West One

West One Loans Second Charge Mortgage Range

Product Guide For Intermediaries use only

26th October 2026

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West One is a trading name of West One Secured Loans Ltd, which is authorised and regulated by the Financial Conduct Authority. Firm Reference Number: 776026. Certain types of loans are not regulated, for example loans for business purposes or certain buy-to-lets. West One Secured Loans Ltd is registered in England and Wales. Company Number: 09425230.

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"Residential Extra" offering LTVs up to 97.5% LTV
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 7.34%

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	
	2-year fixed	7.44%	7.49%	7.74%	8.03%	8.48%	
	3-year fixed	7.44%	7.49%	7.74%	8.03%	8.48%	
	5-year fixed	7.34%	7.34%	7.34%	7.84%	8.39%	
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	Gross loans to £250,000: £995; Gross loans over £250,000: £1,495
	2-year fixed	7.79%	7.84%	8.09%	8.38%	8.78%	
	3-year fixed	7.79%	7.84%	8.09%	8.38%	8.78%	
	5-year fixed	7.69%	7.74%	7.84%	8.24%	8.79%	
Prime 80% LTV, Uncapped LTI	Max Gross Loan Size	£500,000	£350,000	£250,000	£150,000		
	2-year fixed	8.44%	8.49%	8.74%	8.93%		
	3-year fixed	8.44%	8.49%	8.74%	8.93%		
	5-year fixed	8.19%	8.24%	8.49%	8.79%		
Near Prime 75% LTV, Uncapped LTI	Max Gross Loan Size	£250,000	£150,000	£100,000			£1,095
	2-year fixed	9.34%	9.39%	9.64%			
	3-year fixed	9.34%	9.39%	9.64%			
	5-year fixed	9.09%	9.14%	9.39%			

Key criteria

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: £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.

ERCs

2-year fixed	2%/1%
3-year fixed	3%/2%/1%
5-year fixed	5%/5%/4%/3%/2%

Reversion Rates

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

Loan Term: Minimum - 5 years ; maximum - 40 years (25 years interest only)

Additional Criteria

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.

AVM CRITERIA

Confidence Level	Maximum Loan Size	Maximum LTV
4+	£300,000	60%
5+	£250,000	75%
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.

Our products are available exclusively via a limited panel of second charge broker firms and specialist distributors. Contact our broker team if you require further information on how to access our products.

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	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
97.5% LTV	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	
Max 6.5x LTI	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	
C&I Only	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	Max Gross Loan Size	£900,000	£750,000	£650,000	£500,000	£350,000	£300,000	£200,000		
95% LTV	2-year fixed	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A		
Uncapped LTI	3-year fixed	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A		
C&I Only	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	Max Gross Loan Size	£800,000	£700,000	£600,000	£450,000	£300,000	£250,000	£200,000		
95% LTV	2-year fixed	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A		
Uncapped LTI	3-year fixed	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A	P.O.A		
C&I Only	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		
New	Max Gross Loan Size	£500,000	£400,000	£300,000						
Near Prime	2-year fixed	P.O.A	P.O.A	P.O.A						
85% LTV	3-year fixed	P.O.A	P.O.A	P.O.A						
Uncapped LTI	5-year fixed	P.O.A	P.O.A	P.O.A						
C&I Only	5-year fixed No ERCs	P.O.A	P.O.A	P.O.A						

Key criteria

Product Highlights

- **(i)** AVMs available for max loan size to 85% LTV
- **(ii)** LTVs available up to 97.5%
- **(iii)** No ERC Products
- **(iv)** No minimum credit score
- **(v)** 1years trading for self employed
- **(vi)** Minimum time in employment of 3 months, 1month can be considered by referral

Qualifying Criteria

- **(i)** 1st charge mortgage must be from a high street or challenger bank, or a building society,
- **(ii)** Must have permanent right to reside in the UK and be a UK resident.
- **(iii)** Satisfied and unsatisfied CCJ's and Defaults over £10,000 by referral only.

ERCs

2-year fixed		2%1%
3-year fixed		3%2%1%
5-year fixed		5%5%4%3%2%

Reversion Rates

LTV	<75%	>75%
Platinum	SVR+4.99%	SVR+5.99%
Prime Plus	SVR+4.99%	SVR+5.99%
Prime, Near Priime	SVR+5.49%	SVR+6.49%

Minimum property value: £80,000, **Minimum net loan:** £10,000

Loan Term: Minimum - 5 years ; maximum - 40 years

Applicant

- **Minimum age:** 21years, **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
- **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.

Additional Criteria

- **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*

Confidence Level	Maximum Loan Size	Maximum LTV
4+	£750,000	60%
5+	£750,000	75%
6+	£650,000	85%

*Desktop valuations available tup 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	7.71%	8.02%	8.37%	
	5-year fixed	7.37%	7.71%	7.90%	
	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	8.02%	8.32%	8.68%	
	5-year fixed	7.71%	8.02%	8.21%	
	Lifetime tracker w/o ERC	SVR + 3.55%	SVR + 3.80%	SVR + 4.10%	

Key criteria

Applicant	ERCs		Additional Criteria
Minimum age: 21years	2-year fixed	2%/1%	**Minimum property value:** £80,000 for standard property types;
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-year fixed	5%/5%/4%/3%/2%	£150,000 for ex local authority properties.
			HMOs not permitted
Maximum number of applicants: 2	**Reversion Rates**		**DSCR threshold:** 125% for basic rate; 140% for higher / additional rate
Individual Landlord applications only (Limited Company BTL applications not currenly permitted)	**LTV**	**<75%**	**Visa holders:** Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
Exposure Limits: Up to 3 BTL mortgages per borrower up to a maximum exposure of £750,000	Plus	SVR + 4.99%	
No minimum income threshold.	Standard	SVR + 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		

Repayment methods Capital and interest Interest 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	Bankruptices	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)

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