

The West One Way

Our extensive range of bridging and development finance has been developed to provide finance for a wide range of borrower needs. As a leading bridging finance provider since 2007, the West One team have an industry reputation for providing a personalised approach to lending resulting in an extensive portfolio of bridging loans.

Bridging loans are short term finance, normally lasting up to 12 months and are a great solution for borrowers who need finance temporarily and quickly. They are ideal for refinancing, auction purchases, property refurbishment and acquiring land or semi-commercial/commercial assets.

Our loans are available as first or second charge and have no early repayment charges.

- Integrated product portfolio - consistency throughout the property finance lifecycle
- A unique approach to credit risk
- A personal approach - treating every customer and case individually
- Advanced technology
- Over 15 years of experience in specialist finance markets

Why West One

We offer a personalised approach to lending and can work with the speed and flexibility required when the timing is critical.

Reasons to use West One Bridging

- Legal undertakings requested by exception only.
- A highly experienced, dedicated underwriter is assigned to each case.
- Offer both regulated and non regulated loans as either 1st or 2nd charges.
- Loans secured against all property types (residential, semi-commercial, commercial) across England, Wales and mainland Scotland.
- Max LTV up to 75%.
- Loans up to £30m (higher can be considered upon referral).
- No early repayment charges.
- Complex offshore structures considered.
- Minimum term 1 month.

The rates contained within this document are for guidance only, and a subjective analysis is carried out on the quality of the asset, customer profile and market conditions, in addition to accounting for the loan-to-value.



Contents

Bridging Finance

Residential

Regulated
Non Regulated

Commercial / Semi-Commercial

Land



Residential



Our residential bridging range is designed for purchases, refurbishments, or refinances of residential properties.

Residential Bridging

Regulated Principle Primary Residence

Purpose - secured against a borrower's main residence.

Features	
Max LTV	1st charge - 70% 2nd charge - 65%
Fixed Interest rate	from 0.75% - 1st charge from 0.95% - 2nd charge
Charge type	1st / 2nd
Min loan size	£75,000
Location	England, Scotland, Wales
Max Term	12 months
Interest type	Retained

Criteria

- Residential properties only.
- Evidenced, robust exit strategy.
- Client's / immediate family's primary place of residence.
- Minimum age is 18. No maximum age limit.
- Scotland - mainland only.
- Minimum term 1 month.
- Retained interest only.

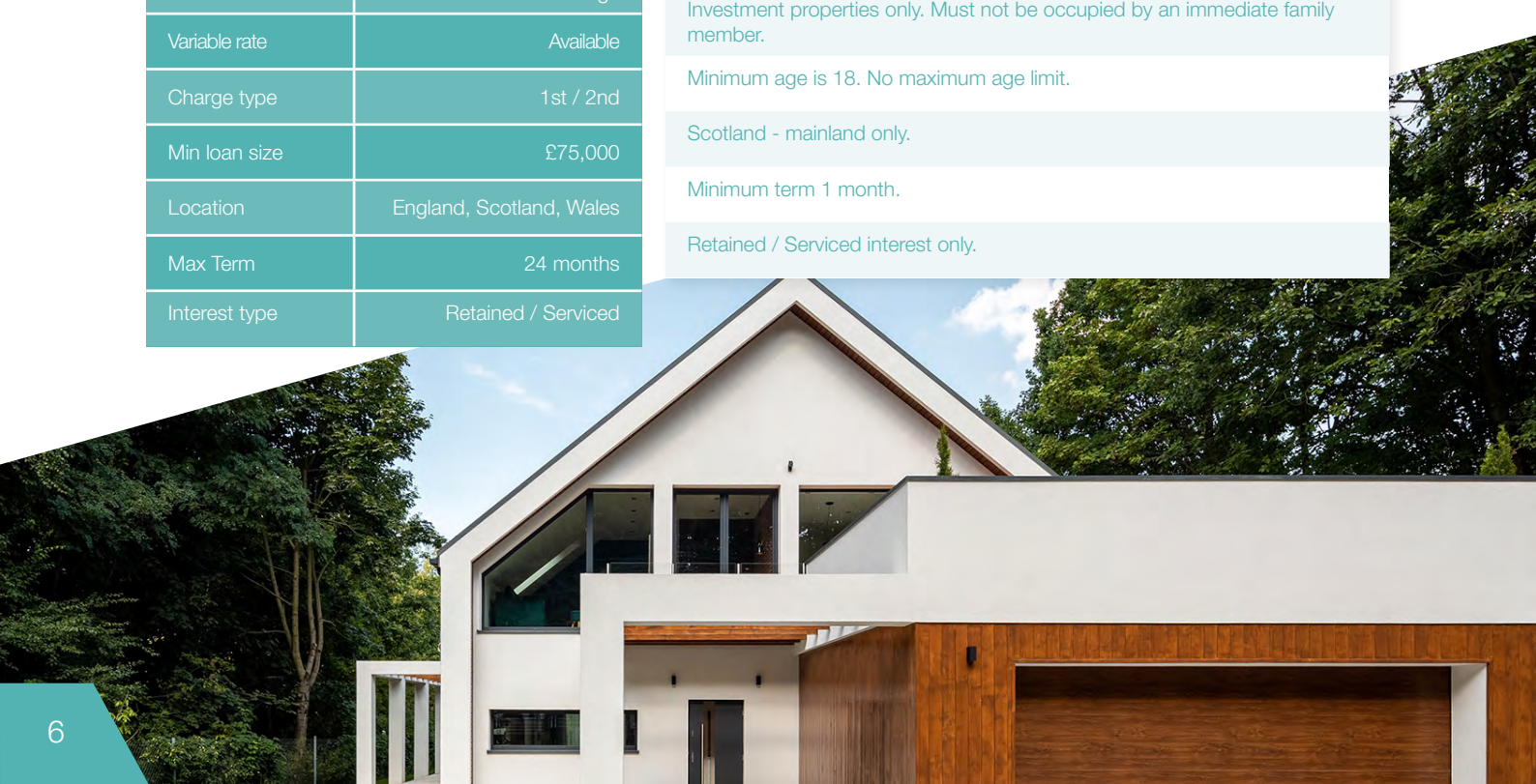
Non Regulated

Purpose - secured against a residential investment property.

Features	
Max LTV	1st charge - 75% 2nd charge - 65%
Fixed Interest rate	from 0.75% - 1st charge from 0.95% - 2nd charge
Variable rate	Available
Charge type	1st / 2nd
Min loan size	£75,000
Location	England, Scotland, Wales
Max Term	24 months
Interest type	Retained / Serviced

Criteria

- Residential properties only.
- Evidenced, robust exit strategy.
- Investment properties only. Must not be occupied by an immediate family member.
- Minimum age is 18. No maximum age limit.
- Scotland - mainland only.
- Minimum term 1 month.
- Retained / Serviced interest only.



Semi-Commercial / Commercial Bridging



This product range provides short term finance for purchases and refinances of both commercial and semi-commercial properties.

Semi-Commercial / Commercial Bridging

Semi-Commercial

Purpose - secured against a property with at least 40% residential floor space.

Features	
Max LTV	1st charge - 70% 2nd charge - 65%
Fixed Interest rate	from 0.90% - 1st charge from 1.05% - 2nd charge
Variable rate	Available
Charge type	1st / 2nd
Min loan size	£75,000
Location	England, Scotland, Wales
Max Term	24 months
Interest type	Retained / Serviced

Criteria

- Proof of funds / evidence of deposit required.
- Minimum age is 18. No maximum age limit.
- Minimum term is 1 month.
- Scotland - mainland only.
- Places of worship, schools, football clubs or operating care homes are generally not acceptable.
- Vacant possession valuation used on all operating businesses.

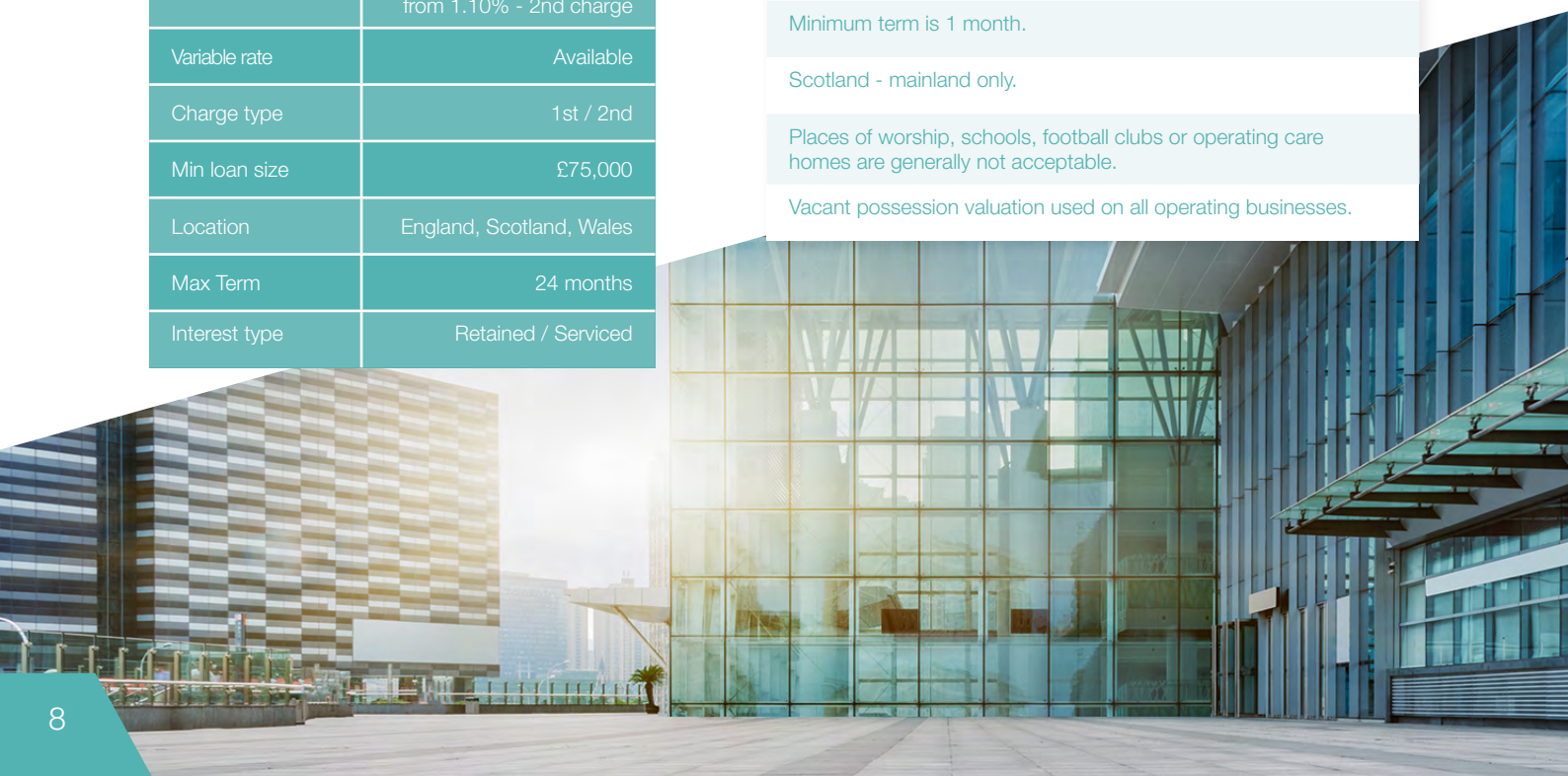
Commercial

Purpose - secured against fully commercial property

Features	
Max LTV	1st charge - 70% 2nd charge - 65%
Fixed Interest rate	from 1.00% - 1st charge from 1.10% - 2nd charge
Variable rate	Available
Charge type	1st / 2nd
Min loan size	£75,000
Location	England, Scotland, Wales
Max Term	24 months
Interest type	Retained / Serviced

Criteria

- Proof of funds / evidence of deposit required.
- Minimum age is 18. No maximum age limit.
- Minimum term is 1 month.
- Scotland - mainland only.
- Places of worship, schools, football clubs or operating care homes are generally not acceptable.
- Vacant possession valuation used on all operating businesses.



Land



Flexible finance options for purchases and refinances of land both with and without planning permission.

Land Bridging

Purpose - secured against land with or without planning permission

Features	
Max LTV	With planning - 50% Without planning - 50%
Fixed Interest rate	from 1.10%
Variable rate	Available
Charge type	1st
Min loan size	£75,000
Location	England, Scotland, Wales
Max Term	24 months
Interest type	Retained or serviced

Criteria

- Proof of funds / evidence of deposit required.
- Minimum age is 18. No maximum age limit.
- Minimum term is 1 month.
- Where planning has been granted, relevant planning application reference must be provided.
- Land without planing is on a referral basis.
- Scotland - mainland only.
- Serviced interest subject to affordability assessment.



Complete FS

Your specialist packager distributor

023 8045 6999 (Option 3)

bridging@complete-fs.co.uk

www.complete-fs.co.uk

West One

West One Loan Ltd is authorised and regulated by the Financial Conduct Authority, FRN: 510024.
Certain types of loans are not regulated; for example loans for business purposes and certain buy-to-lets.