Northern Ireland

West One

Residential Mortgages

Product Guide

27 October 2026

Premier Plus | Premier | Platinum
Prime Plus | Prime | Near Prime

Office based underwriting support

Referrals considered

On-site legal team

If in doubt, please call or email us.

Our dedicated broker support 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%

Interest Only available up to age 75

£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 85% LTV

Employed, 1 year self-employed and contractors

Capital Raise up to 85% for Debt Consolidation

Limited Time

Zero application fees for a limited period. Selected products available fee free

Loan terms 5- 40 years with maximum age of 85 at the end of the term

LTI Boost Range offering uncapped LTI's with rates starting from 5.64%

Gifted equity and deposits

Married (sole proprietor) / co-habiting borrowers

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

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Credit Tiers

	Premier Plus	Premier	Platinum	Prime Plus	Prime	Near Prime
Max LTV	85%	90%	90%	85%	80%	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 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

West One

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 product fees of £7,500 and above.

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

For a limited time, there is no application fee being charged.
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: 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.**

New Build: Max LTV: houses - 85%, flats - 75%.

N.B. valuation is the lower of OMV or purchase price net of builder deposits.

Debt consolidation: 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.

Property: Lending in rural areas is on a referral basis: please refer to your TDBM or RAM.

Unencumbered: Not available for LTI Boost

Repayment methods - **Capital and interest** **Interest only** - maximum LTV 75% 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

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	Product Fee
Core Max 5.5x LTI	2-year fixed	£25k	6.44%	6.49%	6.64%	7.39%	8.01%	£1,495
	5-year fixed	£25k	6.33%	6.33%	6.58%	7.05%	7.88%	£1,495
	2-year discount tracker	£25k	BBR + 1.95%	BBR + 2.05%	BBR + 2.35%	BBR + 2.95%	BBR + 3.35%	£1,495
	Lifetime tracker w/o ERC	£25k	BBR + 2.45%	BBR + 2.55%	BBR + 2.85%	BBR + 3.45%	BBR + 3.85%	£1,495
Fee Assist Max 5.5x LTI	2-year fixed	£25k	7.09%	7.14%	7.29%	8.04%	8.66%	£0
	5-year fixed	£25k	6.63%	6.63%	6.88%	7.35%	8.18%	£0
	2-year fixed Free Valuation	£75k	7.24%	7.29%	7.44%	8.19%	8.81%	£0
	5-year fixed Free Valuation	£75k	6.70%	6.70%	6.95%	7.42%	8.25%	£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%

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 product fees of £7,500 and above.

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

For a limited time, there is no application fee being charged.

Lender fee is excluded from LTV calculation.

Fees cannot be added above gross maximum LTV of 90%

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.**

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 to 90% LTV provided they have >24 months UK residency.

Property: Lending in rural areas is on a referral basis: please refer to your TDBM or RAM.

Unencumbered: Not available for LTI Boost

Repayment methods Capital and interest | Interest only - maximum LTV 75% | 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

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	Product Fee
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%	£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%

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 product fees of £7,500 and above.
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

For a limited time, there is no application fee being charged.
Lender fee is excluded from LTV calculation.
Fees cannot be added above gross maximum LTV of 90%

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: Accepted
Borrowers living with family accepted.
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.
Property: Lending in rural areas is on a referral basis: please refer to your TDBM or RAM.
Unencumbered: Not available for LTI Boost

Repayment methods Capital and interest | Interest only - maximum LTV 75% | 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

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	6.79%	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%	£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%

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 product fees of £7,500 and above.
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

For a limited time, there is no application fee being charged.
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 employed is 3 months.
First Time Buyers: Accepted
Unencumbered: Not available for LTI Boost
New Build: Max LTV: houses - 85%, flats - 75%.
N.B. valuation is the lower of OMV or purchase price net of builder deposits.
Debt consolidation: 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.
Property: Lending in rural areas is on a referral basis: please refer to your TDBM or RAM.

Repayment methods Capital and interest | Interest only - maximum LTV 75% | 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

Products

Category	Product Type	Min Loan	65% Max Loan: £1m	75% Max Loan: £750k	80% Max Loan: £600k	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%	£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

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 product fees of £7,500 and above.

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%.

Fees

For a limited time, there is no application fee being charged.
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: 12 months current rental history required (applicants living with family considered by referral)

Unencumbered: Not available for LTI Boost

New build: 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: 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.

Property: Lending in rural areas is on a referral basis: please refer to your TDBM or RAM.

Repayment methods Capital and interest | Interest only - maximum LTV 75%

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

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 / LTV Limit

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

For a limited time, there is no application fee being charged.
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.
Property: Lending in rural areas is on a referral basis: please refer to your TDBM or RAM.

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