

# Buy-to-Let Product Transfer Product Guide

27<sup>th</sup> May 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](mailto:producttransfers@westoneloans.co.uk) | Tel: 0333 1234556

[www.westoneloans.co.uk/buy-to-let-mortgages](http://www.westoneloans.co.uk/buy-to-let-mortgages)

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CCI'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



England, Wales and  
Mainland Scotland

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### 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%	3.89%	4.89%	6.14%	6.89%	5.14%	5.54%	6.04%	6.34%	4.19%	5.19%	6.44%	7.19%	5.44%	5.84%	6.34%	6.64%	6.89%	6.34%	6.84%	7.14%
£50k - £1.5m	70%	3.99%	4.99%	6.24%	6.99%	5.24%	5.64%	6.14%	6.44%	4.29%	5.29%	6.54%	7.29%	5.54%	5.94%	6.44%	6.74%	6.99%	6.44%	6.94%	7.24%
	75%	N.A.	5.04%	6.29%	7.04%	N.A.	5.69%	6.19%	6.49%	N.A.	5.34%	6.59%	7.34%	N.A.	5.99%	6.49%	6.79%	7.04%	N.A.	N.A.	N.A.
£50k - £750k	80%	N.A.	N.A.	6.64%	7.39%	N.A.	N.A.	6.54%	6.84%	N.A.	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%	0.00%	4.99%	2.50%	1.00%

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### 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%	3.89%	4.89%	6.14%	6.89%	5.14%	5.54%	6.04%	6.34%	4.19%	5.19%	6.44%	7.19%	5.44%	5.84%	6.34%	6.64%	6.34%	6.84%	7.14%
£50k - £1.5m	70%	3.99%	4.99%	6.24%	6.99%	5.24%	5.64%	6.14%	6.44%	4.29%	5.29%	6.54%	7.29%	5.54%	5.94%	6.44%	6.74%	6.44%	6.94%	7.24%
	75%	N.A.	5.04%	6.29%	7.04%	N.A.	5.69%	6.19%	6.49%	N.A.	5.34%	6.59%	7.34%	N.A.	5.99%	6.49%	6.79%	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%	4.14%	5.14%	6.39%	7.14%	5.39%	5.79%	6.29%	6.59%	4.44%	5.44%	6.69%	7.44%	5.69%	6.09%	6.59%	6.89%	6.59%	7.09%	7.39%
£50k - £1.5m	70%	4.24%	5.24%	6.49%	7.24%	5.49%	5.89%	6.39%	6.69%	4.54%	5.54%	6.79%	7.54%	5.79%	6.19%	6.69%	6.99%	6.69%	7.19%	7.49%
	75%	N.A.	5.29%	6.54%	7.29%	N.A.	5.94%	6.44%	6.74%	N.A.	5.59%	6.84%	7.59%	N.A.	6.24%	6.74%	7.04%	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%	4.14%	5.14%	6.39%	7.14%	5.39%	5.79%	6.29%	6.59%	4.44%	5.44%	6.69%	7.44%	5.69%	6.09%	6.59%	6.89%	6.59%	7.09%	7.39%
	70%	4.24%	5.24%	6.49%	7.24%	5.49%	5.89%	6.39%	6.69%	4.54%	5.54%	6.79%	7.54%	5.79%	6.19%	6.69%	6.99%	N.A.	N.A.	N.A.
	75%	N.A.	5.29%	6.54%	7.29%	N.A.	5.94%	6.44%	6.74%	N.A.	5.59%	6.84%	7.59%	N.A.	6.24%	6.74%	7.04%	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%

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## 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%	4.29%	5.29%	6.54%	7.29%	5.54%	5.94%	6.44%	6.74%	4.59%	5.59%	6.84%	7.59%	5.84%	6.24%	6.74%	7.04%	6.74%	7.24%	7.54%
	70%	4.39%	5.39%	6.64%	7.39%	5.64%	6.04%	6.54%	6.84%	4.69%	5.69%	6.94%	7.69%	5.94%	6.34%	6.84%	7.14%	N.A.	N.A.	N.A.
	75%	N.A.	5.44%	6.69%	7.44%	N.A.	6.09%	6.59%	6.89%	N.A.	5.74%	6.99%	7.74%	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%

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