West One

Residential Mortgages

Product Guide

22 October 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

2 Year Trackers Starting at BBR+1.85%

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

Limited Time

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

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

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

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Credit Tiers

	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 Tem 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).

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% Max loan: £1.5m	75% Max loan: £1m	80% Max Loan: £750k	85% Max Loan: £600k	Product Fee
Core Max 5.5x LTI	2-year fixed	£25k	6.34%	6.39%	6.54%	7.29%	£1,495
	5-year fixed	£25k	6.23%	6.23%	6.46%	6.95%	£1,495
	2-year discount tracker	£25k	BBR + 1.85%	BBR + 1.95%	BBR + 2.25%	BBR + 2.85%	£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	6.99%	7.04%	7.19%	7.94%	£0
	5-year fixed	£25k	6.53%	6.53%	6.76%	7.25%	£0
	2-year fixed Free Valuation	£75k	7.14%	7.19%	7.34%	8.09%	£0
	5-year fixed Free Valuation	£75k	6.60%	6.60%	6.83%	7.32%	£0
LTI Boost Uncapped LTI	2-year fixed	£25k	6.54%	6.59%	6.74%	7.49%	£1,495
	5-year fixed	£25k	6.43%	6.43%	6.76%	7.15%	£1,495
	Lifetime tracker w/o ERC	£25k	BBR + 2.55%	BBR + 2.65%	BBR + 2.95%	BBR + 3.55%	£1,495
	2-year fixed	£250k	6.14%	6.19%	6.34%		1%
	5-year fixed	£250k	6.23%	6.23%	6.46%		1%
	2-year fixed	£250k	5.64%	5.69%	5.84%		2%
	5-year fixed	£250k	6.03%	6.03%	6.26%		2%

Key criteria

Acceptable adverse

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).

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

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%
2yr tracker	2%/0%

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.

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

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

Products

Category	Product Type	Min Loan	65% Max loan: £1.5m	75% Max loan: £1m	80% Max Loan: £750k	85% Max Loan: £600k	90% Max Loan: £500k	95% Max Loan: £500k FTB Only	97.5%	Product Fee
Core Max 5.5x LTI	2-year fixed	£25k	6.44%	6.49%	6.64%	7.39%	8.01%	8.51%		£1,495
	5-year fixed	£25k	6.33%	6.33%	6.58%	7.05%	7.88%	8.38%		£1,495
	2-year discount tracker	£25k	BBR + 1.95%	BBR + 2.05%	BBR + 2.35%	BBR + 2.95%	BBR + 3.35%	BBR + 4.15%		£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	7.09%	7.14%	7.29%	8.04%	8.66%	9.16%		£0
	5-year fixed	£25k	6.63%	6.63%	6.88%	7.35%	8.18%	8.68%		£0
	2-year fixed Free Valuation	£75k	7.24%	7.29%	7.44%	8.19%	8.81%	9.31%		£0
	5-year fixed Free Valuation	£75k	6.70%	6.70%	6.95%	7.42%	8.25%	8.75%		£0
LTI Boost Uncapped LTI	2-year fixed	£25k	6.64%	6.69%	6.84%	7.59%				£1,495
	5-year fixed	£25k	6.53%	6.53%	6.88%	7.25%				£1,495
	Lifetime tracker w/o ERC	£25k	BBR + 2.65%	BBR + 2.75%	BBR + 3.05%	BBR + 3.65%				£1,495
	2-year fixed	£250k	6.24%	6.29%	6.44%					1%
	5-year fixed	£250k	6.33%	6.33%	6.58%					1%
	2-year fixed	£250k	5.74%	5.79%	5.94%					2%
	5-year fixed	£250k	6.13%	6.13%	6.38%					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			7.87%	8.59%	8.94%	9.34%	£1,495
	5-year fixed	£25k				7.35%	8.18%	8.53%	8.93%	£1,495
	2-year fixed Fee assist	£25k					9.24%	9.59%	9.99%	£0
	5-year fixed Fee assist	£25k					8.48%	8.83%	9.23%	£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
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

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%.

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%
2yr tracker	2%/0%

Additional Criteria

Self employed: Extra: 1 year trading history, if trading for under two years. **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 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

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%	80%	85%	90%	95%	97.5%	Product Fee
			Max loan: £1.5m	Max loan: £1m	Max Loan: £750k	Max Loan: £600k	Max Loan: £500k			
Core Max 5.5x LTI	2-year fixed	£25k	6.49%	6.54%	6.74%	7.44%	8.06%			£1,495
	5-year fixed	£25k	6.38%	6.43%	6.73%	7.25%	7.93%			£1,495
	2-year discount tracker	£25k	BBR + 2.05%	BBR + 2.15%	BBR + 2.45%	BBR + 3.05%	BBR + 3.45%		149500.00%	£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	7.14%	7.19%	7.39%	8.09%	8.71%			£0
	5-year fixed	£25k	6.68%	6.73%	7.03%	7.55%	8.23%			£0
	2-year fixed Free Valuation	£75k	7.29%	7.34%	7.54%	8.24%	8.86%			£0
	5-year fixed Free Valuation	£75k	6.75%	6.80%	7.10%	7.62%	8.30%			£0
LTI Boost Uncapped LTI	2-year fixed	£25k	6.69%	6.74%	6.94%	7.64%				£1,495
	5-year fixed	£25k	6.58%	6.63%	6.93%	7.45%				£1,495
	Lifetime Tracker w/o ERC	£25k	BBR + 2.75%	BBR + 2.85%	BBR + 3.15%	BBR + 3.75%				£1,495
	2-year fixed	£250k	6.29%	6.34%	6.54%					1%
	5-year fixed	£250k	6.38%	6.43%	6.73%					1%
	2-year fixed	£250k	5.79%	5.84%	6.04%					2%
	5-year fixed	£250k	6.18%	6.23%	6.53%					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.			7.92%	8.64%	9.04%	9.48%	£1,495
	5-year fixed	£25k				7.45%	8.23%	8.63%	9.06%	£1,495
	2-year fixed Fee assist	£25k					9.29%	9.69%	10.13%	£0
	5-year fixed Fee assist	£25k					8.53%	8.93%	9.36%	£0

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

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

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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%.

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%
2yr tracker	2%/0%

Additional Criteria

Self employed: Extra: 1 year trading history, if trading for under two years. **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 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

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%	90%	95%	Product Fee
			Max Loan: £1.5m	Max Loan: £1m	Max Loan: £750k	Max Loan: £600k			
Core Max 5.5x LTI	2-year fixed	£25k	6.79%	6.84%	7.04%	7.66%			£1,495
	5-year fixed	£25k	6.68%	6.73%	6.93%	7.53%			£1,495
	2-year discount tracker	£25k	BBR + 2.25%	BBR + 2.35%	BBR + 2.65%	BBR + 3.25%		149500%	£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	7.44%	7.49%	7.69%	8.31%			£0
	5-year fixed	£25k	6.98%	7.03%	7.23%	7.83%			£0
	2-year fixed Free Valuation	£75k	7.59%	7.64%	7.84%	8.46%			£0
	5-year fixed Free Valuation	£75k	7.05%	7.10%	7.30%	7.90%			£0
LTI Boost Uncapped LTI	2-year fixed	£25k	6.99%	7.04%	7.24%	7.86%			£1,495
	5-year fixed	£25k	6.88%	6.93%	7.13%	7.73%			£1,495
	Lifetime Tracker w/o ERC	£25k	BBR + 2.95%	BBR + 3.05%	BBR + 3.35%	BBR + 3.95%			£1,495
	2-year fixed	£250k	6.59%	6.64%	6.84%				1%
	5-year fixed	£250k	6.68%	6.73%	6.93%				1%
	2-year fixed	£250k	6.09%	6.14%	6.34%				2%
	5-year fixed	£250k	6.48%	6.53%	6.73%				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			8.14%	8.79%	9.11%	£1,495
	5-year fixed	£25k				7.73%	8.37%	8.68%	£1,495
	2-year fixed Fee assist	£25k					9.44%	9.76%	£0
	5-year fixed Fee assist	£25k					8.67%	8.98%	£0

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
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%
2yr tracker	2%/0%

Additional Criteria

Self-employed: If trading for under two years, one year of accounts is acceptable.
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.

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

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**
			Max Loan: £1m	Max Loan: £750k	Max Loan: £600k			
Core Max 5.5 x LTI	2-year fixed	£25k	7.39%	7.44%	7.64%			£1,495
	5-year fixed	£25k	7.23%	7.28%	7.53%			£1,495
	Lifetime Tracker w/o ERC	£25k	BBR + 3.29%	BBR + 3.39%	BBR + 3.69%			£1,495
	2-year discount tracker	£25k	BBR + 2.79%	BBR + 2.89%	BBR + 3.19%		149500.00%	£1,495
Fee Assist Max 5.5 x LTI	2-year fixed	£25k	8.04%	8.09%	8.29%			£0
	5-year fixed	£25k	7.53%	7.58%	7.83%			£0
	2-year fixed Free Valuation	£75k	8.19%	8.24%	8.44%			£0
	5-year fixed Free Valuation	£75k	7.60%	7.65%	7.90%			£0
LTI Boost Uncapped LTI	2-year fixed	£25k	7.59%	7.64%	7.84%			£1,495
	5-year fixed	£25k	7.43%	7.48%	7.73%			£1,495
	Lifetime Tracker w/o ERC	£25k	BBR + 3.49%	BBR + 3.59%	BBR + 3.89%			£1,495
		Min Loan	-	-	-	Max Loan: £550k	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 90% inc. debt consolidation. (iii) LTIs up to 6.5x income for LTV 90%.			8.64%	9.29%	£1,495
	5-year fixed	£25k				8.23%	8.87%	£1,495
	2-year fixed Fee assist	£25k					9.94%	£0
	5-year fixed Fee assist	£25k					9.17%	£0

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;
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%
2yr tracker	2%/0%

Additional Criteria

Self-employed: If trading for under two years, one year of accounts is acceptable.
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.

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

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	8.49%	8.54%	£1,495
	5-year fixed	£25k	8.24%	8.38%	£1,495
	2-year discount tracker	£25k	BBR + 3.65%	BBR + 3.75%	£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	9.14%	9.19%	£0
	5-year fixed	£25k	8.54%	8.68%	£0
	2-year fixed Free Valuation	£75k	9.29%	9.34%	£0
	5-year fixed Free Valuation	£75k	8.61%	8.75%	£0

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

Minimum loan size:
£25,000

Maximum loan size*:
£750,000 65%
£500,000 75%
*for unencumbered: loan sizes are capped at £500,000

Loan sizes up to £2.5m considered by referral.

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

Lender fee is excluded from LTV calculation.

ERCs

2yr fix	2%/1%
5yr fix	5%/5%/4%/3%/2%
2yr tracker	2%/0%

Additional Criteria

Self-employed: If trading for under two years, one year of accounts is acceptable.
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
(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

Products				
Category	**Product Type**	**Min Loan**	**75% OMV**	**Product Fee**
Right to Buy - Purchase Only (Max 5.5x LTI)	2-year fixed	£25k	7.35%	£1,495
	5-year fixed	£25k	7.24%	£1,495
	2-year fixed Fee assist	£25k	8.00%	£0
	5-year fixed Fee assist	£25k	7.54%	£0
	2-year fixed Free Valuation Fee assist	£75k	8.15%	£0
	5-year fixed Free Valuation Fee assist	£75k	7.61%	£0

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 Amount / LTV Limit

Minimum loan size:
£25,000

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

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

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

ERCs

2yr fix	2%/1%
5yr fix	5%/5%/4%/3%/2%

Additional Criteria

Self employed: If trading for under two years, one year of accounts is acceptable.
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.

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

Category	Product Type	Min Loan	95% LSV	100% LSV	Product Fee
Shared Ownership - Purchases & Remortgages (Max 5x LTI)	2-year fixed	£25k	6.79%	7.29%	£1,495
	2-year fixed (Fee assist)	£25k	7.44%	7.94%	£0
	2-year fixed (Free Valuation, Fee assist)	£25k	7.59%	8.09%	£0
	5-year fixed	£25k	6.59%	6.94%	£1,495
	5-year fixed (Fee assist)	£25k	6.89%	7.24%	£0
	5-year fixed (Free Valuation, Fee assist)	£25k	6.96%	7.31%	£0

Premier

Category	Product Type	Min Loan	95% LSV	100% LSV	Product Fee
Shared Ownership - Purchases & Remortgages (Max 5x LTI)	2-year fixed	£25k	6.89%	7.39%	£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	6.69%	7.04%	£1,495
	5-year fixed (Fee assist)	£25k	6.99%	7.34%	£0
	5-year fixed (Free Valuation, Fee assist)	£25k	7.06%	7.41%	£0

Platinum

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	7.59%	8.09%	£0
	2-year fixed (Free Valuation, Fee assist)	£25k	7.74%	8.24%	£0
	5-year fixed	£25k	6.74%	7.09%	£1,495
	5-year fixed (Fee assist)	£25k	7.04%	7.39%	£0
	5-year fixed (Free Valuation, Fee assist)	£25k	7.11%	7.46%	£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	7.19%	7.69%	£1,495
	2-year fixed (Fee assist)	£25k	7.84%	8.34%	£0
	2-year fixed (Free Valuation, Fee assist)	£25k	7.99%	8.49%	£0
	5-year fixed	£25k	6.99%	7.34%	£1,495
	5-year fixed (Fee assist)	£25k	7.29%	7.64%	£0
	5-year fixed (Free Valuation, Fee assist)	£25k	7.36%	7.71%	£0

Key criteria

Acceptable adverse

Satisfied defaults:	*<Please refer to the Credit Tiers on page 2>*
Unsatisfied defaults:	*<Please refer to the Credit Tiers on page 2>*
Satisfied CCJs:	*<Please refer to the Credit Tiers on page 2>*
Unsatisfied CCJs:	*<Please refer to the Credit Tiers on page 2>*
Max total CCJ value:	*<Please refer to the Credit Tiers on page 2>*
Secured arrears:	*<Please refer to the Credit Tiers on page 2>*
Unsecured arrears:	*<Please refer to the Credit Tiers on page 2>*
Payday loans:	*<Please refer to the Credit Tiers on page 2>*
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

Minimum loan size:
£25,000

Maximum loan size*:

	LTV Limit
£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 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 2 years of trading history required for Premier Plus, Premier and Platinum products. If trading for under two years, one year of accounts is acceptable for Prime Plus products.
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 to 100% LSV (75% 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