West One

Buy-to-Let Product Transfer

Product Guide

November 2026

Standard | Specialist | Complex

If in doubt, please call or email us.

Our dedicated broker support team would be delighted to discuss your case.

Email: producttransfers@westoneloans.co.uk | Tel: 0333 1234556

www.westoneloans.co.uk/buy-to-let-mortgages

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

This product information is for intermediary use only and its contents should not be distributed to members of the general public. West One Secured Loans Ltd 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.Registered Office address as above.

- CCJ's and Defaults under £500 accepted
- New Improved Credit Eligibility Rules across all products
- Dedicated Service for Portfolio Lending, Complex Cases and High Value Loans up to £15m.
- Offshore SPV's, Share Purchase Agreements and Trading Companies considered
- Corporate Leases Accepted up to 80% LTV and Foreign Nationals living in UK accepted in individual names.
- Applications are not credit scored: each case assessed on its own merits
- Fast Track remortgage available to Individuals and SPVs
- Unlimited background portfolios
- Day 1 remortgages now accepted
- Maximum Age on application 80
- United Kingdon

Standard properties – Core

Loan Size	Max LTV	2yr fix - W1				5yr fix - W1				2yr fix - W2				5yr fix - W2				5yr fix - W3 Max. loan size of £500k Max. 3 loans for £1.5m total		
£50k - £2.0m	65%	4.04%	5.04%	6.29%	7.04%	5.54%	5.94%	6.44%	6.74%	4.34%	5.34%	6.59%	7.34%	5.84%	6.24%	6.74%	7.04%	6.74%	7.24%	7.54%
£50k - £1.5m	70%	4.14%	5.14%	6.39%	7.14%	5.64%	6.04%	6.54%	6.84%	4.44%	5.44%	6.69%	7.44%	5.94%	6.34%	6.84%	7.14%	6.84%	7.34%	7.64%
	75%	*N.A.*	5.19%	6.44%	7.19%	*N.A.*	6.09%	6.59%	6.89%	*N.A.*	5.49%	6.74%	7.49%	*N.A.*	6.39%	6.89%	7.19%	*N.A.*	*N.A.*	*N.A.*
£50k - £750k	80%	*N.A.*	*N.A.*	6.79%	7.54%	*N.A.*	*N.A.*	6.94%	7.24%	*N.A.*	*N.A.*	*N.A.*	*N.A.*	*N.A.*	*N.A.*	*N.A.*	*N.A.*	*N.A.*	*N.A.*	*N.A.*
Product Fee		7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	4.99%	2.50%	1.00%

Small HMO/MUBs (1-3 beds/units) - Core

Loan Size	Max LTV	2yr fix - W1				5yr fix - W1				2yr fix - W2				5yr fix - W2				5yr fix - W3 Max. loan size of £500k Max. 3 loans for £1.5m total		
£50k - £2.0m	65%	4.04%	4.89%	6.14%	6.89%	5.54%	5.94%	6.44%	6.74%	4.34%	5.34%	6.59%	7.34%	5.84%	6.24%	6.74%	7.04%	6.74%	7.24%	7.54%
£50k - £1.5m	70%	3.99%	4.99%	6.24%	6.99%	5.64%	6.04%	6.54%	6.84%	4.44%	5.44%	6.69%	7.44%	5.94%	6.34%	6.84%	7.14%	6.84%	7.34%	7.64%
	75%	*N.A.*	5.04%	6.29%	7.04%	*N.A.*	6.09%	6.59%	6.89%	*N.A.*	5.49%	6.74%	7.49%	*N.A.*	6.39%	6.89%	7.19%	*N.A.*	*N.A.*	*N.A.*
Product Fee		7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	4.99%	2.50%	1.00%

Medium HMO/MUBs (4-6 beds/units), Above Commercial, Holiday Lets - Core

Loan Size	Max LTV	2yr fix - W1				5yr fix - W1				2yr fix - W2				5yr fix - W2				5yr fix - W3 Max. loan size of £500k Max. 3 loans for £1.5m total		
£50k - £2.0m	65%	4.29%	5.29%	6.54%	7.29%	5.79%	6.19%	6.69%	6.99%	4.59%	5.59%	6.84%	7.59%	6.09%	6.49%	6.99%	7.29%	6.99%	7.49%	7.79%
£50k - £1.5m	70%	4.39%	5.39%	6.64%	7.39%	5.89%	6.29%	6.79%	7.09%	4.69%	5.69%	6.94%	7.69%	6.19%	6.59%	7.09%	7.39%	7.09%	7.59%	7.89%
	75%	*N.A.*	5.44%	6.69%	7.44%	*N.A.*	6.34%	6.84%	7.14%	*N.A.*	5.74%	6.99%	7.74%	*N.A.*	6.64%	7.14%	7.44%	*N.A.*	*N.A.*	*N.A.*
Product Fee		7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	4.99%	2.50%	1.00%

Large HMO/MUBs (7+ beds/units) - Core

Loan Size	Max LTV	2yr fix - W1				5yr fix - W1				2yr fix - W2				5yr fix - W2				5yr fix - W3 Max. loan size of £500k Max. 3 loans for £1.5m total		
£200k - £2.0m	65%	4.29%	5.29%	6.54%	7.29%	5.79%	6.19%	6.69%	6.99%	4.59%	5.59%	6.84%	7.59%	6.09%	6.49%	6.99%	7.29%	6.99%	7.49%	7.79%
	70%	4.39%	5.39%	6.64%	7.39%	5.89%	6.29%	6.79%	7.09%	4.69%	5.69%	6.94%	7.69%	6.19%	6.59%	7.09%	7.39%	*N.A.*	*N.A.*	*N.A.*
	75%	*N.A.*	5.44%	6.69%	7.44%	*N.A.*	6.34%	6.84%	7.14%	*N.A.*	5.74%	6.99%	7.74%	*N.A.*	6.64%	7.14%	7.44%	*N.A.*	*N.A.*	*N.A.*
Product Fee		7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	4.99%	2.50%	1.00%

Expats, Foreign Nationals - Core

Loan Size	Max LTV	2yr fix - W1				5yr fix - W1				2yr fix - W2				5yr fix - W2				5yr fix - W3 Max. loan size of £500k Max. 3 loans for £1.5m total		
£50k - £1.0m	65%	4.44%	5.44%	6.69%	7.44%	5.94%	6.34%	6.84%	7.14%	4.74%	5.74%	6.99%	7.74%	6.24%	6.64%	7.14%	7.44%	7.14%	7.64%	7.94%
	70%	4.54%	5.54%	6.79%	7.54%	6.04%	6.44%	6.94%	7.24%	4.84%	5.84%	7.09%	7.84%	6.34%	6.74%	7.24%	7.54%	*N.A.*	*N.A.*	*N.A.*
	75%	*N.A.*	5.59%	6.84%	7.59%	*N.A.*	6.49%	6.99%	7.29%	*N.A.*	5.89%	7.14%	7.89%	*N.A.*	6.79%	7.29%	7.59%	*N.A.*	*N.A.*	*N.A.*
Product Fee		7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	4.99%	2.50%	1.00%

Additional Information

Additional Information	
DSCR ad Stress Test	DSCR: Threshold of 110% DSCR for product fees of 5% or less; Threshold of 125% DSCR for product fees of more than 5%. Stress Test: 5 year fixed based on pay rate; Variable or less than 5 year fixed based on the higher of stressed rate of 6.00% or pay rate
Coverage	England, Wales and Mainland Scotland
Age	Minimum age is 21 and maximum age is 80 at time of application.
Term	5-35 years
Income	No minimum income, earned income must be declared and sufficient to cover lifestyle.
Reversion rate	Fixed Products revert to BBR (subject to a floor of 0.25%) + 4.99%
Other Criteria	Large Block Exposure to 20 units with up to 100% exposure possible Corporate Lets : Accepted up to 80% LTV; corporate Lets offered to asylum seekers through Serco and similar accepted up to 75% LTV. Minimum property value of £75,000 10% overpayment permitted per annum