BUY TO LET LENDING

13th November 2026

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

THE RANGE:

PRIME

PRIME LTD CO

PRIME HMO & MUB (INC LTD CO)

PRIME EKO REWARD

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 3.95%. This rate is set as of the 10th September 2026 and effective from the 1st October 2026 (all new mortgage application documentation is reflected with this rate from 11th September 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

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Kensington

BUY TO LET PRODUCTS - PRIME

Buy to Let: Prime Individual

- 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 £75,000

* 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).

Specials: Prime Buy to Let - Individual											
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	5.24	£1499	£25,000	£750,000	75	062600366	Prime, 75, 2, 5.24, FV	Purchase, Remortgage	Free Vals	£0
		5.72	£0	£25,000	£750,000	75	102600006	Prime, 75, 2, 5.72, FV	Purchase, Remortgage	Free Vals	£0
Prime	5 Year Fixed	4.92	3.00%	£25,000	£750,000	75	032600890	Prime, 75, 5, 4.92, FV	Purchase, Remortgage	Free Vals	£0

Prime Buy to Let - Individual											
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	3.69	5.00%	£25,000	£750,000	75	032601036	Prime, 75, 2, 3.69, FV	Purchase, Remortgage	Free Vals	£0
		4.44	3.00%	£25,000	£750,000	75	032601038	Prime, 75, 2, 4.44, FV	Purchase, Remortgage	Free Vals	£0
		5.16	£4000	£25,000	£750,000	75	032600924	Prime, 75, 2, 5.16, 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
		5.39	£1499	£25,000	£750,000	75	032600922	Prime, 75, 2, 5.39, FV	Purchase, Remortgage	Free Vals	£0
		5.78	£0	£25,000	£750,000	75	032602754	Prime, 75, 2, 5.78, FV	Purchase, Remortgage	Free Vals	£0
Prime	5 Year Fixed	4.99	5.00%	£25,000	£750,000	75	032601140	Prime, 75, 5, 4.99, FV	Purchase, Remortgage	Free Vals	£0
		5.12	3.00%	£25,000	£750,000	75	032601142	Prime, 75, 5, 5.12, FV	Purchase, Remortgage	Free Vals	£0
		5.47	£4000	£25,000	£750,000	75	052603163	Prime, 75, 5, 5.47, 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
		5.64	£0	£25,000	£750,000	75	052603161	Prime, 75, 5, 5.64, FV	Purchase, Remortgage	Free Vals	£0

Kensington

BUY TO LET PRODUCTS - PRIME LIMITED COMPANY

Buy to Let: Prime For your limited company landlords

- 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 £75,000

* 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.

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Prime Buy to Let - Limited Company											
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	3.69	5.00%	£25,000	£750,000	75	032601037	Prime, 75, 2, 3.69, FV	Purchase, Remortgage	Free Vals	£0
		4.44	3.00%	£25,000	£750,000	75	032601039	Prime, 75, 2, 4.44, FV	Purchase, Remortgage	Free Vals	£0
		5.16	£4000	£25,000	£750,000	75	032600925	Prime, 75, 2, 5.16, 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
		5.39	£1499	£25,000	£750,000	75	032600923	Prime, 75, 2, 5.39, FV	Purchase, Remortgage	Free Vals	£0
		5.78	£0	£25,000	£750,000	75	032602755	Prime, 75, 2, 5.78, FV	Purchase, Remortgage	Free Vals	£0
Prime	5 Year Fixed	4.99	5.00%	£25,000	£750,000	75	032601141	Prime, 75, 5, 4.99, FV	Purchase, Remortgage	Free Vals	£0
		5.12	3.00%	£25,000	£750,000	75	032601143	Prime, 75, 5, 5.12, FV	Purchase, Remortgage	Free Vals	£0
		5.47	£4000	£25,000	£750,000	75	052603164	Prime, 75, 5, 5.47, 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
		5.64	£0	£25,000	£750,000	75	052603162	Prime, 75, 5, 5.64, FV	Purchase, Remortgage	Free Vals	£0

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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 £75,000
- 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 - Individual 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	4.11	5.00%	£25,000	£750,000	75	052603179	Prime HMO MUB, 75, 2, 4.11, 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
		5.79	£4000	£25,000	£750,000	75	032600259	Prime HMO MUB, 75, 2, 5.79, FV	Purchase, Remortgage	Free Vals	£0
		6.45	£0	£25,000	£750,000	75	032601172	Prime HMO MUB, 75, 2, 6.45, FV	Purchase, Remortgage	Free Vals	£0
Prime	5 Year Fixed	5.09	5.00%	£25,000	£750,000	75	032602870	Prime HMO MUB, 75, 5, 5.09, FV	Purchase, Remortgage	Free Vals	£0
		5.59	3.00%	£25,000	£750,000	75	032601879	Prime HMO MUB, 75, 5, 5.59, FV	Purchase, Remortgage	Free Vals	£0
		6.09	£4000	£25,000	£750,000	75	052602789	Prime HMO MUB, 75, 5, 6.09, FV	Purchase, Remortgage	Free Vals	£0
		6.33	£0	£25,000	£750,000	75	052603159	Prime HMO MUB, 75, 5, 6.33, FV	Purchase, Remortgage	Free Vals	£0
Prime Buy to Let - Limited Company HMO & MUB											
Prime	2 Year Fixed	4.11	5.00%	£25,000	£750,000	75	052603180	Prime HMO MUB, 75, 2, 4.11, 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
		5.79	£4000	£25,000	£750,000	75	032600260	Prime HMO MUB, 75, 2, 5.79, FV	Purchase, Remortgage	Free Vals	£0
		6.45	£0	£25,000	£750,000	75	032601173	Prime HMO MUB, 75, 2, 6.45, FV	Purchase, Remortgage	Free Vals	£0
Prime	5 Year Fixed	5.09	5.00%	£25,000	£750,000	75	032602871	Prime HMO MUB, 75, 5, 5.09, FV	Purchase, Remortgage	Free Vals	£0
		5.59	3.00%	£25,000	£750,000	75	032601880	Prime HMO MUB, 75, 5, 5.59, FV	Purchase, Remortgage	Free Vals	£0
		6.09	£4000	£25,000	£750,000	75	052602790	Prime HMO MUB, 75, 5, 6.09, FV	Purchase, Remortgage	Free Vals	£0
		6.33	£0	£25,000	£750,000	75	052603160	Prime HMO MUB, 75, 5, 6.33, FV	Purchase, Remortgage	Free Vals	£0

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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

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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	4.39	3.00%	£25,000	£750,000	75	032601068	Prime eKo Reward, 75, 2, 4.39, FV	Purchase, Remortgage	Free Vals	£0
		5.11	£4000	£25,000	£750,000	75	032600940	Prime eKo Reward, 75, 2, 5.11, FV	Purchase, Remortgage	Free Vals	£0
		5.34	£1499	£25,000	£750,000	75	032600938	Prime eKo Reward, 75, 2, 5.34, FV	Purchase, Remortgage	Free Vals	£0
		5.73	£0	£25,000	£750,000	75	032602792	Prime eKo Reward, 75, 2, 5.73, FV	Purchase, Remortgage	Free Vals	£0
Prime	5 Year Fixed	5.07	3.00%	£25,000	£750,000	75	032601184	Prime eKo Reward, 75, 5, 5.07, FV	Purchase, Remortgage	Free Vals	£0
		5.42	£4000	£25,000	£750,000	75	052603195	Prime eKo Reward, 75, 5, 5.42, 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
		5.59	£0	£25,000	£750,000	75	052603197	Prime eKo Reward, 75, 5, 5.59, FV	Purchase, Remortgage	Free Vals	£0
Prime Buy to Let - Limited Company eKo Reward											
Prime	2 Year Fixed	4.39	3.00%	£25,000	£750,000	75	032601069	Prime eKo Reward, 75, 2, 4.39, FV	Purchase, Remortgage	Free Vals	£0
		5.11	£4000	£25,000	£750,000	75	032600941	Prime eKo Reward, 75, 2, 5.11, FV	Purchase, Remortgage	Free Vals	£0
		5.34	£1499	£25,000	£750,000	75	032600939	Prime eKo Reward, 75, 2, 5.34, FV	Purchase, Remortgage	Free Vals	£0
		5.73	£0	£25,000	£750,000	75	032602793	Prime eKo Reward, 75, 2, 5.73, FV	Purchase, Remortgage	Free Vals	£0
Prime	5 Year Fixed	5.07	3.00%	£25,000	£750,000	75	032601185	Prime eKo Reward, 75, 5, 5.07, FV	Purchase, Remortgage	Free Vals	£0
		5.42	£4000	£25,000	£750,000	75	052603196	Prime eKo Reward, 75, 5, 5.42, 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
		5.59	£0	£25,000	£750,000	75	052603198	Prime eKo Reward, 75, 5, 5.59, FV	Purchase, Remortgage	Free Vals	£0

Kensington

BUY TO LET PRODUCTS - CORE

Buy to Let: For your individual landlords

- Assessed at rates between 7.17% and 8.89%
- Minimum loan; £25,000
- Maximum loan; £750,000 (unless stated)
- Minimum Property Value £75,000

* 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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Core Buy to Let - Individual											
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	3.99	5.00%	£25,000	£750,000	75	032601867	Core, 75, 2, 3.99, 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
		5.36	£4000	£25,000	£750,000	75	032600984	Core, 75, 2, 5.36, FV	Purchase, Remortgage	Free Vals	£0
		5.59	2.00%	£25,000	£750,000	75	052602719	Core, 75, 2, 5.59, 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
		6.08	£0	£25,000	£750,000	75	052602609	Core, 75, 2, 6.08, FV	Purchase	Free Vals	£0
		6.08	£0	£25,000	£500,000	75	052602610	Core, 75, 2, 6.08, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.08	£0	£25,000	£750,000	75	052602611	Core, 75, 2, 6.08, FVCB250	Remortgage	Free Vals	£250
		6.29	£1999	£25,000	£750,000	80	052603249	Core, 80, 2, 6.29, 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	5.42	3.00%	£25,000	£750,000	75	032601861	Core, 75, 5, 5.42, FV	Purchase, Remortgage	Free Vals	£0
		5.79	2.00%	£25,000	£750,000	75	052602599	Core, 75, 5, 5.79, FV	Purchase, Remortgage	Free Vals	£0
		5.77	£4000	£25,000	£750,000	75	052602607	Core, 75, 5, 5.77, FV	Purchase, Remortgage	Free Vals	£0
		5.87	£1499	£25,000	£750,000	75	032601112	Core, 75, 5, 5.87, FV	Purchase, Remortgage	Free Vals	£0
		5.94	£0	£25,000	£750,000	75	052602614	Core, 75, 5, 5.94, FV	Purchase	Free Vals	£0
		5.94	£0	£25,000	£500,000	75	052602615	Core, 75, 5, 5.94, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.94	£0	£25,000	£750,000	75	052602616	Core, 75, 5, 5.94, FVCB250	Remortgage	Free Vals	£250
		5.94	2.00%	£25,000	£750,000	80	032601078	CORE, 80, 5, 5.94, FV	Purchase, Remortgage	Free Vals	£0
		6.19	£1999	£25,000	£750,000	80	052603251	Core, 80, 5, 6.19, FV	Purchase, Remortgage	Free Vals	£0
		6.29	£0	£25,000	£750,000	80	032602821	Core, 80, 5, 6.29, FV	Purchase	Free Vals	£0
		6.29	£0	£25,000	£500,000	80	032602822	Core, 80, 5, 6.29, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.29	£0	£25,000	£750,000	80	032602823	Core, 80, 5, 6.29, FVCB250	Remortgage	Free Vals	£250

Kensington

BUY TO LET PRODUCTS - CORE LIMITED COMPANY

Buy to Let: For your limited company landlords

- **Assessed at rates between 7.17% and 8.89%**
- **Minimum loan; £25,000**
- **Maximum loan; £750,000 (unless stated)**
- **Minimum Property Value £75,000**

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

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Core Buy to Let - 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	3.99	5.00%	£25,000	£750,000	75	032601868	Core, 75, 2, 3.99, 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
		5.36	£4000	£25,000	£750,000	75	032600985	Core, 75, 2, 5.36, FV	Purchase, Remortgage	Free Vals	£0
		5.59	2.00%	£25,000	£750,000	75	052602720	Core, 75, 2, 5.59, 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
		6.08	£0	£25,000	£750,000	75	052602612	Core, 75, 2, 6.08, FV	Purchase	Free Vals	£0
		6.08	£0	£25,000	£750,000	75	052602613	Core, 75, 2, 6.08, FVCB250	Remortgage	Free Vals	£250
		6.29	£1999	£25,000	£750,000	80	052603250	Core, 80, 2, 6.29, 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	5.42	3.00%	£25,000	£750,000	75	032601862	Core, 75, 5, 5.42, FV	Purchase, Remortgage	Free Vals	£0
		5.79	2.00%	£25,000	£750,000	75	052602600	Core, 75, 5, 5.79, FV	Purchase, Remortgage	Free Vals	£0
		5.77	£4000	£25,000	£750,000	75	052602608	Core, 75, 5, 5.77, FV	Purchase, Remortgage	Free Vals	£0
		5.87	£1499	£25,000	£750,000	75	032601113	Core, 75, 5, 5.87, FV	Purchase, Remortgage	Free Vals	£0
		5.94	£0	£25,000	£750,000	75	052602617	Core, 75, 5, 5.94, FV	Purchase	Free Vals	£0
		5.94	£0	£25,000	£750,000	75	052602618	Core, 75, 5, 5.94, FVCB250	Remortgage	Free Vals	£250
		5.94	2.00%	£25,000	£750,000	80	032601079	CORE, 80, 5, 5.94, FV	Purchase, Remortgage	Free Vals	£0
		6.19	£1999	£25,000	£750,000	80	052603252	Core, 80, 5, 6.19, FV	Purchase, Remortgage	Free Vals	£0
		6.29	£0	£25,000	£750,000	80	032602824	Core, 80, 5, 6.29, FV	Purchase	Free Vals	£0
		6.29	£0	£25,000	£750,000	80	032602825	Core, 80, 5, 6.29, FVCB250	Remortgage	Free Vals	£250

Kensington

BUY TO LET PRODUCTS - CORE TRACKER

Buy to Let: Tracker Rates

- Assessed at rates between7.17% and 8.89%
- Minimum Property Value £75,000
- 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.

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Specials: Core Buy to Let - 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	4.39 (KSR + 0.44%)	3.00%	£25,000	£750,000	75	092600070	Core Track, 75, 2, 0.44, FV	Purchase, Remortgage	Free Vals	£0
Specials: Core Buy to Let Limited Company - Tracker											
Core	2 Year Tracker	4.39 (KSR + 0.44%)	3.00%	£25,000	£750,000	75	092600071	Core Track, 75, 2, 0.44, FV	Purchase, Remortgage	Free Vals	£0

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	4.89 (KSR + 0.94%)	3.00%	£25,000	£750,000	75	022400301	Core Track, 75, 2, 0.94, FV	Purchase	Free Vals	£0
		5.58 (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	4.89 (KSR + 0.94%)	3.00%	£25,000	£750,000	75	022400302	Core Track, 75, 2, 0.94, FV	Purchase	Free Vals	£0
		5.58 (KSR + 1.63%)	£1999	£25,000	£750,000	80	022400304	Core Track, 80, 2, 1.63, FV	Purchase	Free Vals	£0

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BUY TO LET PRODUCTS - HMO &MUB

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

- Assessed at rates between 7.17% and 8.89%
- 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 £75,000

* 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	4.21	5.00%	£25,000	£750,000	75	052603187	HMO MUB, 75, 2, 4.21, 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
		5.89	£4000	£25,000	£750,000	75	032600274	HMO MUB, 75, 2, 5.89, FV	Purchase, Remortgage	Free Vals	£0
		6.55	£0	£25,000	£750,000	75	032601180	HMO MUB, 75, 2, 6.55, FV	Purchase, Remortgage	Free Vals	£0
		5.83	2.00%	£25,000	£750,000	80	052603241	HMO MUB, 80, 2, 5.83, FV	Purchase, Remortgage	Free Vals	£0
Core	5 Year Fixed	5.29	5.00%	£25,000	£750,000	75	032602850	HMO MUB, 75, 5, 5.29, FV	Purchase, Remortgage	Free Vals	£0
		5.79	3.00%	£25,000	£750,000	75	032601839	HMO MUB, 75, 5, 5.79, FV	Purchase, Remortgage	Free Vals	£0
		6.29	£4000	£25,000	£750,000	75	052602767	HMO MUB, 75, 5, 6.29, FV	Purchase, Remortgage	Free Vals	£0
		6.53	£0	£25,000	£750,000	75	052603145	HMO MUB, 75, 5, 6.53, FV	Purchase, Remortgage	Free Vals	£0
		6.49	2.00%	£25,000	£750,000	80	052602633	HMO MUB, 80, 5, 6.49, FV	Purchase, Remortgage	Free Vals	£0
Buy to Let - Limited Company HMO & MUB											
Core	2 Year Fixed	4.21	5.00%	£25,000	£750,000	75	052603188	HMO MUB, 75, 2, 4.21, 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
		5.89	£4000	£25,000	£750,000	75	032600275	HMO MUB, 75, 2, 5.89, FV	Purchase, Remortgage	Free Vals	£0
		6.55	£0	£25,000	£750,000	75	032601181	HMO MUB, 75, 2, 6.55, FV	Purchase, Remortgage	Free Vals	£0
		5.83	2.00%	£25,000	£750,000	80	052603242	HMO MUB, 80, 2, 5.83, FV	Purchase, Remortgage	Free Vals	£0
Core	5 Year Fixed	5.29	5.00%	£25,000	£750,000	75	032602851	HMO MUB, 75, 5, 5.29, FV	Purchase, Remortgage	Free Vals	£0
		5.79	3.00%	£25,000	£750,000	75	032601840	HMO MUB, 75, 5, 5.79, FV	Purchase, Remortgage	Free Vals	£0
		6.29	£4000	£25,000	£750,000	75	052602768	HMO MUB, 75, 5, 6.29, FV	Purchase, Remortgage	Free Vals	£0
		6.53	£0	£25,000	£750,000	75	052603146	HMO MUB, 75, 5, 6.53, FV	Purchase, Remortgage	Free Vals	£0
		6.49	2.00%	£25,000	£750,000	80	052602634	HMO MUB, 80, 5, 6.49, FV	Purchase, Remortgage	Free Vals	£0

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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	£75,000
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. The Directors must own a minimum of 80% shareholding of all shares (where alphabet shares are issued this must include 100% of A Shares). The maximum number of directors/shareholders is 4 as shown on the companies' house search. All Directors must be named on the mortgage and must provide a Personal Guarantee (PG). 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:	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%	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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