



West One Loans Second Charge Mortgage Range

Product Guide Master Broker Partners

5th August 2026

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"Residential Extra"
offering LTVs up to 97.5%
LTV

New

Near Prime Range
up to 85% LTV



AVM's available up to
85% LTV



5 yr fixed rates
without ERCs



LTI's over 6.5 times
income available up to
95% LTV



1 year min trading for self
employed now available
up to max LTV of 97.5%
LTV



Fixed rates
starting from
7.59%



BTL Plans with
improved affordability
& LTVs increased to
75%



Interest only: Now
available up to 75%
LTV

Products							
Category	Product Type	65%	70%	75%	80%	85%	Product Fee
Platinum 85% LTV Max 6.5x LTI Interest Only Max 75% LTV	Max Gross Loan Size	£1,000,000	£500,000	£350,000	£250,000	£150,000	Gross loans to £250,000: £995; Gross loans over £250,000: £1,495
	2-year fixed	7.89%	8.09%	8.29%	8.64%	9.14%	
	3-year fixed	7.89%	8.09%	8.29%	8.64%	9.14%	
	5-year fixed	7.59%	7.79%	7.99%	8.29%	8.79%	
Prime Plus 85% LTV Uncapped LTI Interest Only Max 75% LTV	Max Gross Loan Size	£1,000,000	£500,000	£350,000	£250,000	£150,000	
	2-year fixed	8.19%	8.39%	8.59%	8.94%	9.44%	
	3-year fixed	8.19%	8.39%	8.59%	8.94%	9.44%	
	5-year fixed	7.89%	8.09%	8.29%	8.64%	9.14%	
Prime 80% LTV Uncapped LTI	Max Gross Loan Size	£500,000	£350,000	£250,000	£150,000		
	2-year fixed	8.79%	8.99%	9.19%	9.54%		
	3-year fixed	8.79%	8.99%	9.19%	9.54%		
	5-year fixed	8.49%	8.69%	8.89%	9.24%		
Near Prime 75% LTV Uncapped LTI	Max Gross Loan Size	£250,000	£150,000	£100,000			
	2-year fixed	9.64%	9.84%	10.04%			
	3-year fixed	9.64%	9.84%	10.04%			
	5-year fixed	9.34%	9.54%	9.74%			

Key criteria

Applicant	ERCs	Additional Criteria															
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: £15,000 main income earner - (C & I and Interest Only) Over 10 years from retirement: Work off current income with proof of pension 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.	2-year fixed 2%/1% 3-year fixed 3%/2%/1% 5-year fixed 5%/5%/4%/3%/2% Reversion Rates <table> <tr> <th>LTV</th><th><75%</th><th>>75%</th></tr> <tr> <td>Platinum</td><td>SVR+4.99%</td><td>SVR+5.99%</td></tr> <tr> <td>Prime Plus</td><td>SVR+4.99%</td><td>SVR+5.99%</td></tr> <tr> <td>Prime</td><td>SVR+5.49%</td><td>SVR+6.49%</td></tr> <tr> <td>Near Prime</td><td>SVR+5.99%</td><td>N/A</td></tr> </table> Loan Term: Minimum - 5 years; maximum - 40 years (25 years interest only)	LTV	<75%	>75%	Platinum	SVR+4.99%	SVR+5.99%	Prime Plus	SVR+4.99%	SVR+5.99%	Prime	SVR+5.49%	SVR+6.49%	Near Prime	SVR+5.99%	N/A	Minimum property value: £80,000 Minimum net loan: £10,000 Employed: Minimum time in employment of 3 months Self employed: Minimum time in self employment of 1 year for all plans. Debt consolidation: Available on all products except interest only. All unsecured debts discharged directly by BACS. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency. All parties to the existing 1st charge must be party to the loan. Interest only: Min Equity of £150,000 when downsizing. Max LTI of 6.5x.
LTV	<75%	>75%															
Platinum	SVR+4.99%	SVR+5.99%															
Prime Plus	SVR+4.99%	SVR+5.99%															
Prime	SVR+5.49%	SVR+6.49%															
Near Prime	SVR+5.99%	N/A															

AVM CRITERIA			NEW LIMITED EDITION Commission:	Clawback:
Confidence Level	Maximum Loan Size	Maximum LTV	2% commission payable on the net loan amount up to a maximum of £10,000.	Products with ERCs: 100% Months 1-6; 50% Months 7- 12 Products without ERCs: 100% if repaid within 12 months of completion
4+	£300,000	60%	Broker Fees:	
5+	£250,000	75%	Permitted up to 12.5% of the net loan amount to a maximum of £7,500.	
6+	£100,000	80%*		
*Platinum & Prime Plus Only				

Repayment methods	Capital and interest	Interest only - maximum LTV 75%	Affordability will be calculated according to the repayment method selected.
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EXCLUSIVE BROKER PORTAL PRODUCT: RATES AVAILABLE VIA PRODUCT SEARCH

Products										
Category	Product Type	75%	80%	85%	87.5%	90%	92.5%	95%	97.5%	Product Fee
Platinum 97.5% LTV Max 6.5x LTI C&I Only	Max Gross Loan Size	£900,000	£750,000	£650,000	£500,000	£350,000	£300,000	£200,000	£150,000	Gross loans to £250,000: £995; Gross loans over £250,000: £1,495
	2-year fixed	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	
	3-year fixed	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	
	5-year fixed	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	
	5-year fixed No ERCs	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	
Prime Plus 95% LTV Uncapped LTI C&I Only	Max Gross Loan Size	£900,000	£750,000	£650,000	£500,000	£350,000	£300,000	£200,000		
	2-year fixed	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A		
	3-year fixed	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A		
	5-year fixed	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A		
	5-year fixed No ERCs	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A		
Prime 95% LTV Uncapped LTI C&I Only	Max Gross Loan Size	£800,000	£700,000	£600,000	£450,000	£300,000	£250,000	£200,000		
	2-year fixed	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A		
	3-year fixed	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A		
	5-year fixed	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A		
	5-year fixed No ERCs	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A		
Near Prime 85% LTV Uncapped LTI C&I Only	Max Gross Loan Size	£500,000	£400,000	£300,000						
	2-year fixed	P.O.A	P.O.A	P.O.A						
	3-year fixed	P.O.A	P.O.A	P.O.A						
	5-year fixed	P.O.A	P.O.A	P.O.A						
	5-year fixed No ERCs	P.O.A	P.O.A	P.O.A						

Key criteria

Product Highlights	ERCs	Applicant
(i) AVMs available for max loan size to 85% LTV	2-year fixed	2% 1%
(ii) LTVs available up to 97.5%	3-year fixed	3% 2% 1%
(iii) No ERC Products	5-year fixed	5% 5% 4% 3% 2%
(iv) No minimum credit score	Reversion Rates	
(v) 1 years trading for self employed	LTV	<75% >75%
(vi) Minimum time in employment of 3 months, 1 month can be considered by referral	Platinum	SVR+4.99% SVR+5.99%
Qualifying Criteria	Prime Plus	SVR+4.99% SVR+5.99%
	Prime, Near Prime	SVR+5.49% SVR+6.49%
	Minimum property value: £80,000, Minimum net loan: £10,000	
(i) 1st charge mortgage must be from a high street or challenger bank, or a building society,	Loan Term: Minimum - 5 years ; maximum - 40 years	
(ii) Must have permanent right to reside in the UK and be a UK resident.	Additional Criteria	
(iii) Satisfied and unsatisfied CCJ's and Defaults over £10,000 by referral only.	Debt consolidation: Available on all products. All unsecured debts discharged directly by BACS.	
	All parties to the existing 1st charge must be party to the loan.	

AVM CRITERIA*			NEW LIMITED EDITION Commission:	Clawback:
Confidence Level	Maximum Loan Size	Maximum LTV	2%commission payable on the net loan amount up to a maximum of £10,000.	Products with ERCs: 100%Months 1-6; 50%Months 7-12 Products without ERCs: 100%if repaid within 12 months of completion
4+	£750,000	60%	Broker Fees:	
5+	£750,000	75%	Permitted up to 12.5%of the net loan amount to a maximum of £7,500.	
6+	£650,000	85%		
*Desktop valuations available up to 85%LTV and maximum property value £1.5m. Full valuations required for (i) properties >£1.5m in value, (ii) ex-LA flats. (iii) properties of non-standard construction.				

Repayment methods **Capital and interest** Affordability will be calculated according to the repayment method selected.

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Products					
Category	Product Type	65%	70%	75%	Product Fee
Plus Standard property types CBTLs Accepted	Max Gross Loan Size	£250,000	£75,000	£75,000	2.5% of loan amount - minimum fee £995
	2-year fixed	7.89%	8.19%	8.55%	
	5-year fixed	7.59%	7.89%	8.25%	
	Lifetime tracker w/o ERC	SVR + 3.19%	SVR + 3.34%	SVR + 3.64%	
Standard Standard property types CBTLs Accepted	Max Gross Loan Size	£250,000	£75,000	£75,000	
	2-year fixed	8.19%	8.49%	8.85%	
	5-year fixed	7.89%	8.19%	8.55%	
	Lifetime tracker w/o ERC	SVR + 3.55%	SVR + 3.80%	SVR + 4.10%	
Key criteria					
Applicant	ERCs			Additional Criteria	
Minimum age: 21years	2-yearfixed2%/1%			Minimum property value: £80,000 for standard property types; £150,000 for ex local authority properties.	
Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Maximum age at application 75; loan term to finish by 85th birthday.	5-yearfixed5%/5%/4%/3%/2%				
Maximum number of applicants: 2	Reversion Rates			HMOs not permitted	
Individual Landlord applications only (Limited Company BTL applications not currently permitted)	LTV<75%			DSCR threshold: 125% for basic rate; 140% for higher / additional rate	
Exposure Limits: Up to 3 BTL mortgages per borrower up to a maximum exposure of £750,000	PlusSVR + 4.99%			Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.	
No minimum income threshold.	StandardSVR + 5.49%			All parties to the existing 1st charge must be party to the loan.	
DSS / Housing Association Tenants accepted.					
Expats considered by referral up to 65% LTV.	Loan Term: Minimum - 5 years ; maximum - 30 years				
NEW Commission:		Clawback:			
2.0% commission payable on the net loan amount		Products with ERCs:			
		100% Months 1-6;			
Broker Fees:		50% Months 7- 12			
Permitted up to 12.5% of the net loan amount to a maximum of £7,500.		Products without ERCs:			
		100% if repaid within 12 months of completion			
Repayment methods		Capital and interestInterest only			

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Credit Profile Eligibility

Plan	Secured Arrears	Unsatisfied CCJ's > £500	Unsatisfied Defaults > £500	Unsecured Arrears > £500	Payday Loans/ Payday Activity	Discharged IVA / DMP	Current IVA / DMP	Bankruptcies	Repossessions	LTI
Platinum	0 in 24 and UTD	0 in 24	0 in 24	Highest of 2 in 12 and UTD	0 in 24	0 in 72	0 in 72*	Not Accepted	Not Accepted	6.5
Prime Plus	0 in 12 and UTD	0 in 12	0 in 12	Highest of 3 in 12 accepted when UTD or being cleared by the mortgage.	0 in 12	0 in 36	0 in 36*	Not Accepted	Not Accepted	Uncapped (max 6.5x for interest only)
Prime	1 in 12 (0 in 6)	1 in 12 (Individual CCJ's of £10K and over by referral)	1 in 12	Accepted when being cleared by the mortgage.	0 in 6	0 in 24	0 in 24*	Not Accepted	Not Accepted	Uncapped
Near Prime - Extra	2 in 12 (0 in 3)	2 in 12 (Individual CCJ's of £10k and over by referral)	1 in 12	Accepted when being cleared by the mortgage.	0 in 3	0 in 12	Accepted*	Discharged over 3 years ago	Not Accepted	Uncapped
Near Prime - Core	2 in 12 (0 in 3)	2 in 12 (Individual CCJ's of £10k and over by referral)	2 in 12	Accepted when being cleared by the mortgage.	0 in 3	0 in 12	Accepted*	Discharged over 3 years ago	Not Accepted	Uncapped
BTL Plus	0 in 24 and UTD	0 in 24	0 in 24	Highest of 2 in 12 and UTD	0 in 24	0 in 72	0 in 72	Not Accepted	Not Accepted	N/A
BTL Standard	0 in 12 and UTD	0 in 12	0 in 12	Highest of 3 in 12	0 in 12	0 in 36	0 in 72	Not Accepted	Not Accepted	N/A

**Repaid with proceeds and conducted satisfactorily. Other than debt consolidation, no further capital raising permitted.*

- (i) Unsecured credit with balances under £500 are not taken into account for plan assessment purposes but will still be assessed for affordability.
- (ii) Explanation for all adverse credit will be required particularly where there is a deteriorating credit profile.
- (iii) Utilities and comms suppliers are not taken into account for plan assessment purposes (excluding CCJ's and Defaults over £500)