

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

If in doubt, please call or email us.

Our dedicated intermediary sales team would be delighted to discuss your case

Email: mortgagesales@westoneloans.co.uk

Tel: 0333 1234556

www.westoneloans.co.uk/residential-mortgages

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%

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 Term 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).



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%	Product Fee
			Max loan: £1.5m	Max loan: £1m	Max Loan: £750k	Max Loan: £600k	
Core Max 5.5x LTI	2-year fixed	£25k	6.34%	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	£75k	7.14%	7.19%	7.34%	8.09%	£0
	5-year fixed	£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	Applicant	
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).	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.	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 OMOV 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.
Loan Term Minimum - 5 years ; maximum - 40 years	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%.	

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

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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	Max Loan: £500k	FTB Only	
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	£75k	7.24%	7.29%	7.44%	8.19%	8.81%	9.31%		£0
	5-year fixed	£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%
	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	£25k					9.24%	9.59%	9.99%	£0
	5-year fixed	£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	Applicant	Fees
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).	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.	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.
Loan Term	Loan Amount	
Minimum - 5 years ; maximum - 40 years	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%.	

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%

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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%	
Extra Max 6.5x LTI		Min Loan				Max loan: £1m	Max Loan: £850k	Max Loan: £600k	Max Loan: £500k	Product Fee	
	2-year fixed	£25k	Extra Plan Highlights:				7.92%	8.64%	9.04%	9.48%	£1,495
	5-year fixed	£25k	(i) AVMs up to 85% for Purchases and Remortgages. (ii) Capital raising remortgage up to 97.5% inc. debt consolidation.				7.45%	8.23%	8.63%	9.06%	£1,495
	2-year fixed	Fee assist	£25k	(iii) LTIs up to 6.5x income for LTV 97.5%.				9.29%	9.69%	10.13%	£0
	5-year fixed	Fee assist	£25k	(iv) Loan sizes now available up to £1m.				8.53%	8.93%	9.36%	£0

Key criteria		
Acceptable adverse	Applicant	Fees
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).	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.	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.
Loan Term		
Minimum - 5 years ; maximum - 40 years		

Repayment methods Capital and interest

Interest only - maximum LTV 75%

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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

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Products									
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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%
Extra Max 6.5x LTI	Maximum loan size	Min Loan				Max Loan: £850k	Max Loan: £700k	Max Loan: £600k	Product Fee
	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	Applicant	
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 Repossession: 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).	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 Term Minimum - 5 years ; maximum - 40 years	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 OMOV 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

Email: mortgagesales@westoneloans.co.uk

Tel: 0333 1234556

www.westoneloans.co.uk/residential-mortgages



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
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	£75k Free Valuation	8.19%	8.24%	8.44%			£0
	5-year fixed	£75k Free Valuation	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
Extra Max 6.5x LTI		Min Loan	-	-	-	Max Loan: £550k	Max Loan: £500k	Product Fee
	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	£25k					9.94%	£0
	5-year fixed	£25k Fee assist					9.17%	£0

Key criteria		
Acceptable adverse	Applicant	
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).	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.	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
Loan Term Minimum - 5 years ; maximum - 40 years		

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



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	£75k	9.29%	9.34%	£0
	5-year fixed	£75k	8.61%	8.75%	£0

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
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).	Minimum loan size: £25,000 Maximum loan size*: £750,000 £500,000 *for unencumbered: loan sizes are capped at £500,000 Loan sizes up to £2.5m considered by referral.	65% 75%	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.	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.
Loan Term Minimum - 5 years ; maximum - 40 years				

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

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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	Loan Amount	LTV Limit	Applicant	Fees
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).	Minimum loan size: £25,000 Maximum loan size*: £500,000 *Loans over £500,000 considered by referral	75%	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.	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.
Key RTB Criteria				
Loan Term	Location			
Minimum - 5 years ; maximum - 40 years	England and Isle of Wight Only		Lower of 100% of discounted purchase price or 75% of the OMV	

Repayment methods

Capital and interest

Affordability will be calculated according to the repayment method selected.



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	£25k	7.44%	7.94%	£0
	2-year fixed	£25k	7.59%	8.09%	£0
	5-year fixed	£25k	6.59%	6.94%	£1,495
	5-year fixed	£25k	6.89%	7.24%	£0
	5-year fixed	£25k	6.96%	7.31%	£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	£25k	7.59%	8.09%	£0
	2-year fixed	£25k	7.74%	8.24%	£0
	5-year fixed	£25k	6.74%	7.09%	£1,495
	5-year fixed	£25k	7.04%	7.39%	£0
	5-year fixed	£25k	7.11%	7.46%	£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	£25k	7.54%	8.04%	£0
	2-year fixed	£25k	7.69%	8.19%	£0
	5-year fixed	£25k	6.69%	7.04%	£1,495
	5-year fixed	£25k	6.99%	7.34%	£0
	5-year fixed	£25k	7.06%	7.41%	£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	£25k	7.84%	8.34%	£0
	2-year fixed	£25k	7.99%	8.49%	£0
	5-year fixed	£25k	6.99%	7.34%	£1,495
	5-year fixed	£25k	7.29%	7.64%	£0
	5-year fixed	£25k	7.36%	7.71%	£0

Key criteria			
Acceptable adverse	Loan Amount	LTV Limit	Applicant
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).	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		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			
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)			
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.			