



# MESSAGE FROM OUR CEO

**4 June 2020:** In light of the current outbreak of Covid-19 and following recent updates from the UK government, I wanted to update you on the steps we are taking at Kensington to minimise disruption during this uncertain time for everybody.

## **Prioritising our workforce**

As the UK Covid-19 outbreak continues, the health and safety of our employees remains our top priority, and the majority of our workforce will continue to work from home. We are monitoring the situation and will review our working arrangements in line with Government requirements and guidelines.

## **Supporting customers**

If you are a customer and concerned about your ability to meet your mortgage payments, please contact our Customer Servicing team.

We are in close contact with UK Finance to keep up to date with changes to official guidance and industry best practice and are working with customers to offer a range of possible solutions to meet their needs. This includes payment holidays where customers have suffered a loss of income as well as temporarily waiving arrears management fees and stopping all repossession proceedings. As a specialist lender, we always look to treat our customers fairly and with respect and assess each case individually to ensure we can find the best solution for each customer's specific circumstances.

## **Supporting advisers**

If you are an adviser you will be aware that we have recently withdrawn some of our products in order to protect potential borrowers, including properties that require physical valuations or cannot be assessed under our non-physical valuations solution.

As we work through this difficult period, our field-based teams are fully available to discuss the best way that we can support you over the coming weeks; additionally our BDU team is working as usual and our Lending Criteria Digital Assistant is available 24/7 on our website.

## **Keeping you updated**

These are uncertain times and events are evolving quickly. Our teams are working on more support information, which we will share on our website and over social media in due course, so please follow us for regular updates.

In the meantime, thank you for your continued support and please do not hesitate to speak to your contact at Kensington if you have any questions or concerns.

**Mark Arnold**  
**CEO, Kensington Mortgages**