



BUY TO LET LENDING

19th May 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.

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

Kensington and Kensington Mortgages are trading names of Kensington Mortgage Company Limited. Registered in England & Wales: Company No. 03049877. Registered address: 2nd Floor, Marlow International, Parkway, Marlow, SL7 1YL. Kensington Mortgage Company Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 310336). Some investment mortgage contracts are not regulated by the FCA.



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	3.79	5.00%	£25,000	£750,000	75	032601162	Prime, 75, 2, 3.79, FV	Purchase, Remortgage	Free Vals	£0
		4.64	3.00%	£25,000	£750,000	75	032601899	Prime, 75, 2, 4.64, FV	Purchase, Remortgage	Free Vals	£0
		5.34	2.00%	£25,000	£750,000	75	032601156	Prime, 75, 2, 5.34, FV	Purchase, Remortgage	Free Vals	£0
		5.36	£4000	£25,000	£750,000	75	032601176	Prime, 75, 2, 5.36, FV	Purchase, Remortgage	Free Vals	£0
		5.44	£1999	£25,000	£750,000	75	032601034	Prime, 75, 2, 5.44, FV	Purchase, Remortgage	Free Vals	£0
		5.59	£1499	£25,000	£750,000	75	032601174	Prime, 75, 2, 5.59, FV	Purchase, Remortgage	Free Vals	£0
Prime	5 Year Fixed	5.93	£0	£25,000	£750,000	75	032601032	Prime, 75, 2, 5.93, FV	Purchase, Remortgage	Free Vals	£0
		4.99	5.00%	£25,000	£750,000	75	032601140	Prime, 75, 5, 4.99, FV	Purchase, Remortgage	Free Vals	£0
		5.22	3.00%	£25,000	£750,000	75	032601877	Prime, 75, 5, 5.22, FV	Purchase, Remortgage	Free Vals	£0
		5.52	£4000	£25,000	£750,000	75	032601154	Prime, 75, 5, 5.52, FV	Purchase, Remortgage	Free Vals	£0
		5.57	£1499	£25,000	£750,000	75	032601012	Prime, 75, 5, 5.57, FV	Purchase, Remortgage	Free Vals	£0
		5.69	£0	£25,000	£750,000	75	032601026	Prime, 75, 5, 5.69, FV	Purchase, Remortgage	Free Vals	£0
Prime Buy to Let - Limited Company											
Prime	2 Year Fixed	3.79	5.00%	£25,000	£750,000	75	032601163	Prime, 75, 2, 3.79, FV	Purchase, Remortgage	Free Vals	£0
		4.64	3.00%	£25,000	£750,000	75	032601900	Prime, 75, 2, 4.64, FV	Purchase, Remortgage	Free Vals	£0
		5.34	2.00%	£25,000	£750,000	75	032601157	Prime, 75, 2, 5.34, FV	Purchase, Remortgage	Free Vals	£0
		5.36	£4000	£25,000	£750,000	75	032601177	Prime, 75, 2, 5.36, FV	Purchase, Remortgage	Free Vals	£0
		5.44	£1999	£25,000	£750,000	75	032601035	Prime, 75, 2, 5.44, FV	Purchase, Remortgage	Free Vals	£0
		5.59	£1499	£25,000	£750,000	75	032601175	Prime, 75, 2, 5.59, FV	Purchase, Remortgage	Free Vals	£0
Prime	5 Year Fixed	5.93	£0	£25,000	£750,000	75	032601033	Prime, 75, 2, 5.93, FV	Purchase, Remortgage	Free Vals	£0
		4.99	5.00%	£25,000	£750,000	75	032601141	Prime, 75, 5, 4.99, FV	Purchase, Remortgage	Free Vals	£0
		5.22	3.00%	£25,000	£750,000	75	032601878	Prime, 75, 5, 5.22, FV	Purchase, Remortgage	Free Vals	£0
		5.52	£4000	£25,000	£750,000	75	032601155	Prime, 75, 5, 5.52, FV	Purchase, Remortgage	Free Vals	£0
		5.57	£1499	£25,000	£750,000	75	032601013	Prime, 75, 5, 5.57, FV	Purchase, Remortgage	Free Vals	£0
		5.69	£0	£25,000	£750,000	75	032601027	Prime, 75, 5, 5.69, FV	Purchase, Remortgage	Free Vals	£0



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).

Prime 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
Prime	2 Year Fixed	4.16	5.00%	£25,000	£750,000	75	032601170	Prime HMO MUB, 75, 2, 4.16, FV	Purchase, Remortgage	Free Vals	£0
		4.79	3.00%	£25,000	£750,000	75	032601901	Prime HMO MUB, 75, 2, 4.79, FV	Purchase, Remortgage	Free Vals	£0
		6.19	£4000	£25,000	£750,000	75	032601168	Prime HMO MUB, 75, 2, 6.19, FV	Purchase, Remortgage	Free Vals	£0
		6.55	£0	£25,000	£750,000	75	032601907	Prime HMO MUB, 75, 2, 6.55, FV	Purchase, Remortgage	Free Vals	£0
Prime	5 Year Fixed	5.19	5.00%	£25,000	£750,000	75	032600896	Prime HMO MUB, 75, 5, 5.19, FV	Purchase, Remortgage	Free Vals	£0
		5.39	3.00%	£25,000	£750,000	75	032601018	Prime HMO MUB, 75, 5, 5.39, FV	Purchase, Remortgage	Free Vals	£0
		5.94	£4000	£25,000	£750,000	75	032601146	Prime HMO MUB, 75, 5, 5.94, FV	Purchase, Remortgage	Free Vals	£0
		6.38	£0	£25,000	£750,000	75	032601885	Prime HMO MUB, 75, 5, 6.38, FV	Purchase, Remortgage	Free Vals	£0
Prime Buy to Let - Limited Company HMO & MUB											
Prime	2 Year Fixed	4.16	5.00%	£25,000	£750,000	75	032601171	Prime HMO MUB, 75, 2, 4.16, FV	Purchase, Remortgage	Free Vals	£0
		4.79	3.00%	£25,000	£750,000	75	032601902	Prime HMO MUB, 75, 2, 4.79, FV	Purchase, Remortgage	Free Vals	£0
		6.19	£4000	£25,000	£750,000	75	032601169	Prime HMO MUB, 75, 2, 6.19, FV	Purchase, Remortgage	Free Vals	£0
		6.55	£0	£25,000	£750,000	75	032601908	Prime HMO MUB, 75, 2, 6.55, FV	Purchase, Remortgage	Free Vals	£0
Prime	5 Year Fixed	5.19	5.00%	£25,000	£750,000	75	032600897	Prime HMO MUB, 75, 5, 5.19, FV	Purchase, Remortgage	Free Vals	£0
		5.39	3.00%	£25,000	£750,000	75	032601019	Prime HMO MUB, 75, 5, 5.39, FV	Purchase, Remortgage	Free Vals	£0
		5.94	£4000	£25,000	£750,000	75	032601147	Prime HMO MUB, 75, 5, 5.94, FV	Purchase, Remortgage	Free Vals	£0
		6.38	£0	£25,000	£750,000	75	032601886	Prime HMO MUB, 75, 5, 6.38, FV	Purchase, Remortgage	Free Vals	£0



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

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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	4.59	3.00%	£25,000	£750,000	75	032601929	Prime eKo Reward, 75, 2, 4.59, FV	Purchase, Remortgage	Free Vals	£0
		5.31	£4000	£25,000	£750,000	75	032601192	Prime eKo Reward, 75, 2, 5.31, FV	Purchase, Remortgage	Free Vals	£0
		5.54	£1499	£25,000	£750,000	75	032601190	Prime eKo Reward, 75, 2, 5.54, FV	Purchase, Remortgage	Free Vals	£0
		5.88	£0	£25,000	£750,000	75	032601070	Prime eKo Reward, 75, 2, 5.88, FV	Purchase, Remortgage	Free Vals	£0
Prime	5 Year Fixed	5.17	3.00%	£25,000	£750,000	75	032601919	Prime eKo Reward, 75, 5, 5.17, FV	Purchase, Remortgage	Free Vals	£0
		5.47	£4000	£25,000	£750,000	75	032601186	Prime eKo Reward, 75, 5, 5.47, FV	Purchase, Remortgage	Free Vals	£0
		5.52	£1499	£25,000	£750,000	75	032601056	Prime eKo Reward, 75, 5, 5.52, FV	Purchase, Remortgage	Free Vals	£0
		5.64	£0	£25,000	£750,000	75	032601062	Prime eKo Reward, 75, 5, 5.64, FV	Purchase, Remortgage	Free Vals	£0
Prime Buy to Let - Limited Company eKo Reward											
Prime	2 Year Fixed	4.59	3.00%	£25,000	£750,000	75	032601930	Prime eKo Reward, 75, 2, 4.59, FV	Purchase, Remortgage	Free Vals	£0
		5.31	£4000	£25,000	£750,000	75	032601193	Prime eKo Reward, 75, 2, 5.31, FV	Purchase, Remortgage	Free Vals	£0
		5.54	£1499	£25,000	£750,000	75	032601191	Prime eKo Reward, 75, 2, 5.54, FV	Purchase, Remortgage	Free Vals	£0
		5.88	£0	£25,000	£750,000	75	032601071	Prime eKo Reward, 75, 2, 5.88, FV	Purchase, Remortgage	Free Vals	£0
Prime	5 Year Fixed	5.17	3.00%	£25,000	£750,000	75	032601920	Prime eKo Reward, 75, 5, 5.17, FV	Purchase, Remortgage	Free Vals	£0
		5.47	£4000	£25,000	£750,000	75	032601187	Prime eKo Reward, 75, 5, 5.47, FV	Purchase, Remortgage	Free Vals	£0
		5.52	£1499	£25,000	£750,000	75	032601057	Prime eKo Reward, 75, 5, 5.52, FV	Purchase, Remortgage	Free Vals	£0
		5.64	£0	£25,000	£750,000	75	032601063	Prime eKo Reward, 75, 5, 5.64, FV	Purchase, Remortgage	Free Vals	£0



BUY TO LET PRODUCTS - CORE

Buy to Let: For your individual landlords

- Assessed at rates between 6.49% and 8.89%
- 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.

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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	3.89	5.00%	£25,000	£750,000	75	032601132	Core, 75, 2, 3.89, FV	Purchase, Remortgage	Free Vals	£0
		4.74	3.00%	£25,000	£750,000	75	032601865	Core, 75, 2, 4.74, FV	Purchase, Remortgage	Free Vals	£0
		5.44	2.00%	£25,000	£750,000	75	032601072	Core, 75, 2, 5.44, FV	Purchase, Remortgage	Free Vals	£0
		5.46	£4000	£25,000	£750,000	75	032601110	Core, 75, 2, 5.46, FV	Purchase, Remortgage	Free Vals	£0
		5.69	£1499	£25,000	£750,000	75	032601080	Core, 75, 2, 5.69, FV	Purchase, Remortgage	Free Vals	£0
		6.03	£0	£25,000	£750,000	75	032600958	Core, 75, 2, 6.03, FV	Purchase	Free Vals	£0
		6.03	£0	£25,000	£500,000	75	032600959	Core, 75, 2, 6.03, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.03	£0	£25,000	£750,000	75	032600960	Core, 75, 2, 6.03, FVCB250	Remortgage	Free Vals	£250
		5.79	2.00%	£25,000	£750,000	80	032601076	Core, 80, 2, 5.79, FV	Purchase, Remortgage	Free Vals	£0
		6.44	£1999	£25,000	£750,000	80	032601118	Core, 80, 2, 6.44, FV	Purchase, Remortgage	Free Vals	£0
		6.89	£0	£25,000	£750,000	80	032601829	Core, 80, 2, 6.89, FV	Purchase	Free Vals	£0
		6.89	£0	£25,000	£500,000	80	032601830	Core, 80, 2, 6.89, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
6.89	£0	£25,000	£750,000	80	032601831	Core, 80, 2, 6.89, FVCB250	Remortgage	Free Vals	£250		
Core	5 Year Fixed	5.32	3.00%	£25,000	£750,000	75	032601126	Core, 75, 5, 5.32, FV	Purchase, Remortgage	Free Vals	£0
		5.72	£4000	£25,000	£750,000	75	032601082	Core, 75, 5, 5.72, FV	Purchase, Remortgage	Free Vals	£0
		5.74	2.00%	£25,000	£750,000	75	032601074	Core, 75, 5, 5.74, FV	Purchase, Remortgage	Free Vals	£0
		5.77	£1499	£25,000	£750,000	75	032600986	Core, 75, 5, 5.77, FV	Purchase, Remortgage	Free Vals	£0
		5.89	£0	£25,000	£750,000	75	032600963	Core, 75, 5, 5.89, FV	Purchase	Free Vals	£0
		5.89	£0	£25,000	£500,000	75	032600964	CORE, 75, 5, 5.89, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.89	£0	£25,000	£750,000	75	032600965	CORE, 75, 5, 5.89, FVCB250	Remortgage	Free Vals	£250
		5.84	2.00%	£25,000	£750,000	80	032600952	Core, 80, 5, 5.84, FV	Purchase, Remortgage	Free Vals	£0
		6.34	£1999	£25,000	£750,000	80	032601120	Core, 80, 5, 6.34, FV	Purchase, Remortgage	Free Vals	£0
		6.49	£0	£25,000	£750,000	80	032600973	Core, 80, 5, 6.49, FV	Purchase	Free Vals	£0
		6.49	£0	£25,000	£500,000	80	032600974	Core, 80, 5, 6.49, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.49	£0	£25,000	£750,000	80	032600975	Core, 80, 5, 6.49, FVCB250	Remortgage	Free Vals	£250



BUY TO LET PRODUCTS - CORE LIMITED COMPANY

Buy to Let: For your limited company landlords

- Assessed at rates between 6.49% and 8.89%
- 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	3.89	5.00%	£25,000	£750,000	75	032601133	Core, 75, 2, 3.89, FV	Purchase, Remortgage	Free Vals	£0
		4.74	3.00%	£25,000	£750,000	75	032601866	Core, 75, 2, 4.74, FV	Purchase, Remortgage	Free Vals	£0
		5.44	2.00%	£25,000	£750,000	75	032601073	Core, 75, 2, 5.44, FV	Purchase, Remortgage	Free Vals	£0
		5.46	£4000	£25,000	£750,000	75	032601111	Core, 75, 2, 5.46, FV	Purchase, Remortgage	Free Vals	£0
		5.69	£1499	£25,000	£750,000	75	032601081	Core, 75, 2, 5.69, FV	Purchase, Remortgage	Free Vals	£0
		6.03	£0	£25,000	£750,000	75	032600961	Core, 75, 2, 6.03, FV	Purchase	Free Vals	£0
		6.03	£0	£25,000	£750,000	75	032600962	Core, 75, 2, 6.03, FVCB250	Remortgage	Free Vals	£250
		5.79	2.00%	£25,000	£750,000	80	032601077	Core, 80, 2, 5.79, FV	Purchase, Remortgage	Free Vals	£0
		6.44	£1999	£25,000	£750,000	80	032601119	Core, 80, 2, 6.44, FV	Purchase, Remortgage	Free Vals	£0
		6.89	£0	£25,000	£750,000	80	032601832	Core, 80, 2, 6.89, FV	Purchase	Free Vals	£0
6.89	£0	£25,000	£750,000	80	032601833	Core, 80, 2, 6.89, FVCB250	Remortgage	Free Vals	£250		
Core	5 Year Fixed	5.32	3.00%	£25,000	£750,000	75	032601127	Core, 75, 5, 5.32, FV	Purchase, Remortgage	Free Vals	£0
		5.72	£4000	£25,000	£750,000	75	032601083	Core, 75, 5, 5.72, FV	Purchase, Remortgage	Free Vals	£0
		5.74	2.00%	£25,000	£750,000	75	032601075	Core, 75, 5, 5.74, FV	Purchase, Remortgage	Free Vals	£0
		5.77	£1499	£25,000	£750,000	75	032600987	Core, 75, 5, 5.77, FV	Purchase, Remortgage	Free Vals	£0
		5.89	£0	£25,000	£750,000	75	032600966	Core, 75, 5, 5.89, FV	Purchase	Free Vals	£0
		5.89	£0	£25,000	£750,000	75	032600967	CORE, 75, 5, 5.89, FVCB250	Remortgage	Free Vals	£250
		5.84	2.00%	£25,000	£750,000	80	032600953	Core, 80, 5, 5.84, FV	Purchase, Remortgage	Free Vals	£0
		6.34	£1999	£25,000	£750,000	80	032601121	Core, 80, 5, 6.34, FV	Purchase, Remortgage	Free Vals	£0
		6.49	£0	£25,000	£750,000	80	032600976	Core, 80, 5, 6.49, FV	Purchase	Free Vals	£0
6.49	£0	£25,000	£750,000	80	032600977	Core, 80, 5, 6.49, FVCB250	Remortgage	Free Vals	£250		



BUY TO LET PRODUCTS - CORE TRACKER

Buy to Let: Tracker Rates

- Assessed at rates between 6.49% and 8.89%
- 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

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Buy to Let - Core Tracker											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
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



BUY TO LET PRODUCTS - HMO & MUB

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

- Assessed at rates between 6.49% and 8.65%
- 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

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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	4.26	5.00%	£25,000	£750,000	75	032601178	HMO MUB, 75, 2, 4.26, FV	Purchase, Remortgage	Free Vals	£0
		4.89	3.00%	£25,000	£750,000	75	032601869	HMO MUB, 75, 2, 4.89, FV	Purchase, Remortgage	Free Vals	£0
		6.29	£4000	£25,000	£750,000	75	032601122	HMO MUB, 75, 2, 6.29, FV	Purchase, Remortgage	Free Vals	£0
		6.65	£0	£25,000	£750,000	75	032601915	HMO MUB, 75, 2, 6.65, FV	Purchase, Remortgage	Free Vals	£0
		5.98	2.00%	£25,000	£750,000	80	032601106	HMO MUB, 80, 2, 5.98, FV	Purchase, Remortgage	Free Vals	£0
Core	5 Year Fixed	5.39	5.00%	£25,000	£750,000	75	032600876	HMO MUB, 75, 5, 5.39, FV	Purchase, Remortgage	Free Vals	£0
		5.59	3.00%	£25,000	£750,000	75	032600978	HMO MUB, 75, 5, 5.59, FV	Purchase, Remortgage	Free Vals	£0
		6.14	£4000	£25,000	£750,000	75	032601124	HMO MUB, 75, 5, 6.14, FV	Purchase, Remortgage	Free Vals	£0
		6.58	£0	£25,000	£750,000	75	032601871	HMO MUB, 75, 5, 6.58, FV	Purchase, Remortgage	Free Vals	£0
		6.44	2.00%	£25,000	£750,000	80	032601108	HMO MUB, 80, 5, 6.44, FV	Purchase, Remortgage	Free Vals	£0
Buy to Let - Limited Company HMO & MUB											
Core	2 Year Fixed	4.26	5.00%	£25,000	£750,000	75	032601179	HMO MUB, 75, 2, 4.26, FV	Purchase, Remortgage	Free Vals	£0
		4.89	3.00%	£25,000	£750,000	75	032601870	HMO MUB, 75, 2, 4.89, FV	Purchase, Remortgage	Free Vals	£0
		6.29	£4000	£25,000	£750,000	75	032601123	HMO MUB, 75, 2, 6.29, FV	Purchase, Remortgage	Free Vals	£0
		6.65	£0	£25,000	£750,000	75	032601916	HMO MUB, 75, 2, 6.65, FV	Purchase, Remortgage	Free Vals	£0
		5.98	2.00%	£25,000	£750,000	80	032601107	HMO MUB, 80, 2, 5.98, FV	Purchase, Remortgage	Free Vals	£0
Core	5 Year Fixed	5.39	5.00%	£25,000	£750,000	75	032600877	HMO MUB, 75, 5, 5.39, FV	Purchase, Remortgage	Free Vals	£0
		5.59	3.00%	£25,000	£750,000	75	032600979	HMO MUB, 75, 5, 5.59, FV	Purchase, Remortgage	Free Vals	£0
		6.14	£4000	£25,000	£750,000	75	032601125	HMO MUB, 75, 5, 6.14, FV	Purchase, Remortgage	Free Vals	£0
		6.58	£0	£25,000	£750,000	75	032601872	HMO MUB, 75, 5, 6.58, FV	Purchase, Remortgage	Free Vals	£0
		6.44	2.00%	£25,000	£750,000	80	032601109	HMO MUB, 80, 5, 6.44, 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 to let properties that are owner solely; jointly by applicants or through limited companies. 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.

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

Kensington and Kensington Mortgages are trading names of Kensington Mortgage Company Limited. Registered in England & Wales: Company No. 03049877. Registered address: 2nd Floor, Marlow International, Parkway, Marlow, SL7 1YL. Kensington Mortgage Company Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 310336). Some investment mortgage contracts are not regulated by the FCA.



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:	<p>We don't take into account Communication or Insurance defaults.</p> <p>Utility defaults up to a combined £250 can be ignored.</p> <p>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</p> <p>Bank account defaults/arrears will not be accepted.</p>	<p>We don't take into account Communication/Insurance/ defaults.</p> <p>Utility defaults up to a combined £250 can be ignored.</p> <p>Bank Account defaults/arrears subject to underwriter discretion.</p>
<p>Important bankruptcy update:</p> <p>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</p>		

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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Tax Code	Prime and Core BTL	Prime and Core HMO & MUB
Basic Rate	125%	125%
High Rate	145%	145%
Additional Rate	155%	155%
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%			

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