

# West One Loans Commercial Mortgage Range

Product Guide For intermediaries use only

15<sup>th</sup> April 2026

This product information is for intermediary use only and its contents should not be distributed to members of the general public.

West One is a trading name of West One Commercial Mortgages Ltd. West One Commercial Mortgages Ltd is registered in England and Wales. Company Number: 16476112.



Fixed rates starting  
from 7.09%



Brand new range of products  
including Semi-Commercial &  
Commercial



Loan to values up to 75%



Interest Only &  
Repayment options  
available



New ICR & Affordability  
calculator available with a 1%  
stress applied



Minimum loans from  
£50,000 up to £3,000,000  
(Higher by referral)

CORE W1														
		Micro Loans (<£150k)				Small Loans (£150k - £500k)			Standard Loans (£500k - £1m)			Large Loans (£1m+)		
	Loan Size	Max LTV**	2 Yr Fx	5 Yr Fx	Lifetime Variable	2 Yr Fx	5 Yr Fx	Lifetime Variable	2 Yr Fx	5 Yr Fx	Lifetime Variable	2 Yr Fx	5 Yr Fx	Lifetime Variable
Owner Occupied	£50K - £3M*	50%	8.54%	8.34%	SVR + 4.74%	8.04%	7.84%	SVR + 4.24%	7.89%	7.69%	SVR + 4.09%	7.89%	7.69%	SVR + 4.09%
		60%	8.59%	8.39%	SVR + 4.84%	8.09%	7.89%	SVR + 4.34%	7.94%	7.74%	SVR + 4.19%	7.94%	7.74%	SVR + 4.19%
		65%	8.74%	8.54%	SVR + 4.89%	8.24%	8.04%	SVR + 4.39%	8.09%	7.89%	SVR + 4.24%	8.09%	7.89%	SVR + 4.24%
		75% (70% Remortgage)	9.04%	8.84%	SVR + 5.19%	8.54%	8.34%	SVR + 4.69%	8.39%	8.19%	SVR + 4.54%	8.49%	8.29%	SVR + 4.64%
Investment	£50K - £3M*	50%	8.89%	8.69%	SVR + 5.09%	8.39%	8.19%	SVR + 4.59%	8.24%	8.04%	SVR + 4.44%	8.24%	8.04%	SVR + 4.44%
		60%	8.94%	8.74%	SVR + 5.19%	8.44%	8.24%	SVR + 4.69%	8.29%	8.09%	SVR + 4.54%	8.29%	8.09%	SVR + 4.54%
		65%	9.09%	8.89%	SVR + 5.24%	8.59%	8.39%	SVR + 4.74%	8.44%	8.24%	SVR + 4.59%	8.44%	8.24%	SVR + 4.59%
		75% (70% Remortgage)	9.39%	9.09%	SVR + 5.54%	8.89%	8.69%	SVR + 5.04%	8.74%	8.54%	SVR + 4.89%	8.84%	8.64%	SVR + 4.99%
Product Fee***			2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
Early Repayment Charge			4/3%	4/4/4/3/2%	3% for first 5 years	4/3%	4/4/4/3/2%	3% for first 5 years	4/3%	4/4/4/3/2%	3% for first 5 years	4/3%	4/4/4/3/2%	3% for first 5 years
<b>OTHER FEATURES</b>			<b>Loan Term:</b> Capital Repayment: 5 - 25 years, Interest Only: 5 - 10 years <b>Rate Loadings:</b> 1% loading applied for W2; 0.5% loading applied if case has any of the following attributes: (i) Expat, (ii) Foreign National, (iii) First Time Buyer, (iv) <1 year trading income <b>Fees:</b> Exit fee: 1.0% - capped at £2,500											

\* Loan sizes up to £5m can be considered by referral. All applications over £1m subject to full underwriter assessment

\*\* Max LTVs are based on the loan amount before the product fee. The product fee may be added to the loan, provided the total does not exceed a gross LTV of 75% for purchases and 70% for remortgages.

\*\*\* Minimum product fee of £1,999

ACCEPTABLE ADVERSE			SECURITY		VALUATION & OTHERS
	W1	W2	What properties do we consider?		1. LTV calculated based on vacant possession value 2. Valuation required for all applications 3. Solicitors to act 4. Market Rent / Passing Rent: Lower of the two to be used 5. Personal guarantee is required
<b>CCJs / Defaults</b>	0 in last 72 months	0 in last 36 months	We provide lending for both commercial investment and owner-occupied properties. We will lend against commercial assets, excluding Land, Care homes, Public Houses, Nightclubs, Petrol Stations, with each case assessed on its individual merits.		
<b>Secured Arrears</b>	0 in last 36 months	0 in last 24 months			
<b>Unsecured Arrears</b>	0 in 6 months; Max 1 instance in 12 months; Highest of 2 in 24 months	Highest of 1 in 12 months			
<b>IVAs</b>	0 in last 72 months	0 in last 72 months			
<b>Bankruptcies</b>	0 in last 72 months	0 in last 72 months			
AFFORDABILITY					
	Self Funding (ICR)	Income Serviced			
<b>Limited Company</b>	120%	<50% (60% by referral only)			
<b>Individual</b>	130%	<50% (60% by referral only)			

Refer to us? If your case does not meet the standard criteria, please refer it to our team for an individual review

CORE W1														
			Micro Loans (<£150k)			Small Loans (£150k - £500k)			Standard Loans (£500k - £1m)			Large Loans (£1m+)		
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Investment	£50K - £3M*	50%	7.89%	7.74%	SVR + 3.44%	7.39%	7.24%	SVR + 2.94%	7.24%	7.09%	SVR + 2.79%	7.24%	7.09%	SVR + 2.79%
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Product Fee***			2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
Early Repayment Charge			4/3%	4/4/4/3/2%	3% for first 5 years	4/3%	4/4/4/3/2%	3% for first 5 years	4/3%	4/4/4/3/2%	3% for first 5 years	4/3%	4/4/4/3/2%	3% for first 5 years
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ACCEPTABLE ADVERSE			SECURITY			VALUATION & OTHERS		
	W1	W2	Acceptable Security:			1. LTV calculated based on vacant possession value 2. Valuation required for all applications 3. Solicitors to act 4. Market Rent / Passing Rent: Lower of the two to be used 5. Personal guarantee is required		
CCJs / Defaults	0 in last 72 months	0 in last 36 months	Mixed use commercial / residential. A property is classed as Semi-Commercial if the residential square footage is greater than 40% of the total square footage.					
Secured Arrears	0 in last 36 months	0 in last 24 months						
Unsecured Arrears	0 in 6 months; Max 1 instance in 12 months; Highest of 2 in 24 months	Highest of 1 in 12 months	<b>Security by referral only:</b> B&Bs / Guest Houses					
IVAs	0 in last 72 months	0 in last 72 months						
Bankruptcies	0 in last 72 months	0 in last 72 months						
AFFORDABILITY								
	Self Funding (ICR)	Income Serviced						
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