

WHY YOU SHOULD COME TO KENSINGTON



WE'RE HERE FOR THE LONG TERM



- We were the first specialist lender in the UK to enter and create mortgage solutions for customers not served by the high street
- We have over 30 years' experience, expertise and knowledge
- Since 2015, we've helped over 60,000 specialist customers own homes
- We continuously innovate, adapting to the needs of the specialist market and our customers
- Our customised broker portal allows us to innovate products quickly and includes a fully digital Product Transfer process
- We have strong financial backing and are owned by Barclays Bank
- We were the first specialist lender to sign the UK Mortgage Charter

WE DELIVER INNOVATIVE SOLUTIONS



- No reliance on credit scoring. No upfront fees. Choice of incentives to cater to customers' needs
- 48-hour notice period for standard product rate changes
- Highest loan to values in the specialist market across both Residential & Buy to Let that also includes schemes like Right to Buy and Shared Ownership
- Lower rates for customers buying or remortgaging energy efficient properties
- Fixed rate products from 2 to 40 years - creating short or long term mortgage payment security
- Income enhancements for certain customer groups showing an understanding of their roles and pay trajectory
- Solutions for self-employed customers - newly trading, entrepreneurs and expanding businesses
- Only specialist lender operating in England, Wales, Scotland and Northern Ireland

OUR SERVICE SPEAKS FOR ITSELF



- A customer led proposition, monitored to ensure we deliver
- One of the largest teams of specialist Business Development Managers and Underwriters
- Over 2 years of delivering a 1-day review on all applications
- All customer applications are assigned a mandated underwriter from day 1 to completion
- Underwriters in constant contact by phone or via secure messaging
- Over 6,000 Trustpilot reviews with 4.6 excellent rating
- Over 35,000 people follow our updates on LinkedIn
- Market leading educational webinars to help enhance your knowledge with 99% positive feedback score
- Face to Face, webchat and virtual BDM meetings across all regions
- K-hub, a dedicated service and information hub to keep you updated with the latest Kensington news to support you and your business
- BDM's that offer more than the rest, we give you industry data and look for ways to help you grow your business as well as bespoke training

YOUR CUSTOMERS ARE IN SAFE HANDS



- Our customer satisfaction surveys consistently return an avg. score of 4.6 / 5 or above, month on month.
- Your customers are able to contact us via multiple channels - telephone, secure messaging, online mortgage account management
- We utilise third parties to ensure customers can access specialist support if needed - full debt advice, bereavement and wellbeing support
- Our specialised customer services team trained to help customers through the lifespan of the mortgage - whatever their circumstances may be

And finally... we're proud to say that our brokers and customers have made us a multi award winning lender, year after year.



www.kensingtonmortgages.co.uk/intermediaries | 0800 111 020