WEFINANCE UK



Property finance. Built around the deal.

Buy-to-let at our heart. Specialist expertise across the property market.

For landlords, investors, developers and the professionals who work alongside them.

One connected specialist finance proposition. Six focused brands. A wider financial advice business behind it.

01 Property finance should understand property.

A rental property is not just an address and a loan amount. It is an investment, a business decision and often part of a much bigger plan.



At WeFinance UK, buy-to-let is our home ground. We work with landlords buying their first investment, experienced operators managing several properties and investors whose next project needs something beyond a standard mortgage.

The numbers matter, but so does the deal behind them: rental income, property type, ownership structure, the existing portfolio, refurbishment plans, timing, valuation and exit strategy. These details shape which lending routes are realistic, how a case should be presented and what the borrowing may mean beyond completion.

WeFinance UK brings that thinking together. Traditional buy-to-let sits alongside dedicated specialist brands for HMOs, complex property, holiday lets, bridging, commercial finance and expat borrowing.

Our point of view

Good property finance should help an investor make a better decision, not simply secure a mortgage offer. That means being clear about the options, the trade-offs, the costs and what needs to happen next.

02 Buy-to-let is the foundation. Not the limit.

From one rental property to a portfolio with moving parts, the finance needs to make sense in context.

Buying and growing

Purchases in personal names, limited companies and specialist ownership structures. First-time landlords, repeat investors and portfolio operators. We look at affordability, rental assessment, deposit, lender criteria and how a new acquisition fits the rest of the borrowing.

Refinancing with a purpose

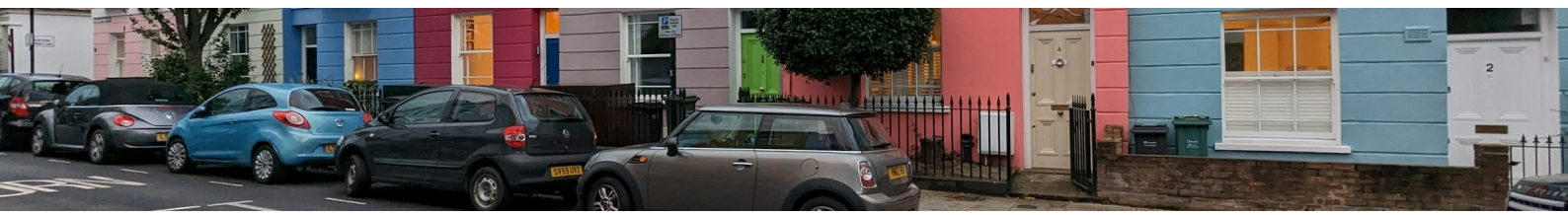
A remortgage might be about the end of a fixed rate, raising capital, changing the repayment structure or preparing for the next purchase. We start with why the refinance is happening and what it needs to achieve, including whether the cost and timing actually make sense.

Managing a portfolio, not a collection of isolated applications

As portfolios grow, existing charges, lender exposure, rental coverage, company structures and future plans can affect the next transaction. We consider the wider position so a decision that works today does not unnecessarily restrict tomorrow.

When the property no longer fits standard buy-to-let

A shared house, mixed-use building, multi-unit block, holiday let, development or time-sensitive purchase may need a different lender, different underwriting or a different finance product altogether. That is where the specialist WeFinance brands come in.



03 Six specialist brands. One connected approach.

Different property strategies need different expertise. Our brands are built around the case, not around arbitrary product categories.

WeFinance HMOs

Built for HMOs, not bent to fit them.

HMO purchases and remortgages; first-time and portfolio HMO landlords; licensed and large HMOs; student houses; Article 4 locations; limited-company and SPV borrowing; refurbishment, conversion and development routes. We consider planning, licensing, room configuration, valuation method and lender appetite together.

WeFinance Complex

For the deal that does not fit the standard box.

Multi-unit freehold blocks, mixed-use and semi-commercial property, specialist portfolio cases, unusual property structures, short leases, trading-company and SPV scenarios, and transactions where borrowing, ownership and security need more detailed structuring.

WeFinance Holiday Lets

Finance that recognises a different rental model.

Holiday let purchases, remortgages and refinancing; personally owned or company-held properties; seasonal rental profiles; short-term letting models and specialist property considerations. We look at the lender's approach to occupancy, income and property use.

04 Specialist brands, continued



WeFinance Bridging

When timing changes the finance conversation.

Auction purchases, chain breaks, acquisitions with tight deadlines, refurbishment projects, property conversions and short-term capital needs. The funding route, total cost and credible repayment or refinance strategy all matter.

WeFinance Commercial

Commercial property needs commercial thinking.

Owner-occupied premises, investment commercial property, semi-commercial buildings and property finance for businesses and investors. We consider the property, business or tenant profile, lease terms, income and security position.

WeFinance Expats

UK property ambitions do not stop at the border.

Buy-to-let and specialist property borrowing for eligible expatriates and overseas-based borrowers. Residency, currency, income evidence, deposit source, ownership and lender criteria all need to be established early.

05 The deal comes first. Then the lender.

There is no value in an attractive headline rate if the lender cannot support the transaction.

Our approach starts with the information that actually drives an underwriting decision. We want to know what is being bought or refinanced, who owns it, how it performs, where the money comes from, what the borrower is trying to achieve and where the potential sticking points sit.

01	**Understand the transaction**	Property type, purchase price or valuation, rent, occupancy, title and tenure, ownership, existing borrowing, intended works and key deadlines.
02	**Test the right route**	Compare suitable lending structures and lender criteria, not just advertised pricing. Consider loan amount, fees, security, term, conditions, flexibility and realistic timescales.
03	**Present the case properly**	Identify outstanding evidence and questions before submission where possible. A carefully prepared case makes it easier for the lender to assess the proposal on its merits.
04	**Stay with the transaction**	Support the progression through application, valuation, underwriting, mortgage offer and the legal and completion stages, while coordinating with the relevant professionals.

Every case is subject to lender assessment and eligibility. Finance cannot be guaranteed, and short-term or specialist borrowing may carry additional risks and costs.

06 Built for the people behind the portfolio

The property industry runs on relationships. So should property finance.

For landlords and investors

We can be involved at the first purchase, a refinancing decision, a move into HMOs or holiday lets, or a more complicated acquisition. The aim is to give you a clear view of what may be possible before you commit to the next step.

For developers and property businesses

Where a transaction involves work, multiple units, commercial premises or an intended refinance, we look at the sequence of funding decisions and the practical requirements of each stage.

For introducers and property professionals

Accountants, solicitors, estate agents, property sourcers, letting agents and fellow professionals need a finance contact who can engage with the detail. We welcome well-prepared introductions and early conversations about unusual structures, lender criteria and transaction deadlines.

What we value

Straight answers about whether the funding route looks workable.

Early attention to issues that could delay valuation, underwriting or completion.

Clarity on costs, constraints and alternatives.

Respect for the other professionals involved in the transaction.

Relationships that extend beyond a single completion.

07 Specialist property finance. Backed by wider financial advice.

WeFinance UK is part of Roxton Wealth, the wider UK financial and mortgage advice business.



Property is only one part of many clients' financial lives. Landlords and business owners may also be managing pensions, investments, protection arrangements, personal borrowing and longer-term family plans. WeFinance UK keeps its focus on property finance, while Roxton Wealth provides a wider financial and mortgage advice proposition through its own advice process.

That connection matters. It means our specialist brands sit within a broader advice environment that values clear recommendations, proper documentation, financial education and informed decisions. It does not mean that every client needs every service.

The strength of Roxton Wealth

WeFinance UK draws on the wider standing of Roxton Wealth, an award-recognised UK advice firm with an established press and media presence. That wider experience supports our commitment to clear advice, informed decisions and long-term client relationships.

Distinct focus. Connected values.

WeFinance UK: buy-to-let and specialist property finance. Roxton Wealth: wider financial and mortgage advice, including investments and pensions. Together, they offer a joined-up perspective where it is genuinely relevant, without blurring advice boundaries.

Memberships and Qualifications

FIBA | Member

NACFB HELPING FUND UK BUSINESS

LIBF Certified Practitioner in Specialist Property Finance (CPSP)

LIBF Certified Mortgage Adviser

LIBF CeMAP Professional

LIBF Certified Professional in Financial Advice

View our latest industry awards and recognition.

Explore our latest features in the press.

08 Our vision for property finance

We want WeFinance UK to become a name landlords return to, not just a name they find when a deal gets difficult.



The UK property market keeps asking investors to make more considered decisions. Financing costs matter. So do property standards, changing rental strategies, ownership structures, lender criteria and the real economics of holding or improving a property.

Our ambition is to build a specialist finance platform that reflects how the market actually works: buy-to-let expertise at its centre, dedicated brands for distinct property challenges and informed support as investors move between strategies.

We are not here to sell every borrower the same answer. We are here to understand the transaction, explain the available routes and help clients move forward with a finance decision they understand.

One relationship. More possibilities.

A conventional buy-to-let purchase can become a portfolio refinancing. A portfolio can move into HMOs or holiday lets. A refurbishment can require bridging before long-term lending becomes possible. Rather than asking investors to start again each time their strategy changes, our brand family is designed to connect those conversations.

Let’s talk property.

A purchase on the horizon? A refinance to plan? A transaction that needs a specialist view?

Talk to WeFinance UK about the property, the borrowing requirement and what needs to happen next. Landlords, investors, developers and introducers are welcome.

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Important information and regulatory disclosures

Your home may be repossessed if you do not keep up repayments on your mortgage. The Financial Conduct Authority does not regulate most buy-to-let mortgages. Bridging finance is typically a short-term, higher-cost form of borrowing and carries risks, particularly if the planned exit strategy is not achieved. A clear repayment strategy should be in place before entering into any agreement. Commercial bridging finance is not regulated by the Financial Conduct Authority. (Warning 1 of 2)

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