BUY TO LET LENDING

19th March 2026

Please check our website to ensure that this is the most up to date product guide.

THE RANGE:

[PRIME (INC LTD CO)]

[PRIME HMO & MUB (INC LTD CO)]

[PRIME EKO REWARD (INC LTD CO)]

[CORE]

[CORE - LTD CO]

[CORE TRACKERS (INC LTD CO)]

[CORE HMO & MUB (INC LTD CO)]

When choosing the right mortgage for your client, bear in mind that whilst their circumstances and location are pivotal, the product itself is also very important - sometimes a product with a lower reversion rate or longer initial fixed rate can enhance your client's loan size.

Kensington review the Kensington Standard Rate (KSR) Quarterly. The current KSR rate is 3.80%. This rate is set as of the 10th March 2026 and effective from the 1st April 2026 (all new mortgage application documentation is reflected with this rate from 11th March 2026). KSR is set using Bank of England base rate (BBR, the 'external rate'); KSR will never be more than 1% above the external rate, and will never be lower than the external rate (or 0%, whichever is the greater) at the time of reset.

Kensington

BUY TO LET PRODUCTS - PRIME

Buy to Let: Prime

- Assessed at Higher of Initial payrate plus 2% or 5.50% for 2 Year Fixed
- Assessed at Higher of Initial payrate or 5% for 5 Year Fixed
- Minimum Property Value £150,000

* See Credit Criteria page for full details

** Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free Standard Legals incentive not currently available in Northern Ireland or for Limited Company.

△ Follow on Reversion margin is 2.5% above KSR (KSR can be found on the front page).

Prime Buy to Let											
Credit Criteria *	**Initial Period**	**Interest Rate△**	**Completion Fee**	**Min Loan**	**Max Loan****	**LTV****	**Product Code**	**Product Name**	**Loan Purpose**	**Incentives****	**Cashback**
Prime	2 Year Fixed	3.39	5.00%	£25,000	£750,000	75	032600086	Prime, 75, 2, 3.39, FV	Purchase, Remortgage	Free Vals	£0
		4.14	3.00%	£25,000	£750,000	75	032600097	Prime, 75, 2, 4.14, FV	Purchase, Remortgage	Free Vals	£0
		4.94	2.00%	£25,000	£750,000	75	032600118	Prime, 75, 2, 4.94, FV	Purchase, Remortgage	Free Vals	£0
		4.96	£4000	£25,000	£750,000	75	032600120	Prime, 75, 2, 4.96, FV	Purchase, Remortgage	Free Vals	£0
		5.14	£1999	£25,000	£750,000	75	032600136	Prime, 75, 2, 5.14, FV	Purchase, Remortgage	Free Vals	£0
		5.19	£1499	£25,000	£750,000	75	032600145	Prime, 75, 2, 5.19, FV	Purchase, Remortgage	Free Vals	£0
		5.63	£0	£25,000	£750,000	75	032600218	Prime, 75, 2, 5.63, FV	Purchase, Remortgage	Free Vals	£0
Prime	5 Year Fixed	4.59	5.00%	£25,000	£750,000	75	032600106	Prime, 75, 5, 4.59, FV	Purchase, Remortgage	Free Vals	£0
		4.72	3.00%	£25,000	£750,000	75	032600111	Prime, 75, 5, 4.72, FV	Purchase, Remortgage	Free Vals	£0
		5.12	£4000	£25,000	£750,000	75	032600133	Prime, 75, 5, 5.12, FV	Purchase, Remortgage	Free Vals	£0
		5.27	£1499	£25,000	£750,000	75	032600151	Prime, 75, 5, 5.27, FV	Purchase, Remortgage	Free Vals	£0
		5.39	£0	£25,000	£750,000	75	032600175	Prime, 75, 5, 5.39, FV	Purchase, Remortgage	Free Vals	£0
Prime Buy to Let - Limited Company											
Prime	2 Year Fixed	3.39	5.00%	£25,000	£750,000	75	032600087	Prime, 75, 2, 3.39, FV	Purchase, Remortgage	Free Vals	£0
		4.14	3.00%	£25,000	£750,000	75	032600098	Prime, 75, 2, 4.14, FV	Purchase, Remortgage	Free Vals	£0
		4.94	2.00%	£25,000	£750,000	75	032600119	Prime, 75, 2, 4.94, FV	Purchase, Remortgage	Free Vals	£0
		4.96	£4000	£25,000	£750,000	75	032600121	Prime, 75, 2, 4.96, FV	Purchase, Remortgage	Free Vals	£0
		5.14	£1999	£25,000	£750,000	75	032600137	Prime, 75, 2, 5.14, FV	Purchase, Remortgage	Free Vals	£0
		5.19	£1499	£25,000	£750,000	75	032600146	Prime, 75, 2, 5.19, FV	Purchase, Remortgage	Free Vals	£0
		5.63	£0	£25,000	£750,000	75	032600219	Prime, 75, 2, 5.63, FV	Purchase, Remortgage	Free Vals	£0
Prime	5 Year Fixed	4.59	5.00%	£25,000	£750,000	75	032600107	Prime, 75, 5, 4.59, FV	Purchase, Remortgage	Free Vals	£0
		4.72	3.00%	£25,000	£750,000	75	032600112	Prime, 75, 5, 4.72, FV	Purchase, Remortgage	Free Vals	£0
		5.12	£4000	£25,000	£750,000	75	032600134	Prime, 75, 5, 5.12, FV	Purchase, Remortgage	Free Vals	£0
		5.27	£1499	£25,000	£750,000	75	032600152	Prime, 75, 5, 5.27, FV	Purchase, Remortgage	Free Vals	£0
		5.39	£0	£25,000	£750,000	75	032600176	Prime, 75, 5, 5.39, FV	Purchase, Remortgage	Free Vals	£0

Kensington

PRIME BUY TO LET PRODUCTS - HMO & MUB

Prime: houses of multiple occupancy and multi-unit blocks

- **Assessed at Higher of Initial payrate plus 2% or 5.50% for 2 Year Fixed**
- **Assessed at Higher of Initial payrate or 5% for 5 Year Fixed**
- **Minimum Property Value £150,000**
- **Maximum loan; £750,000 (unless stated)**
- **HMO and MUBs are available to first time landlords as long as the total combined minimum income for the application is £75,000, at least one applicant must be a residential homeowner unless at least one applicant needs to earn a minimum of £40,000 OR be in tied accommodation.**

*** See Credit Criteria page for full details**
**** HMO & MUB products are not available in Northern Ireland**
△ Follow on Reversion margin is 2.5% above KSR (KSR can be found on the front page).

Credit Criteria *	Initial Period	Interest Rate△	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Prime Buy to Let - HMO & MUB											
Prime	2 Year Fixed	3.76	5.00%	£25,000	£750,000	75	032600091	Prime HMO MUB, 75, 2, 3.76, FV	Purchase, Remortgage	Free Vals	£0
		4.29	3.00%	£25,000	£750,000	75	032600101	Prime HMO MUB, 75, 2, 4.29, FV	Purchase, Remortgage	Free Vals	£0
		5.79	£4000	£25,000	£750,000	75	032600259	Prime HMO MUB, 75, 2, 5.79, FV	Purchase, Remortgage	Free Vals	£0
		6.05	£0	£25,000	£750,000	75	032600302	Prime HMO MUB, 75, 2, 6.05, FV	Purchase, Remortgage	Free Vals	£0
Prime	5Year Fixed	4.99	5.00%	£25,000	£750,000	75	032600122	Prime HMO MUB, 75, 5, 4.99, FV	Purchase, Remortgage	Free Vals	£0
		5.09	3.00%	£25,000	£750,000	75	032600130	Prime HMO MUB, 75, 5, 5.09, FV	Purchase, Remortgage	Free Vals	£0
		5.54	£4000	£25,000	£750,000	75	032600198	Prime HMO MUB, 75, 5, 5.54, FV	Purchase, Remortgage	Free Vals	£0
		5.88	£0	£25,000	£750,000	75	032600271	Prime HMO MUB, 75, 5, 5.88, FV	Purchase, Remortgage	Free Vals	£0
Prime Buy to Let - Limited Company HMO & MUB											
Prime	2 Year Fixed	3.76	5.00%	£25,000	£750,000	75	032600092	Prime HMO MUB, 75, 2, 3.76, FV	Purchase, Remortgage	Free Vals	£0
		4.29	3.00%	£25,000	£750,000	75	032600102	Prime HMO MUB, 75, 2, 4.29, FV	Purchase, Remortgage	Free Vals	£0
		5.79	£4000	£25,000	£750,000	75	032600260	Prime HMO MUB, 75, 2, 5.79, FV	Purchase, Remortgage	Free Vals	£0
		6.05	£0	£25,000	£750,000	75	032600303	Prime HMO MUB, 75, 2, 6.05, FV	Purchase, Remortgage	Free Vals	£0
Prime	5Year Fixed	4.99	5.00%	£25,000	£750,000	75	032600123	Prime HMO MUB, 75, 5, 4.99, FV	Purchase, Remortgage	Free Vals	£0
		5.09	3.00%	£25,000	£750,000	75	032600131	Prime HMO MUB, 75, 5, 5.09, FV	Purchase, Remortgage	Free Vals	£0
		5.54	£4000	£25,000	£750,000	75	032600199	Prime HMO MUB, 75, 5, 5.54, FV	Purchase, Remortgage	Free Vals	£0
		5.88	£0	£25,000	£750,000	75	032600272	Prime HMO MUB, 75, 5, 5.88, FV	Purchase, Remortgage	Free Vals	£0

Kensington

PRIME BUY TO LET PRODUCTS - EKO REWARD

Prime: for the most energy efficient homes

- Assessed at Higher of Initial payrate plus 2% or 5.50% for 2 Year Fixed
- Assessed at Higher of Initial payrate or 5% for 5 Year Fixed
- Minimum Property Value £150,000
- Must be EPC rated A, B or C

* See Credit Criteria page for full details
** Northern Ireland currently capped at 80% LTV
△ Follow on Reversion margin is 2.5% above KSR (KSR can be found on the front page).

Prime Buy to Let - eKo Reward											
Credit Criteria *	Initial Period	Interest Rate△	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Prime	2 Year Fixed	4.09	3.00%	£25,000	£750,000	75	032600095	Prime eKo Reward, 75, 2, 4.09, FV	Purchase, Remortgage	Free Vals	£0
		4.91	£4000	£25,000	£750,000	75	032600114	Prime eKo Reward, 75, 2, 4.91, FV	Purchase, Remortgage	Free Vals	£0
		5.14	£1499	£25,000	£750,000	75	032600138	Prime eKo Reward, 75, 2, 5.14, FV	Purchase, Remortgage	Free Vals	£0
		5.58	£0	£25,000	£750,000	75	032600204	Prime eKo Reward, 75, 2, 5.58, FV	Purchase, Remortgage	Free Vals	£0
Prime	5 Year Fixed	4.67	3.00%	£25,000	£750,000	75	032600109	Prime eKo Reward, 75, 5, 4.67, FV	Purchase, Remortgage	Free Vals	£0
		5.07	£4000	£25,000	£750,000	75	032600128	Prime eKo Reward, 75, 5, 5.07, FV	Purchase, Remortgage	Free Vals	£0
		5.22	£1499	£25,000	£750,000	75	032600147	Prime eKo Reward, 75, 5, 5.22, FV	Purchase, Remortgage	Free Vals	£0
		5.34	£0	£25,000	£750,000	75	032600167	Prime eKo Reward, 75, 5, 5.34, FV	Purchase, Remortgage	Free Vals	£0
Prime Buy to Let - Limited Company eKo Reward											
Prime	2 Year Fixed	4.09	3.00%	£25,000	£750,000	75	032600096	Prime eKo Reward, 75, 2, 4.09, FV	Purchase, Remortgage	Free Vals	£0
		4.91	£4000	£25,000	£750,000	75	032600115	Prime eKo Reward, 75, 2, 4.91, FV	Purchase, Remortgage	Free Vals	£0
		5.14	£1499	£25,000	£750,000	75	032600139	Prime eKo Reward, 75, 2, 5.14, FV	Purchase, Remortgage	Free Vals	£0
		5.58	£0	£25,000	£750,000	75	032600205	Prime eKo Reward, 75, 2, 5.58, FV	Purchase, Remortgage	Free Vals	£0
Prime	5 Year Fixed	4.67	3.00%	£25,000	£750,000	75	032600110	Prime eKo Reward, 75, 5, 4.67, FV	Purchase, Remortgage	Free Vals	£0
		5.07	£4000	£25,000	£750,000	75	032600129	Prime eKo Reward, 75, 5, 5.07, FV	Purchase, Remortgage	Free Vals	£0
		5.22	£1499	£25,000	£750,000	75	032600148	Prime eKo Reward, 75, 5, 5.22, FV	Purchase, Remortgage	Free Vals	£0
		5.34	£0	£25,000	£750,000	75	032600168	Prime eKo Reward, 75, 5, 5.34, FV	Purchase, Remortgage	Free Vals	£0

Kensington

BUY TO LET PRODUCTS - CORE

Buy to Let: For your individual landlords

- **Assessed at rates between 6.50% and 8.39%**
- **Minimum loan; £25,000**
- **Maximum loan; £750,000 (unless stated)**
- **Minimum Property Value £100,000**

*** See Credit Criteria page for full details**

**** Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free Standard Legals incentive not currently available in Northern Ireland.**

△ Follow on Reversion margin is 2.5% above KSR (KSR can be found on the front page).

Buy to Let - Core											
Credit Criteria *	**Initial Period**	**Interest Rate△**	**Completion Fee**	**Min Loan**	**Max Loan****	**LTV****	**Product Code**	**Product Name**	**Loan Purpose**	**Incentives****	**Cashback**
Core	2 Year Fixed	3.49	5.00%	£25,000	£750,000	75	032600088	Core, 75, 2, 3.49, FV	Purchase, Remortgage	Free Vals	£0
		4.24	3.00%	£25,000	£750,000	75	032600099	Core, 75, 2, 4.24, FV	Purchase, Remortgage	Free Vals	£0
		5.04	2.00%	£25,000	£750,000	75	032600124	Core, 75, 2, 5.04, FV	Purchase, Remortgage	Free Vals	£0
		5.06	£4000	£25,000	£750,000	75	032600126	Core, 75, 2, 5.06, FV	Purchase, Remortgage	Free Vals	£0
		5.24	£1999	£25,000	£750,000	75	032600149	Core, 75, 2, 5.24, FV	Purchase, Remortgage	Free Vals	£0
		5.29	£1499	£25,000	£750,000	75	032600155	Core, 75, 2, 5.29, FV	Purchase, Remortgage	Free Vals	£0
		5.73	£0	£25,000	£750,000	75	032600233	Core, 75, 2, 5.73, FV	Purchase	Free Vals	£0
		5.73	£0	£25,000	£500,000	75	032600234	Core, 75, 2, 5.73, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.73	£0	£25,000	£750,000	75	032600235	Core, 75, 2, 5.73, FVCB250	Remortgage	Free Vals	£250
		5.39	2.00%	£25,000	£750,000	80	032600170	Core, 80, 2, 5.39, FV	Purchase, Remortgage	Free Vals	£0
		6.04	£1999	£25,000	£750,000	80	032600297	Core, 80, 2, 6.04, FV	Purchase, Remortgage	Free Vals	£0
		6.39	£0	£25,000	£750,000	80	032600372	Core, 80, 2, 6.39, FV	Purchase	Free Vals	£0
		6.39	£0	£25,000	£500,000	80	032600373	Core, 80, 2, 6.39, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.39	£0	£25,000	£750,000	80	032600374	Core, 80, 2, 6.39, FVCB250	Remortgage	Free Vals	£250
Core	5 Year Fixed	4.92	3.00%	£25,000	£750,000	75	032600116	Core, 75, 5, 4.92, FV	Purchase, Remortgage	Free Vals	£0
		5.32	£4000	£25,000	£750,000	75	032600160	Core, 75, 5, 5.32, FV	Purchase, Remortgage	Free Vals	£0
		5.34	2.00%	£25,000	£750,000	75	032600165	Core, 75, 5, 5.34, FV	Purchase, Remortgage	Free Vals	£0
		5.39	£1999	£25,000	£750,000	75	032600173	Core, 75, 5, 5.39, FV	Purchase, Remortgage	Free Vals	£0
		5.47	£1499	£25,000	£750,000	75	032600184	Core, 75, 5, 5.47, FV	Purchase, Remortgage	Free Vals	£0
		5.59	£0	£25,000	£750,000	75	032600206	Core, 75, 5, 5.59, FV	Purchase	Free Vals	£0
		5.59	£0	£25,000	£500,000	75	032600207	Core, 75, 5, 5.59, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.59	£0	£25,000	£750,000	75	032600208	Core, 75, 5, 5.59, FVCB250	Remortgage	Free Vals	£250
		5.54	2.00%	£25,000	£750,000	80	032600193	Core, 80, 5, 5.54, FV	Purchase, Remortgage	Free Vals	£0
		5.94	£1999	£25,000	£750,000	80	032600285	Core, 80, 5, 5.94, FV	Purchase, Remortgage	Free Vals	£0
		6.19	£0	£25,000	£750,000	80	032600334	Core, 80, 5, 6.19, FV	Purchase	Free Vals	£0
		6.19	£0	£25,000	£500,000	80	032600335	Core, 80, 5, 6.19, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.19	£0	£25,000	£750,000	80	032600336	Core, 80, 5, 6.19, FVCB250	Remortgage	Free Vals	£250

BUY TO LET PRODUCTS - CORE LIMITED COMPANY

Buy to Let: For your limited company landlords

- **Assessed at rates between 6.50% and 8.39%**
- **Minimum loan; £25,000**
- **Maximum loan; £750,000 (unless stated)**
- **Minimum Property Value £100,000**

*** See Credit Criteria page for full details**
**** Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free Standard Legals incentive not currently available in Northern Ireland or for Limited Company.**
△ Follow on Reversion margin is 2.5% above KSR (KSR can be found on the front page).

Buy to Let - Core Limited Company											
Credit Criteria *	Initial Period	Interest Rate△	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Core	2 Year Fixed	3.49	5.00%	£25,000	£750,000	75	032600089	Core, 75, 2, 3.49, FV	Purchase, Remortgage	Free Vals	£0
		4.24	3.00%	£25,000	£750,000	75	032600100	Core, 75, 2, 4.24, FV	Purchase, Remortgage	Free Vals	£0
		5.04	2.00%	£25,000	£750,000	75	032600125	Core, 75, 2, 5.04, FV	Purchase, Remortgage	Free Vals	£0
		5.06	£4000	£25,000	£750,000	75	032600127	Core, 75, 2, 5.06, FV	Purchase, Remortgage	Free Vals	£0
		5.24	£1999	£25,000	£750,000	75	032600150	Core, 75, 2, 5.24, FV	Purchase, Remortgage	Free Vals	£0
		5.29	£1499	£25,000	£750,000	75	032600156	Core, 75, 2, 5.29, FV	Purchase, Remortgage	Free Vals	£0
		5.73	£0	£25,000	£750,000	75	032600236	Core, 75, 2, 5.73, FV	Purchase	Free Vals	£0
		5.73	£0	£25,000	£750,000	75	032600237	Core, 75, 2, 5.73, FVCB250	Remortgage	Free Vals	£250
		5.39	2.00%	£25,000	£750,000	80	032600171	Core, 80, 2, 5.39, FV	Purchase, Remortgage	Free Vals	£0
		6.04	£1999	£25,000	£750,000	80	032600298	Core, 80, 2, 6.04, FV	Purchase, Remortgage	Free Vals	£0
		6.39	£0	£25,000	£750,000	80	032600375	Core, 80, 2, 6.39, FV	Purchase	Free Vals	£0
		6.39	£0	£25,000	£750,000	80	032600376	Core, 80, 2, 6.39, FVCB250	Remortgage	Free Vals	£250
Core	5 Year Fixed	4.92	3.00%	£25,000	£750,000	75	032600117	Core, 75, 5, 4.92, FV	Purchase, Remortgage	Free Vals	£0
		5.32	£4000	£25,000	£750,000	75	032600161	Core, 75, 5, 5.32, FV	Purchase, Remortgage	Free Vals	£0
		5.34	2.00%	£25,000	£750,000	75	032600166	Core, 75, 5, 5.34, FV	Purchase, Remortgage	Free Vals	£0
		5.39	£1999	£25,000	£750,000	75	032600174	Core, 75, 5, 5.39, FV	Purchase, Remortgage	Free Vals	£0
		5.47	£1499	£25,000	£750,000	75	032600185	Core, 75, 5, 5.47, FV	Purchase, Remortgage	Free Vals	£0
		5.59	£0	£25,000	£750,000	75	032600209	Core, 75, 5, 5.59, FV	Purchase	Free Vals	£0
		5.59	£0	£25,000	£750,000	75	032600210	Core, 75, 5, 5.59, FVCB250	Remortgage	Free Vals	£250
		5.54	2.00%	£25,000	£750,000	80	032600194	Core, 80, 5, 5.54, FV	Purchase, Remortgage	Free Vals	£0
		5.94	£1999	£25,000	£750,000	80	032600286	Core, 80, 5, 5.94, FV	Purchase, Remortgage	Free Vals	£0
		6.19	£0	£25,000	£750,000	80	032600337	Core, 80, 5, 6.19, FV	Purchase	Free Vals	£0
		6.19	£0	£25,000	£750,000	80	032600338	Core, 80, 5, 6.19, FVCB250	Remortgage	Free Vals	£250

Kensington

BUY TO LET PRODUCTS - CORE TRACKER

Buy to Let: Tracker Rates

• Assessed at rates between 6.50% and 8.39%
• Minimum Property Value £100,000
• Product tracks Kensington Standard Rate (KSR); current KSR can be found on Page 1

* See Credit Criteria page for full details
** Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free Standard Legals incentive not currently available in Northern Ireland or for Limited Company.
△ Follow on Reversion margin is 2.5% above KSR (KSR can be found on the front page).

Credit Criteria *	Initial Period	Interest Rate△	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Buy to Let - Core Tracker											
Core	2 Year Tracker	4.74 (KSR + 0.94%)	3.00%	£25,000	£750,000	75	022400301	Core Track, 75, 2, 0.94, FV	Purchase	Free Vals	£0
		5.43 (KSR + 1.63%)	£1999	£25,000	£750,000	80	022400303	Core Track, 80, 2, 1.63, FV	Purchase	Free Vals	£0
Buy to Let - Core Tracker Limited Company											
Core	2 Year Tracker	4.74 (KSR + 0.94%)	3.00%	£25,000	£750,000	75	022400302	Core Track, 75, 2, 0.94, FV	Purchase	Free Vals	£0
		5.43 (KSR + 1.63%)	£1999	£25,000	£750,000	80	022400304	Core Track, 80, 2, 1.63, FV	Purchase	Free Vals	£0

Kensington

BUY TO LET PRODUCTS - HMO &MUB

For your clients with houses of multiple occupancy and multi-unit blocks

- **Assessed at rates between 6.50% and 8.39%**
- **Maximum loan; £750,000 (unless stated)**
- **HMO and MUBs are available to first time landlords as long as the total combined minimum income for the application is £75,000, at least one applicant must be a residential homeowner unless at least one applicant needs to earn a minimum of £40,000 OR be in tied accommodation.**
- **Minimum Property Value £100,000**

*** See Credit Criteria page for full details**
**** HMO & MUB products are not available in Northern Ireland**
△ Follow on Reversion margin is 2.5% above KSR (KSR can be found on the front page).

Buy to Let - HMO & MUB

Credit Criteria *	Initial Period	Interest Rate△	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Core	2 Year Fixed	3.86	5.00%	£25,000	£750,000	75	032600093	HMO MUB, 75, 2, 3.86, FV	Purchase, Remortgage	Free Vals	£0
		4.39	3.00%	£25,000	£750,000	75	032600104	HMO MUB, 75, 2, 4.39, FV	Purchase, Remortgage	Free Vals	£0
		5.89	£4000	£25,000	£750,000	75	032600274	HMO MUB, 75, 2, 5.89, FV	Purchase, Remortgage	Free Vals	£0
		6.15	£0	£25,000	£750,000	75	032600324	HMO MUB, 75, 2, 6.15, FV	Purchase, Remortgage	Free Vals	£0
		5.58	2.00%	£25,000	£750,000	80	032600202	HMO MUB, 80, 2, 5.58, FV	Purchase, Remortgage	Free Vals	£0
Core	5 Year Fixed	5.19	5.00%	£25,000	£750,000	75	032600140	HMO MUB, 75, 5, 5.19, FV	Purchase, Remortgage	Free Vals	£0
		5.29	3.00%	£25,000	£750,000	75	032600157	HMO MUB, 75, 5, 5.29, FV	Purchase, Remortgage	Free Vals	£0
		5.74	£4000	£25,000	£750,000	75	032600245	HMO MUB, 75, 5, 5.74, FV	Purchase, Remortgage	Free Vals	£0
		6.08	£0	£25,000	£750,000	75	032600309	HMO MUB, 75, 5, 6.08, FV	Purchase, Remortgage	Free Vals	£0
		6.04	2.00%	£25,000	£750,000	80	032600295	HMO MUB, 80, 5, 6.04, FV	Purchase, Remortgage	Free Vals	£0
Buy to Let - Limited Company HMO & MUB											
Core	2 Year Fixed	3.86	5.00%	£25,000	£750,000	75	032600094	HMO MUB, 75, 2, 3.86, FV	Purchase, Remortgage	Free Vals	£0
		4.39	3.00%	£25,000	£750,000	75	032600105	HMO MUB, 75, 2, 4.39, FV	Purchase, Remortgage	Free Vals	£0
		5.89	£4000	£25,000	£750,000	75	032600275	HMO MUB, 75, 2, 5.89, FV	Purchase, Remortgage	Free Vals	£0
		6.15	£0	£25,000	£750,000	75	032600325	HMO MUB, 75, 2, 6.15, FV	Purchase, Remortgage	Free Vals	£0
		5.58	2.00%	£25,000	£750,000	80	032600203	HMO MUB, 80, 2, 5.58, FV	Purchase, Remortgage	Free Vals	£0
Core	5 Year Fixed	5.19	5.00%	£25,000	£750,000	75	032600141	HMO MUB, 75, 5, 5.19, FV	Purchase, Remortgage	Free Vals	£0
		5.29	3.00%	£25,000	£750,000	75	032600158	HMO MUB, 75, 5, 5.29, FV	Purchase, Remortgage	Free Vals	£0
		5.74	£4000	£25,000	£750,000	75	032600246	HMO MUB, 75, 5, 5.74, FV	Purchase, Remortgage	Free Vals	£0
		6.08	£0	£25,000	£750,000	75	032600310	HMO MUB, 75, 5, 6.08, FV	Purchase, Remortgage	Free Vals	£0
		6.04	2.00%	£25,000	£750,000	80	032600296	HMO MUB, 80, 5, 6.04, FV	Purchase, Remortgage	Free Vals	£0

BUY TO LET CRITERIA SUMMARY

Minimum loan amount	£25,000
Maximum loan amount	Buy to Let loans are available to a maximum of £750k (£500k in Northern Ireland). Please refer to individual product range. Please note that our maximum lending to an individual (or joint applicants) is limited to no greater than £2m combined across Residential and Buy to Let mortgages.
Employment status	Employed / Self-Employed.
Region	England, Wales, mainland Scotland and Northern Ireland only. (HMO and MUBs are not available if the property is located in Northern Ireland.)
Minimum age (at submission)	For one of the applicants is 21yrs. Minimum age at submission for all other applicants is 18yrs. For Limited Company all directors must be aged 21 or over.
Minimum term	5 Years, except: The minimum term for 5-year fixed rates is 6 Years.
Maximum term	40 Years.
Minimum valuation	£100,000 (£150,000 for all Prime products)
New build	Subject to product maximums and underwriter discretion regarding new build exposure. Once an Offer is produced it is valid for a 180-day period. Extensions may be granted on purchase applications subject to reassessment of the client, income (where applicable), re-inspection of the property (where applicable) and new product. New build properties are not acceptable for HMO and MUB applications.
Minimum income	At least one applicant / director must be a residential homeowner unless one earns a minimum of £40,000 OR one owns at least 1 BTL property for 2 years OR one owns 4 or more BTL properties OR one of their employers provides tied accommodation. HMO and MUBs are available to first time landlords providing the total combined minimum income for the application is £75,000.
Referencing	Credit search and valuation report will be obtained by Kensington. Current and previous mortgage history (both Buy to Let and Residential) will be verified by reference to Credit Bureau data where possible. For employed income please provide the most recent payslip and the latest P60/last payslip of the financial year, or a copy of the for self-employed applicant's most recent finalised and agreed accounts (for tax assessment) attached to their headed paper or SA302.
Let to Buy	We will consider a BTL application where an applicant intends to let their existing residential property. We will require details of the new residential address that the applicant is moving in to and a copy of the mortgage offer from the new lender.
Portfolio landlord (with 4 or more mortgaged properties)	Landlords are accepted where they hold a maximum of 20 mortgages properties including the one being submitted to us with a total mortgage borrowing of £5m . (Kensington exposure: £2m). This applies to mortgages on buy tolet properties that are owner solely; jointly by applicants or through limited compnies. All portfolio landlords must complete a portfolio summary.
Limited Company Buy to Let	Lending to Limited Companies: Specific SIC codes only: 68100 - Buying and selling of own real estate; 68209 - Other letting and operating of own or leased real estate; 68320 - Management of real estate on a fee or contract basis; 68201 - Renting and operating of Housing Association real estate. Maximum 4 directors (at least one director must hold a minimum shareholding of 20%). Applicant Directors must have a combined shareholding of 100% of the company. All Guarantors will be underwritten. Standard BTL criteria that applies to individual landlords, will also apply to Guarantors on Limited Company BTL. All individual directors must provide a personal guarantee on a joint and several basis. They will also be required to receive independent legal advice on the nature and effect of the guarantee being provided. HMO and MUB applications are acceptable (Not available in Northern Ireland).
Property Changes	If your client needs to change their property after the case has been submitted; this is something we can do if the valuation has not been carried out. Please contact us for full details.
Prime/Core Credit History	Refer to BTL credit summary page
Product Transfers	For more information visit www.kensingtonmortgages.co.uk/intermediaries/product-transfers . You will be emailed if your clients are eligible 4 months before their fixed rate is ending.

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BTL CREDIT SUMMARY

CRITERIA	PRIME	CORE
Ranges	**Prime, Prime eKo, Prime HMO & MUB**	**Core, HMO & MUB**
Defaults acceptable (if older than)	36 months No limit on number or value	24 months No limit on number or value
Secured Loan/Rent missed payments acceptable (if older than)	**36 months**	**24 months**
CCJs (unsatisfied CCJ's will be accepted at the underwriters discretion)	72 months ago No limit on number or value	24 months ago No limit on number or value
Unsecured Credit missed payments acceptable if accounts now up to date	**None in the last 12 months**	**Max status of 2 in last 12 months**
Debt Management Plans (DMPs) accept with a track record of	Cannot actively be in a DMP, must have been closed over 12 months ago	12 months
No Payday loans, taken out within the last	**12 months**	**12 months**
Communication/Insurance/ Bank Account and utility defaults:	We don't take into account Communication or Insurance defaults. Utility defaults up to a combined £250 can be ignored. However, if any default in respect of Communication, Insurance or Utility have resulted in unauthorised overdrafts or bounced DDM/Cheques on the bank account the case will be declined Bank account defaults/arrears will not be accepted.	We don't take into account Communication/Insurance/ defaults. Utility defaults up to a combined £250 can be ignored. Bank Account defaults/arrears subject to underwriter discretion.
Important bankruptcy update: **We can accept customers that have not been, in last 6 years, subject to proceedings for Bankruptcy/ Sequestration or an Individual Voluntary Arrangement (IVA) / Protected Trust Deed and/or Debt Arrangement Scheme (DAS) and must be satisfied/ discharged and no longer showing on credit bureau**		

For full criteria details:
www.kensingtonmortgages.co.uk/intermediaries/criteria

To find your local BDM:
www.kensingtonmortgages.co.uk/intermediaries/bdm

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DSCR

Tax Code	Prime and Core BTL	Prime and Core HMO & MUB
Basic Rate	125%	125%
High Rate	145%	150%
Additional Rate	150%	160%
Limited Company	125%	125%

Early Repayment Charges

Term	Year 1	Year 2	Year 3	Year 4	Year 5
1 Year Fixed	1.50%				
2 Year Fixed	3.00%	2.00%			
3 Year Fixed	3.00%	2.00%	1.00%		
5 Year Fixed	5.00%	4.00%	3.00%	2.00%	1.00%
2 Year Tracker	1.00%	1.00%			