

Welcome to Your Commercial Application Journey

Hi! We're really pleased to have you on board as a commercial broker partner with West One. We've put together this simple, friendly guide to walk you through what working with us looks like.



Highlights of a commercial application through West One

One dedicated underwriter through the whole process

All queries, documents and emails responded to within 24 hours

We place a focus on speed and quality to streamline applications

Stage 1: Make an Enquiry



Do you have a case that you would like us to assess? No problem. Please send us an enquiry.

Within 24 hours of receipt, one of our experienced **team members** will give you a call to chat things through and advise whether it is a West One case.

If everything is in order and your client wants to move forward, we'll issue terms. You may then proceed to complete an application which we will send to you via email.

Submit an enquiry

Complete the web query form on our website
Email commercial.term@westoneloans.co.uk
Give us a ring on 0333 123 4556

Stage 2: Submit an Application



Once we have issued terms and your client wants to move forward, please email a completed application form including all relevant supporting documents. Within 24 hours, an experienced underwriter will assess the application and give you a call to talk through it.

If no further documents are needed, we will send you valuation quotes from which your client can choose. Once a valuation is chosen and paid, we'll get the ball rolling instructing valuers and solicitors. If more documents are needed, we will let you know. Any new documents sent to us will be reviewed within 24 hours.

Once the valuation comes back, we'll also review it in 24 hours. If there's anything to flag, we'll call you again and follow up with an email.

Submit an application

Complete an application form and email it to commercial.term@westoneloans.co.uk along with the supporting documents.

Stage 3: Completion



At this stage, solicitors will submit the fully completed ROT along with associated documents via email.

Our underwriter will review the ROT within 24 hours and give you a call if anything's outstanding, in which case additional requirements will be reviewed within 24 hours of receipt.

Once there are no outstanding requirements, we'll send the funds to the solicitor either the day of or the day before completion, depending on the solicitor's request.

For Solicitors (Completions)

Email commercial.completions@westoneloans.co.uk