



# Buy-to-Let

## Product Transfer

## Product Guide

Jul 2025

Version 1

Standard

Specialist

Complex

If in doubt, please call or email us.

Our dedicated product transfer team would be delighted to discuss your case.

Email: [servicing@westoneloans.co.uk](mailto:servicing@westoneloans.co.uk) | Tel: 0208 736 2241

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



Lending for Individuals  
(includes CBTL and Let to  
Buy), Limited Companies  
and LLPs



Standard through to Large  
Complex Portfolio lending



Complex range designed  
for less straight forward  
transactions



Maximum Age on  
application 80



Flexible Credit  
Eligibility Criteria



Applications are not credit  
scored: each case assessed  
on its own merits



Fast Track remortgage  
available to Individuals  
and SPVs



No Minimum Income



England, Wales  
and Scotland

## Standard – Core

## Designed for Specialist transactions:

- Individuals (includes First Time Landlords) and Limited Companies (UK SPVs)
- Houses, leasehold flats and maisonettes to 80% LTV

## Does not include:

- Expat
- Holiday Let
- Foreign Nationals
- HMO/ MUB
- Above or next to commercial

Loan Size	Max LTV	Core - W1 2 Yr Fx				Core - W1 5 Yr Fx				Core - W1 2 Yr Disc
£50k - £3.0m*	55%	3.04%	3.89%	5.19%	6.04%	4.49%	4.84%	5.34%	5.74%	BBR+1.90%
	65%									BBR+2.00%
£50k - £1.5m	70%	3.09%	3.94%	5.24%	6.09%	4.54%	4.89%	5.39%	5.79%	BBR+2.10%
	75%									
£50k - £750k	80%	N.A.		5.64%	6.49%	N.A.		5.74%	6.14%	
Arrangement Fee		7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	2.50%
Early Repayment Charge		2/1%				5/5/4/3/2%				2/1%

## Additional Information:

- Portfolios up to £7.5m considered (above £3m lending or 20 properties by referral)
- Large Block Exposure to 20 units with up to 100% exposure possible
- Loan size above £2m considered by referral (rate loading may apply)
- New build properties limited to max 75% LTV

\* Gross loan amount to be used

## Specialist – Small HMO/ MUB

## Designed for Specialist transactions:

- HMO up to 6 beds
- MUB up to 6 units (including partial)
- Consumer Buy to let

## Does not include:

- Expat
- Holiday Let
- Above Commercial
- Foreign Nationals
- Large HMO/ MUB

Loan Size	Max LTV	Core - W1 2 Yr Fx				Core - W1 5 Yr Fx				Core - W1 2 Yr Disc
£50k - £3m*	55%	3.14%	4.09%	5.34%	6.14%	4.59%	4.99%	5.54%	5.89%	BBR+2.00%
	65%	3.19%	4.14%	5.49%	6.29%	4.64%	5.04%	5.59%	5.94%	BBR+2.10%
£50k - £1.5m	70%	3.29%	4.19%	5.54%	6.34%	4.74%	5.09%	5.64%	5.99%	BBR+2.20%
	75%									
Arrangement Fee		7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	2.50%
Early Repayment Charge		2/1%				5/5/4/3/2%				2/1%

## Additional Information:

- Portfolios up to £7.5m considered (above £3m lending or 20 properties by referral)
- Loan size above £2m considered by referral (rate loading may apply)
- \* Gross loan amount to be used

### Specialist – Above or next to Commercial

**Designed for Specialist transactions:**

- Houses, Flats and Maisonettes up to 75% LTV (New build max 75%)
- Above any form of commercial premises considered (Please refer)
- Consumer Buy to let

**Does not include:**

- ✗ Expat
- ✗ Holiday Let
- ✗ Foreign Nationals
- ✗ Large HMO/ MUB

Loan Size	Max LTV	Core - W1 2 Yr Fx				Core - W1 5 Yr Fx				Core - W1 2 Yr Disc
£50k - £2m*	55%	3.24%	4.19%	5.44%	6.24%	4.69%	5.09%	5.59%	5.94%	BBR+2.00%
	65%	3.29%	4.24%	5.59%	6.39%	4.74%	5.14%	5.64%	5.99%	BBR+2.10%
£50k - £1.5m	70%	3.39%	4.29%	5.64%	6.44%	4.84%	5.19%	5.69%	6.04%	BBR+2.20%
	75%									
Arrangement Fee		7.00%	4.99%	2.50%	1.00%	7.00%	4.99%	2.50%	1.00%	2.50%
Early Repayment Charge		2/1%				5/5/4/3/2%				2/1%

**Additional Information:**

- Portfolios up to £7.5m considered (above £3m lending or 20 properties by referral)
  - Large Block Exposure to 20 units with up to 100% exposure possible
- \* Gross loan amount to be used

### Holiday Let – W1

**Designed for Specialist transactions:**

- All forms of short-term letting permitted (including AirBnB)
- We lend on properties with no occupancy restrictions that have valuer confirmation demand exists on an AST basis. Lending amount available is calculated based on AST rental value.

**Does not include:**

- ✗ HMO

Loan Size	Max LTV	2 Yr Fx	5 Yr Fx			2 Yr Disc
£50k - £750k	55%	4.24%	5.14%	5.49%	5.99%	BBR+2.05%
	65%	4.29%	5.19%	5.54%	6.04%	BBR+2.15%
	70%	4.34%			6.09%	BBR+2.25%
	75%	N.A.	N.A.			
Arrangement Fee		4.99%	7.00%	4.99%	2.50%	2.50%
Early Repayment Charge		2/1%	5/5/4/3/2%			2/1%

**Additional Information:**

- Individuals (includes First Time Landlords) and Limited Companies (UK SPVs)
- Houses, leasehold flats and maisonettes to 75% LTV (new build max 75% LTV)
- Consumer Buy to Let
- MUB
- Above or next to Commercial (please refer)

## Large HMO/ MUB – W1

## Designed for Complex transactions:

- ✔ HMO from 7 - 10 beds (see full criteria)
- ✔ MUB from to 7- 10 units (see full criteria).
- ✔ Please refer prior to submission.

Loan Size	Max LTV	2 Yr Fx	5 Yr Fx				2 Yr Disc
£200k - £1.5m	55%	4.24%	5.04%	5.49%	5.89%	6.24%	BBR+2.20%
	65%	4.29%	5.09%	5.54%	5.94%	6.29%	BBR+2.30%
	70%				5.99%	6.34%	BBR+2.40%
	75%	N.A.	N.A.				
Arrangement Fee		4.99%	7.00%	4.99%	2.50%	1.00%	2.50%
Early Repayment Charge		2/1%	5/5/4/3/2%				2/1%

## Additional Information:

- Consumer Buy to Let
- Individuals (includes First Time Landlords) and Limited Companies (UK SPVs).

## Expat – W1

## Designed for Complex transactions:

- ✔ UK passport holders living outside of the UK
- ✔ Expat inside EEA
- ✔ Expat outside EEA - **Please refer prior to submission.**
- ✔ UK credit footprint required
- ✔ First-time landlord (**50bps product loading to maximum 70% gross LTV**) - **Please refer prior to submission**

Loan Size	Max LTV	2 Yr Fx	5 Yr Fx			2 Yr Disc
£50k - £750k	55%	4.39%	5.04%	5.49%	5.89%	BBR+2.20%
	65%	4.44%	5.09%	5.54%	5.94%	BBR+2.30%
	70%			5.59%	5.99%	BBR+2.40%
	75%	N.A.	N.A.			
Arrangement Fee		4.99%	7.00%	4.99%	2.50%	2.50%
Early Repayment Charge		2/1%	5/5/4/3/2%			2/1%

## Additional Information:

- Houses, leasehold flats and maisonettes to 75% LTV (new build max 75% LTV)
- Consumer Buy to Let
- MUB
- HMO
- Holiday Let
- Above or next to Commercial (please refer)

## Foreign National – W1

## Designed for Complex transactions:

- ✔ Limited Companies only (UK SPVs)
- ✔ Non-UK passport holding UBO's without indefinite leave to remain living in the UK
- ✔ Non-UK passport holding UBOs living outside of the UK
- ✔ UBO(s) must have a UK credit footprint
- ✔ UBOs living in EEA countries and EEA nationality acceptable
- ✔ UBOs living in non-EEA countries and/or non-EEA nationality – **Please refer prior to submission**
- ✔ First-time landlord (50bps product loading to maximum 65% gross LTV) - **Please refer prior to submission**

Loan Size	Max LTV	5 Yr Fx		
£50k - £1m	55%	5.79%	6.24%	6.64%
	65%	5.84%	6.29%	6.69%
Arrangement Fee		7.00%	4.99%	2.50%
Early Repayment Charge		5/5/4/3/2%		

## Does not include:

- ✘ Individual borrowers
- ✘ UBOs from or residing in FATF Grey/ Blacklist countries

## Additional Information:

- Houses, leasehold flats and maisonettes to 65% LTV
- MUB
- HMO
- Holiday Let
- Above or next to Commercial (please refer)

# Additional Information



<b>Lending Limits</b>	<ul style="list-style-type: none"> <li>Portfolios up to £10m considered (above £3m lending or 20 properties by referral)</li> <li>Large Block Exposure to 20 units with up to 100% exposure possible</li> </ul>
<b>Reversion Rate</b>	<ul style="list-style-type: none"> <li>Fixed Products revert to BBR (subject to floor of 0.25%) + 4.99%</li> </ul>
<b>Arrangement Fee</b>	<ul style="list-style-type: none"> <li>See rate card for product Arrangement Fee.</li> <li>Arrangement Fee can be added above LTV subject to total loan not exceeding the plan maximum loan size.</li> <li>Rent DSCR must cover loan and added fees</li> </ul>
<b>Valuation and Legal Fee's</b>	<ul style="list-style-type: none"> <li>No valuation or legal fees charged for product transfers</li> </ul>
<b>Rental Calculation</b>	<ul style="list-style-type: none"> <li>5 year fixed based on pay rate</li> <li>Variable or less than 5 year fixed based on the higher of stressed rate of 6.00% or pay rate</li> <li>Threshold of 110% DSCR for arrangement fees of 5% or less.</li> <li>Threshold of 125% DSCR for arrangement fees of more than 5%.</li> </ul>
<b>Overpayment</b>	<ul style="list-style-type: none"> <li>10% overpayment permitted on a lump sum basis per annum</li> </ul>
<b>Age</b>	<ul style="list-style-type: none"> <li>Minimum age is 21 and maximum age is 80 (up to 25-year term) at time of product transfer</li> </ul>