YOUR QUESTIONS ANSWERED
ADVERSE CREDIT - BUY TO LET

Kensington

Q **Can you help my client if they have a low credit score?**

A Absolutely. We understand that a credit file doesn't tell the full story, so we don't rely on credit scores to make our decisions. Instead, you will have a dedicated mandated underwriter assigned to your case who will call you to discuss your client's circumstances.

Q **Can you help if my client has a default on their credit file?**

A We have product ranges split depending on how recently the default was registered, so that we can try to help as many of your clients as possible.

<table>
<tr><th>Prime</th><th>Core</th></tr>
<tr><td>Acceptable if older than 36 months</td><td>Acceptable if older than 24 months</td></tr>
<tr><td>Bank account defaults/arrears will not be accepted</td><td>Bank Account defaults/arrears subject to underwriter discretion</td></tr>
<tr><td colspan="2">We don't take into account Communication/Insurance defaults, and Utility defaults up to a combined £250 can be ignored</td></tr>
<tr><td>If any default in respect of Communication/Insurance/Utility resulted in unauthorised overdrafts or bounced DDM/Cheques on the Bank Account, the case will be declined</td><td></td></tr>
</table>

Q **Can you help if my client has a missed or had a late payment on unsecured credit, such as credit card or loan, showing on their credit file?**

A We could indeed – we break it down by product range so you can see which would be most suitable for your client.

Prime	Core
None in last 12 months	Max status of 2 in last 12 months

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Q **What about if my client has been bankrupt before?**

A We know your clients will be worried that they might have limited or no options ahead of them if they've experienced financial difficulty in the past. We can consider those who have been in Bankruptcy/ Sequestration or an Individual Voluntary Arrangement (IVA)/ Protected Trust Deed, Debt Arrangement Scheme (DAS) and/or Debt Relief Order (DRO).

For all our products it must have been over 6 years ago, fully satisfied/discharged and no longer showing on the credit bureau.

Q **Can you help if my client is in a Debt Management Plan (DMP)?**

A We can consider them on our Core range if they're in a DMP, and on our Prime range the DMP needs to have been closed.

Prime	Core
Cannot actively be in a DMP, and if they had one, it must have been closed over 12 months ago	We can consider your clients in a DMP if they have a track record of 12 months and have maintained every payment

VIEW OUR CREDIT HISTORY

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