Kensington

# BUY TO LET LENDING

# 25th 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 | £1,000,000 | 75 | 062600366 | Prime, 75, 2, 5.24, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.72 | £0 | £25,000 | £1,000,000 | 75 | 102600006 | Prime, 75, 2, 5.72, FV | Purchase, Remortgage | Free Vals | £0 |
| Prime | 5 Year Fixed | 4.92 | 3.00% | £25,000 | £1,000,000 | 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 | 3.79 | 5.00% | £25,000 | £1,000,000 | 75 | 032601162 | Prime, 75, 2, 3.79, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 4.49 | 3.00% | £25,000 | £1,000,000 | 75 | 052603295 | Prime, 75, 2, 4.49, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.26 | £4000 | £25,000 | £1,000,000 | 75 | 032601050 | Prime, 75, 2, 5.26, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.44 | 2.00% | £25,000 | £1,000,000 | 75 | 032601891 | Prime, 75, 2, 5.44, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.49 | £1499 | £25,000 | £1,000,000 | 75 | 032601048 | Prime, 75, 2, 5.49, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.93 | £0 | £25,000 | £1,000,000 | 75 | 032601032 | Prime, 75, 2, 5.93, FV | Purchase, Remortgage | Free Vals | £0 |
| Prime | 5 Year Fixed | 5.04 | 5.00% | £25,000 | £1,000,000 | 75 | 052602661 | Prime, 75, 5, 5.04, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.17 | 3.00% | £25,000 | £1,000,000 | 75 | 052603151 | Prime, 75, 5, 5.17, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.57 | £4000 | £25,000 | £1,000,000 | 75 | 052602675 | Prime, 75, 5, 5.57, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.67 | £1499 | £25,000 | £1,000,000 | 75 | 032601138 | Prime, 75, 5, 5.67, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.74 | £0 | £25,000 | £1,000,000 | 75 | 052602673 | Prime, 75, 5, 5.74, FV | Purchase, Remortgage | Free Vals | £0 |

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# 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.

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

| 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 | 3.79 | 5.00% | £25,000 | £1,000,000 | 75 | 032601163 | Prime, 75, 2, 3.79, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 4.49 | 3.00% | £25,000 | £1,000,000 | 75 | 052603296 | Prime, 75, 2, 4.49, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.26 | £4000 | £25,000 | £1,000,000 | 75 | 032601051 | Prime, 75, 2, 5.26, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.44 | 2.00% | £25,000 | £1,000,000 | 75 | 032601892 | Prime, 75, 2, 5.44, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.49 | £1499 | £25,000 | £1,000,000 | 75 | 032601049 | Prime, 75, 2, 5.49, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.93 | £0 | £25,000 | £1,000,000 | 75 | 032601033 | Prime, 75, 2, 5.93, FV | Purchase, Remortgage | Free Vals | £0 |
| Prime | 5 Year Fixed | 5.04 | 5.00% | £25,000 | £1,000,000 | 75 | 052602662 | Prime, 75, 5, 5.04, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.17 | 3.00% | £25,000 | £1,000,000 | 75 | 052603152 | Prime, 75, 5, 5.17, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.57 | £4000 | £25,000 | £1,000,000 | 75 | 052602676 | Prime, 75, 5, 5.57, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.67 | £1499 | £25,000 | £1,000,000 | 75 | 032601139 | Prime, 75, 5, 5.67, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.74 | £0 | £25,000 | £1,000,000 | 75 | 052602674 | Prime, 75, 5, 5.74, 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
- 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 | £1,000,000 | 75 | 052603179 | Prime HMO MUB, 75, 2, 4.11, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 4.79 | 3.00% | £25,000 | £1,000,000 | 75 | 032601901 | Prime HMO MUB, 75, 2, 4.79, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.79 | £4000 | £25,000 | £1,000,000 | 75 | 032600259 | Prime HMO MUB, 75, 2, 5.79, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 6.45 | £0 | £25,000 | £1,000,000 | 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 | £1,000,000 | 75 | 032602870 | Prime HMO MUB, 75, 5, 5.09, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.59 | 3.00% | £25,000 | £1,000,000 | 75 | 032601879 | Prime HMO MUB, 75, 5, 5.59, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 6.09 | £4000 | £25,000 | £1,000,000 | 75 | 052602789 | Prime HMO MUB, 75, 5, 6.09, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 6.33 | £0 | £25,000 | £1,000,000 | 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 | £1,000,000 | 75 | 052603180 | Prime HMO MUB, 75, 2, 4.11, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 4.79 | 3.00% | £25,000 | £1,000,000 | 75 | 032601902 | Prime HMO MUB, 75, 2, 4.79, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.79 | £4000 | £25,000 | £1,000,000 | 75 | 032600260 | Prime HMO MUB, 75, 2, 5.79, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 6.45 | £0 | £25,000 | £1,000,000 | 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 | £1,000,000 | 75 | 032602871 | Prime HMO MUB, 75, 5, 5.09, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.59 | 3.00% | £25,000 | £1,000,000 | 75 | 032601880 | Prime HMO MUB, 75, 5, 5.59, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 6.09 | £4000 | £25,000 | £1,000,000 | 75 | 052602790 | Prime HMO MUB, 75, 5, 6.09, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 6.33 | £0 | £25,000 | £1,000,000 | 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
- Must be EPC rated A, B or C
- Minimum Property Value £75,000

* 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 | 4.44 | 3.00% | £25,000 | £1,000,000 | 75 | 052603325 | Prime eKo Reward, 75, 2, 4.44, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.21 | £4000 | £25,000 | £1,000,000 | 75 | 032601066 | Prime eKo Reward, 75, 2, 5.21, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.44 | £1499 | £25,000 | £1,000,000 | 75 | 032601064 | Prime eKo Reward, 75, 2, 5.44, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.88 | £0 | £25,000 | £1,000,000 | 75 | 032601070 | Prime eKo Reward, 75, 2, 5.88, FV | Purchase, Remortgage | Free Vals | £0 |
| Prime | 5 Year Fixed | 5.12 | 3.00% | £25,000 | £1,000,000 | 75 | 052603193 | Prime eKo Reward, 75, 5, 5.12, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.52 | £4000 | £25,000 | £1,000,000 | 75 | 052602707 | Prime eKo Reward, 75, 5, 5.52, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.62 | £1499 | £25,000 | £1,000,000 | 75 | 032601182 | Prime eKo Reward, 75, 5, 5.62, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.69 | £0 | £25,000 | £1,000,000 | 75 | 052602709 | Prime eKo Reward, 75, 5, 5.69, FV | Purchase, Remortgage | Free Vals | £0 |
| **Prime Buy to Let - Limited Company eKo Reward** | | | | | | | | | | | |
| Prime | 2 Year Fixed | 4.44 | 3.00% | £25,000 | £1,000,000 | 75 | 052603326 | Prime eKo Reward, 75, 2, 4.44, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.21 | £4000 | £25,000 | £1,000,000 | 75 | 032601067 | Prime eKo Reward, 75, 2, 5.21, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.44 | £1499 | £25,000 | £1,000,000 | 75 | 032601065 | Prime eKo Reward, 75, 2, 5.44, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.88 | £0 | £25,000 | £1,000,000 | 75 | 032601071 | Prime eKo Reward, 75, 2, 5.88, FV | Purchase, Remortgage | Free Vals | £0 |
| Prime | 5 Year Fixed | 5.12 | 3.00% | £25,000 | £1,000,000 | 75 | 052603194 | Prime eKo Reward, 75, 5, 5.12, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.52 | £4000 | £25,000 | £1,000,000 | 75 | 052602708 | Prime eKo Reward, 75, 5, 5.52, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.62 | £1499 | £25,000 | £1,000,000 | 75 | 032601183 | Prime eKo Reward, 75, 5, 5.62, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.69 | £0 | £25,000 | £1,000,000 | 75 | 052602710 | Prime eKo Reward, 75, 5, 5.69, FV | Purchase, Remortgage | Free Vals | £0 |

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# 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.

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

| 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 | 4.09 | 5.00% | £25,000 | £750,000 | 75 | 032601993 | Core, 75, 2, 4.09, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 4.79 | 3.00% | £25,000 | £750,000 | 75 | 052602651 | Core, 75, 2, 4.79, 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 | 2.00% | £25,000 | £750,000 | 75 | 052602841 | Core, 75, 2, 5.69, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.79 | £1499 | £25,000 | £750,000 | 75 | 032601815 | Core, 75, 2, 5.79, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 6.13 | £0 | £25,000 | £750,000 | 75 | 032601084 | Core, 75, 2, 6.13, FV | Purchase | Free Vals | £0 |
| | | 6.13 | £0 | £25,000 | £500,000 | 75 | 032601085 | Core, 75, 2, 6.13, FLFV | Remortgage | Free Vals, Free Standard Legals | £0 |
| | | 6.13 | £0 | £25,000 | £750,000 | 75 | 032601086 | Core, 75, 2, 6.13, 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 | 5.47 | 3.00% | £25,000 | £750,000 | 75 | 052602769 | Core, 75, 5, 5.47, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.87 | £4000 | £25,000 | £750,000 | 75 | 052602729 | Core, 75, 5, 5.87, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.89 | 2.00% | £25,000 | £750,000 | 75 | 052602721 | Core, 75, 5, 5.89, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.97 | £1499 | £25,000 | £750,000 | 75 | 032601847 | Core, 75, 5, 5.97, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 6.04 | £0 | £25,000 | £750,000 | 75 | 052602736 | Core, 75, 5, 6.04, FV | Purchase | Free Vals | £0 |
| | | 6.04 | £0 | £25,000 | £500,000 | 75 | 052602737 | Core, 75, 5, 6.04, FLFV | Remortgage | Free Vals, Free Standard Legals | £0 |
| | | 6.04 | £0 | £25,000 | £750,000 | 75 | 052602738 | Core, 75, 5, 6.04, FVCB250 | Remortgage | Free Vals | £250 |
| | | 6.04 | 2.00% | £25,000 | £750,000 | 80 | 032601813 | Core, 80, 5, 6.04, 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 |
| | | 6.39 | £0 | £25,000 | £750,000 | 80 | 032600847 | Core, 80, 5, 6.39, FV | Purchase | Free Vals | £0 |
| | | 6.39 | £0 | £25,000 | £500,000 | 80 | 032600848 | Core, 80, 5, 6.39, FLFV | Remortgage | Free Vals, Free Standard Legals | £0 |
| | | 6.39 | £0 | £25,000 | £750,000 | 80 | 032600849 | Core, 80, 5, 6.39, 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**

**** 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).**

| 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 | 4.09 | 5.00% | £25,000 | £750,000 | 75 | 032601994 | Core, 75, 2, 4.09, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 4.79 | 3.00% | £25,000 | £750,000 | 75 | 052602652 | Core, 75, 2, 4.79, 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 | 2.00% | £25,000 | £750,000 | 75 | 052602842 | Core, 75, 2, 5.69, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.79 | £1499 | £25,000 | £750,000 | 75 | 032601816 | Core, 75, 2, 5.79, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 6.13 | £0 | £25,000 | £750,000 | 75 | 032601087 | Core, 75, 2, 6.13, FV | Purchase | Free Vals | £0 |
| | | 6.13 | £0 | £25,000 | £750,000 | 75 | 032601088 | Core, 75, 2, 6.13, 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 | 5.47 | 3.00% | £25,000 | £750,000 | 75 | 052602770 | Core, 75, 5, 5.47, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.87 | £4000 | £25,000 | £750,000 | 75 | 052602730 | Core, 75, 5, 5.87, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.89 | 2.00% | £25,000 | £750,000 | 75 | 052602722 | Core, 75, 5, 5.89, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 5.97 | £1499 | £25,000 | £750,000 | 75 | 032601848 | Core, 75, 5, 5.97, FV | Purchase, Remortgage | Free Vals | £0 |
| | | 6.04 | £0 | £25,000 | £750,000 | 75 | 052602739 | Core, 75, 5, 6.04, FV | Purchase | Free Vals | £0 |
| | | 6.04 | £0 | £25,000 | £750,000 | 75 | 052602740 | Core, 75, 5, 6.04, FVCB250 | Remortgage | Free Vals | £250 |
| | | 6.04 | 2.00% | £25,000 | £750,000 | 80 | 032601814 | Core, 80, 5, 6.04, 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 |
| | | 6.39 | £0 | £25,000 | £750,000 | 80 | 032600850 | Core, 80, 5, 6.39, FV | Purchase | Free Vals | £0 |
| | | 6.39 | £0 | £25,000 | £750,000 | 80 | 032600851 | Core, 80, 5, 6.39, 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.

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

| 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 £1,000,000 for Prime Products and £750,000 for Core Products (£500,000 in Northern Ireland). Please refer to individual product range.<br>Please note that our maximum lending to an individual (or joint applicants) is limited to no greater than £2,000,000 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.<br>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.<br>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.<br>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.<br>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.<br>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:<br>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.<br>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).<br>They will also be required to receive independent legal advice on the nature and effect of the guarantee being provided.<br>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**

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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<br>No limit on number or value | 24 months<br>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<br>No limit on number or value | 24 months ago<br>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.<br><br>Utility defaults up to a combined £250 can be ignored.<br><br>Returned Direct Debits are not acceptable where this has resulted or will likely result in missed payments on the credit search or where they are an indication of financial distress.<br><br>Bank account defaults/arrears will not be accepted. | We don't take into account Communication/Insurance/ defaults.<br><br>Utility defaults up to a combined £250 can be ignored.<br><br>Bank Account defaults/arrears subject to underwriter discretion. |
| **Important bankruptcy update:**<br>**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**

**0800 111 020**
**#kensingtondifference**

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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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