



**Kensington**

**KENSINGTON  
TARIFF OF**

**MORTGAGE  
CHARGES**

## **Effective from 1 December 2023**

**(Please note, this tariff replaces any previous tariffs.)**

Kensington is closely involved in the mortgage industry's initiative with UK Finance (formerly Council of Mortgage Lenders) and Which? to make our fees and charges easy for you to understand.

Our tariff of charges fully reflects the initiative's good practice principles. This same document is being used across the industry to help customers compare mortgages.

When looking at the fees that other firms charge, you may notice some that don't appear in our tariff (see inside). This means we don't charge you these fees.

Please note that if our costs for providing a service increase, we may need to increase the fee that we charge. If we do that, we will notify you.

### Before your first monthly payment

These are the fees and charges you may have to pay before we transfer your mortgage funds.

| Name of Charge                                                                 | What this charge is for                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | How much is the charge?                                                |                                                   |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
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| <b>Funds transfer fee</b><br><b>We also call this Telegraphic Transfer Fee</b> | Electronically transferring the mortgage funds to you or your solicitor.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | £18                                                                    |                                                   |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| <b>Legal fee</b>                                                               | You will normally instruct a solicitor to act on your behalf in connection with your home purchase transaction. You may be required to pay their legal fees and costs as part of their work on your behalf. These fees/costs are normally charged by the solicitor; directly to you unless we tell you that we will contribute to the legal costs as part of your product deal.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Variable                                                               |                                                   |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| <b>Product fee</b><br><b>We also call this Completion Fee</b>                  | This is charged on some mortgages as part of the deal. It can be paid up-front or added to the total mortgage amount. If you add it to your mortgage, you'll pay interest on it at the same rate as the rest of your borrowing. It might be a flat fee, or a percentage of the loan amount.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Varies by product. Please see your Illustration and/or Mortgage Offer. |                                                   |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| <b>Re-valuation</b><br><b>We also call this Re-Inspection</b>                  | Charged if another valuation is necessary after our full initial valuation. For example where the initial valuation is out of date or further works to the property are required.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>Standard (Residential and Buy to Let)</b><br>£75 (inc VAT)          | <b>Specialist Fee (HMO/MUB)</b><br>£250 (inc VAT) |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| <b>Valuation fee</b>                                                           | <p>The lender's valuation report, which is used to calculate how much it will lend you. This is separate from any valuation or survey of the property you might want to commission.</p> <p>There are other homebuyers or structural survey options available to you at a cost and there may be different approaches in different parts of the UK.</p> <p>Some mortgages offer free valuations – the product details for your mortgage will tell you if this is the case.</p> <table> <tr> <th colspan="2">Purchase Price or Estimated Value</th><th>Standard (Residential and Buy to Let) inclusive of VAT</th><th>Specialist Fee (HMO/MUB) inclusive of VAT</th></tr> <tr> <td colspan="2">up to £100,000</td><td>£175</td><td>£450</td></tr> <tr> <td colspan="2">£100,001 - £150,000</td><td>£205</td><td>£450</td></tr> <tr> <td colspan="2">£150,001 - £200,000</td><td>£240</td><td>£465</td></tr> <tr> <td colspan="2">£200,001 - £300,000</td><td>£300</td><td>£535</td></tr> <tr> <td colspan="2">£300,001 - £400,000</td><td>£330</td><td>£595</td></tr> <tr> <td colspan="2">£400,001 - £500,000</td><td>£355</td><td>£655</td></tr> <tr> <td colspan="2">£500,001 - £600,000</td><td>£415</td><td>£720</td></tr> <tr> <td colspan="2">£600,001 - £700,000</td><td>£500</td><td>£780</td></tr> <tr> <td colspan="2">£700,001 - £800,000</td><td>£555</td><td>£890</td></tr> <tr> <td colspan="2">£800,001 - £900,000</td><td>£620</td><td>£965</td></tr> <tr> <td colspan="2">£900,001 - £1,000,000</td><td>£710</td><td>£1,035</td></tr> <tr> <td colspan="2">£1,000,001 - £1,250,000</td><td>£800</td><td>£1,435</td></tr> <tr> <td colspan="2">£1,250,001 - £1,500,000</td><td>£885</td><td>£1,435</td></tr> <tr> <td colspan="2">£1,500,001 - £1,750,000</td><td>£975</td><td>£1,835</td></tr> <tr> <td colspan="2">£1,750,001 - £2,000,000</td><td>£1,060</td><td>£1,835</td></tr> <tr> <td colspan="2">£2,000,001 - £2,500,000</td><td>£1,360</td><td>£2,335</td></tr> <tr> <td colspan="2">£2,500,001 - £3,000,000</td><td>£1,660</td><td>£2,635</td></tr> <tr> <td colspan="2">£3,000,001 - £3,500,000</td><td>£1,960</td><td>£3,135</td></tr> <tr> <td colspan="2">£3,500,001 - £4,000,000</td><td>£2,260</td><td>£3,535</td></tr> <tr> <td colspan="2">£4,000,001 - £4,500,000</td><td>£2,560</td><td>£3,835</td></tr> <tr> <td colspan="2">£4,500,001 - £5,000,000</td><td>£2,860</td><td>£4,135</td></tr> <tr> <td colspan="2">£5,000,001 +</td><td>Refer to Kensington</td><td>Refer to Kensington</td></tr> </table> | Purchase Price or Estimated Value                                      |                                                   | Standard (Residential and Buy to Let) inclusive of VAT | Specialist Fee (HMO/MUB) inclusive of VAT | up to £100,000 |  | £175 | £450 | £100,001 - £150,000 |  | £205 | £450 | £150,001 - £200,000 |  | £240 | £465 | £200,001 - £300,000 |  | £300 | £535 | £300,001 - £400,000 |  | £330 | £595 | £400,001 - £500,000 |  | £355 | £655 | £500,001 - £600,000 |  | £415 | £720 | £600,001 - £700,000 |  | £500 | £780 | £700,001 - £800,000 |  | £555 | £890 | £800,001 - £900,000 |  | £620 | £965 | £900,001 - £1,000,000 |  | £710 | £1,035 | £1,000,001 - £1,250,000 |  | £800 | £1,435 | £1,250,001 - £1,500,000 |  | £885 | £1,435 | £1,500,001 - £1,750,000 |  | £975 | £1,835 | £1,750,001 - £2,000,000 |  | £1,060 | £1,835 | £2,000,001 - £2,500,000 |  | £1,360 | £2,335 | £2,500,001 - £3,000,000 |  | £1,660 | £2,635 | £3,000,001 - £3,500,000 |  | £1,960 | £3,135 | £3,500,001 - £4,000,000 |  | £2,260 | £3,535 | £4,000,001 - £4,500,000 |  | £2,560 | £3,835 | £4,500,001 - £5,000,000 |  | £2,860 | £4,135 | £5,000,001 + |  | Refer to Kensington | Refer to Kensington |  |  |
| Purchase Price or Estimated Value                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Standard (Residential and Buy to Let) inclusive of VAT                 | Specialist Fee (HMO/MUB) inclusive of VAT         |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| up to £100,000                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £175                                                                   | £450                                              |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £100,001 - £150,000                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £205                                                                   | £450                                              |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £150,001 - £200,000                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £240                                                                   | £465                                              |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £200,001 - £300,000                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £300                                                                   | £535                                              |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £300,001 - £400,000                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £330                                                                   | £595                                              |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £400,001 - £500,000                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £355                                                                   | £655                                              |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £500,001 - £600,000                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £415                                                                   | £720                                              |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £600,001 - £700,000                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £500                                                                   | £780                                              |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £700,001 - £800,000                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £555                                                                   | £890                                              |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £800,001 - £900,000                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £620                                                                   | £965                                              |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £900,001 - £1,000,000                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £710                                                                   | £1,035                                            |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £1,000,001 - £1,250,000                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £800                                                                   | £1,435                                            |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £1,250,001 - £1,500,000                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £885                                                                   | £1,435                                            |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £1,500,001 - £1,750,000                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £975                                                                   | £1,835                                            |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £1,750,001 - £2,000,000                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £1,060                                                                 | £1,835                                            |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £2,000,001 - £2,500,000                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £1,360                                                                 | £2,335                                            |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £2,500,001 - £3,000,000                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £1,660                                                                 | £2,635                                            |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £3,000,001 - £3,500,000                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £1,960                                                                 | £3,135                                            |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £3,500,001 - £4,000,000                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £2,260                                                                 | £3,535                                            |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £4,000,001 - £4,500,000                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £2,560                                                                 | £3,835                                            |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £4,500,001 - £5,000,000                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £2,860                                                                 | £4,135                                            |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |
| £5,000,001 +                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Refer to Kensington                                                    | Refer to Kensington                               |                                                        |                                           |                |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                     |  |      |      |                       |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |      |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |                         |  |        |        |              |  |                     |                     |  |  |

**If you change your mortgage**

NB If you change to a new mortgage product, the 'before your first monthly payment' fees may also apply at this stage.

| Name of Charge       | What this charge is for                                                                                                                                                                                                                                                                               | How much is the charge?                                           |                                                  |
|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|--------------------------------------------------|
| <b>Valuation fee</b> | Charged if a valuation is required on your property as part of our assessment when considering a request from you for changes to your mortgage. The amount charged will vary on whether a brief or full assessment is required and there may be different costs charged in different parts of the UK. |                                                                   |                                                  |
|                      | <b>Purchase Price or Estimated Value</b>                                                                                                                                                                                                                                                              | <b>Standard Fee (Residential and Buy to Let) inclusive of VAT</b> | <b>Specialist Fee (HMO/MUB) inclusive of VAT</b> |
|                      | up to £100,000                                                                                                                                                                                                                                                                                        | £175                                                              | £450                                             |
|                      | £100,001 - £150,000                                                                                                                                                                                                                                                                                   | £205                                                              | £450                                             |
|                      | £150,001 - £200,000                                                                                                                                                                                                                                                                                   | £240                                                              | £465                                             |
|                      | £200,001 - £300,000                                                                                                                                                                                                                                                                                   | £300                                                              | £535                                             |
|                      | £300,001 - £400,000                                                                                                                                                                                                                                                                                   | £330                                                              | £595                                             |
|                      | £400,001 - £500,000                                                                                                                                                                                                                                                                                   | £355                                                              | £655                                             |
|                      | £500,001 - £600,000                                                                                                                                                                                                                                                                                   | £415                                                              | £720                                             |
|                      | £600,001 - £700,000                                                                                                                                                                                                                                                                                   | £500                                                              | £780                                             |
|                      | £700,001 - £800,000                                                                                                                                                                                                                                                                                   | £555                                                              | £890                                             |
|                      | £800,001 - £900,000                                                                                                                                                                                                                                                                                   | £620                                                              | £965                                             |
|                      | £900,001 - £1,000,000                                                                                                                                                                                                                                                                                 | £710                                                              | £1,035                                           |
|                      | £1,000,001 - £1,250,000                                                                                                                                                                                                                                                                               | £800                                                              | £1,435                                           |
|                      | £1,250,001 - £1,500,000                                                                                                                                                                                                                                                                               | £885                                                              | £1,435                                           |
|                      | £1,500,001 - £1,750,000                                                                                                                                                                                                                                                                               | £975                                                              | £1,835                                           |
|                      | £1,750,001 - £2,000,000                                                                                                                                                                                                                                                                               | £1,060                                                            | £1,835                                           |
|                      | £2,000,001 - £2,500,000                                                                                                                                                                                                                                                                               | £1,360                                                            | £2,335                                           |
|                      | £2,500,001 - £3,000,000                                                                                                                                                                                                                                                                               | £1,660                                                            | £2,635                                           |
|                      | £3,000,001 - £3,500,000                                                                                                                                                                                                                                                                               | £1,960                                                            | £3,135                                           |
|                      | £3,500,001 - £4,000,000                                                                                                                                                                                                                                                                               | £2,260                                                            | £3,535                                           |
|                      | £4,000,001 - £4,500,000                                                                                                                                                                                                                                                                               | £2,560                                                            | £3,835                                           |
|                      | £4,500,001 - £5,000,000                                                                                                                                                                                                                                                                               | £2,860                                                            | £4,135                                           |
|                      | £5,000,001 +                                                                                                                                                                                                                                                                                          | Refer to Kensington                                               | Refer to Kensington                              |

**If you are unable to pay your mortgage**

These are the most common charges you may have to pay if you fail to keep up with your mortgage payments.

| Name of Charge                       | What this charge is for                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | How much is the charge? |
|--------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| <b>Field agent fee</b>               | Charged when a representative visits you at home to discuss your financial situation and proposals for arrangements to pay outstanding amounts.                                                                                                                                                                                                                                                                                                                                                           | Up to £144              |
| <b>Field Agent Re-Engagement Fee</b> | Charged when a representative visits you at home to encourage you to contact us and hand delivers a letter about your mortgage account.                                                                                                                                                                                                                                                                                                                                                                   | £72                     |
| <b>Property Check Fee</b>            | Charged when a representative visits the mortgaged property address to check it is occupied.                                                                                                                                                                                                                                                                                                                                                                                                              | £105.60                 |
| <b>Drive-by valuation</b>            | Charged when an external appraisal of the property is required, when your account is in arrears.                                                                                                                                                                                                                                                                                                                                                                                                          | £42                     |
| <b>Third party fees</b>              | Costs incurred in relation to activity undertaken, which will be charged in accordance with your original mortgage conditions. These costs may include work which third parties do on our behalf, such as: <ul style="list-style-type: none"> <li>• Solicitor's costs - individual to each case.</li> <li>• Court fees.</li> <li>• Asset Managers costs - Asset Managers are third parties who will manage the marketing and sale of a repossessed property.</li> <li>• Other Valuation Costs.</li> </ul> | Variable                |
| <b>Trace fee</b>                     | Charged if we are unable to contact you and have to carry out tracing activity, such as instructing a tracing agent.                                                                                                                                                                                                                                                                                                                                                                                      | £36                     |

If you are struggling with your mortgage payments please speak to us. Or you could get some free advice from StepChange Debt Charity. They can be contacted on [www.stepchange.org](http://www.stepchange.org) or 0800 138 1111.

| Ending your mortgage term                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                   |
|------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| Name of Charge                                                                     | What this charge is for                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | How much is the charge?           |
| <b>Early repayment charge</b>                                                      | You may be charged this if you repay your mortgage in full before the mortgage term ends.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Please see your offer for details |
| <b>Mortgage exit fee</b><br><b>We also call this Redemption Administration Fee</b> | <p>You may have to pay this if:</p> <ul style="list-style-type: none"> <li>• Your mortgage term comes to an end;</li> <li>• You transfer the loan to another lender; or</li> <li>• Transfer borrowing from one property to another.</li> </ul> <p>This is payable either at the end of the mortgage term, or before the end of your mortgage term if you transfer the loan to another lender or another property (known as 'redemption').</p> <p>You may be charged a separate fee by your solicitor or licensed or qualified conveyancer for their work relating to redemption of the mortgage and discharge of the security.</p> | £80                               |

For more information visit **[kensingtonmortgages.co.uk](https://kensingtonmortgages.co.uk)**

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