West One

New Reasons to say "YES"

We are taking this opportunity to unveil more product choices and improved criteria for residential mortgage customers.

Ranging from the introduction of zero application fees, brand new products, new credit tier options and new variable fee options for LTI Boost customers, we have you covered!

***For Intermediaries Only**

Residential Mortgages

Here is everything you need to know, giving you even more reasons to say "YES" to West One:

1

NEW : No Application Fees For Residential Mortgage Customers

For a limited period we are waiving our application fees for all residential remortgage and purchase transactions to make it even easier to submit applications to West One.

2

NEW Credit Tier - Introducing Premier Plus for First Time Buyers, Home Movers, Remortgages and Shared Ownership Customers

Premier Plus - Our new credit tier, offers lower rates up to 85% LTV. The credit tier is designed to offer more options for borrowers with blips on unsecured credit, allowing 3 missed payments in the last 12 months for unsecured credit accounts which are now up to date. The plan also allows for 1 small satisfied CCJ up to £500 and unsatisfied and satisfied defaults under £500 and comes with LTI's up to 5.5 times income as standard! An explanation for the missed payments and adverse credit will be required.

This new credit tier is also available for Shared Ownership customers offering both 95% and 100% Loan to Share Value Options.

3

NEW LTI Boost - Extended Product Range with uncapped LTI's

There is an even greater choice for borrowers requiring LTI's above 5.5 times income through our enhanced LTI Boost Range:

- New lower pricing across the range starting from 5.99%
- Increased LTV's up to 85% for Premier Plus, Premier, Platinum and Prime Plus products
- New range of variable fee products starting from 5.99% with 1% and 2% fee options with minimum loan size of £250,000 **(ILA will be required)**

4

NEW: Free valuation options now available throughout our fee assist range including fee free remortgages

There are even more fee assisted options including no application fee, free valuations and free legals for remortgage borrowers eligible for our fast track legal service. As a reminder why you should choose West One for remortgage customers:

- Free fast track legals - legal work completed by offer stage; e-signed mortgage deeds accepted making same day remortgages a possibility!
- Free fast track legals available for standard remortgages including capital raising for most legal purposes
- Free fast track legals include debt consolidation customers with all debts discharged directly on completion for a one off fee of £35 avoiding additional legal costs
- Average completion time for offered cases is just 12 days based on completions taking place between Jan and August 2026
- We offer AVM's up to 75% on our standard range and 85% on our "extra" range subject to eligibility

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If you would like to discuss a new business case or learn more about working with West One, please contact our dedicated intermediary sales team on:

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