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# THE INSIDERS

WITH JAMES BURWOOD

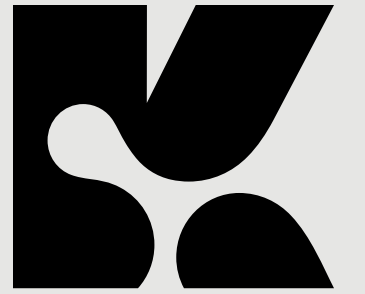
## Episode 2: Sales Operations

In episode two of *The Insiders with James Burwood*, I sat down with Declan (Dec) Walsh, our Head of Sales Operations, to discuss the range of support available to brokers and how to get the most out of it.

With over 25 years in the industry, and more than two decades at Kensington, Dec brings a huge amount of experience, not just in Sales Operations, but in understanding customers, cases, and the real-life situations that sit behind them.

What really stood out to me during the conversation was just how much technology has evolved, and how that evolution has made life easier for brokers and their clients.

Watch Video 



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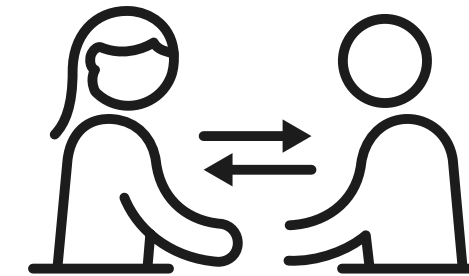


## From paper piles to same-day progression



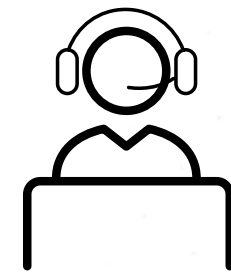
Dec reflected on how far the industry has come. In the early days, applications arrived in piles of post, were manually distributed, and often took days or even weeks to progress. Fast forward to today, and the journey looks completely different. You can now complete a Decision in Principle, submit a full application, upload documents, and have everything ready for underwriter review on the same day. That speed and efficiency aren't just operational wins, they're critical for delivering a smooth experience for your clients. As we discussed, reducing uncertainty and getting early clarity is invaluable for everyone involved.

## Engage early



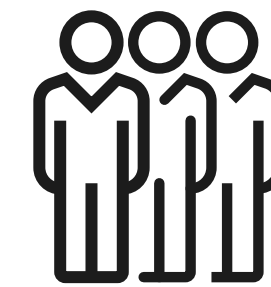
If there's one message to take away from this session, it's simple: engage early. Dec couldn't have been clearer on this. His team is there to support brokers at every stage of the journey, from initial affordability conversations right through to post-submission queries. Whether you're checking affordability or product fit, working through an application or looking for updates after submission, there's always someone in the team who can help. And it's not just about answering questions, it's about helping you get cases right first time, which ultimately saves time and improves outcomes for your clients.

## Support that fits around you



Another key takeaway is the flexibility in how you can access support. You can pick up the phone, send an email, or jump onto live chat, whichever works best for you. And with Lending Criteria Digital Assistance available 24/7, there's always a way to get answers, even outside of core working hours. There's also a strong focus on response times, with calls typically answered within around 60 seconds wherever possible. For me, this highlights something important: Sales Operations isn't there as a fallback, it's an active partner in helping you drive cases forward.

## Real expertise for complex cases



One of the strengths of the team is its experience. We're talking about a group of people with deep industry knowledge – from those who've spent years at Kensington to those who've worked as brokers or with other lenders. That breadth of experience really comes into its own when you're dealing with more complex or specialist cases. Whether it's criteria nuances, policy queries, or system support, the team may have seen and solved it before. There's even the ability to guide you live through the application process, seeing exactly what you see on the Kensington portal and helping you navigate it in real time. It's a great example of how technology and expertise come together to remove friction from the process.



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## The Two Ps: Preparation and Packaging

To round things off, I asked Dec for his top tips for brokers placing business with us, and he summed it up brilliantly with what he calls the “2 Ps”: Preparation and Packaging.

**Preparation** is all about doing the groundwork upfront:

- Understanding your client’s credit profile
- Checking affordability
- Gathering the right information early

This ensures you get a more accurate Decision in Principle and avoids unnecessary delays later in the journey.

**Packaging**, on the other hand, is about how you present the case:

- Upload documents promptly
- Provide everything needed at submission
- Make it easy for underwriters to assess the case

Get both right, and you significantly improve the speed from application to offer, which is ultimately what every client wants.



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## Final Thoughts

For me, this session really reinforced the value of working closely with our Sales Operations team. They're not just there to answer questions, they're there to help you place business more effectively, navigate complexity, and deliver better outcomes for your clients. So, if you take one thing away: don't wait until there's a problem. Get in touch early, use the support around you, and make Sales Operations part of your process from day one.

## Ways to contact Dec's teams:

**Telephone:** 0800 111 020    Option 1 and 2 for sales support  
Option 3 for pre-offer (app submitted)  
Option 4 for post-offer

**Email:** [broker.queries@kensingtonmortgages.co.uk](mailto:broker.queries@kensingtonmortgages.co.uk)

**Web chat:** Just type into the Lending Criteria Digital Assistant 'Talk to an agent'

**Lending Criteria Digital Assistant:** Available 24/7 on our website

FOR INTERMEDIARIES ONLY

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