IT'S TIME TO COME TO KENSINGTON

September 2025

Kensington

RESIDENTIAL CREDIT HISTORY

Criteria	Select	Core	Resi 12	Resi 6
Ranges	Select Residential, eKo, Tracker, Hero, Professionals, Shared Ownership, Own New Rate Reducer	Core Residential, Help to Buy Remortgage, Help to Buy Wales, Right to Buy	Resi 12	Resi 6
Defaults acceptable (if older than)	36 months No limit on number or value	24 months No limit on number or value	0 in 12 months. 1 in last 24 months. Max of £1,500	0 in 6 months 1 in last 24 months Max of £1,500
Secured loan / Rent arrears acceptable (if older than)	36 months	24 months	0 in 12 months. Worst status 1 in 24 months	0 in 3 months. Worst status 1 in 24 months
CCJs (unsatisfied CCJ's will be accepted at the underwriters discretion)	36 months. 72 months for loans over 90% LTV. No limit on number or value	24 months No limit on number or value	0 in 12 months (registered) 1 in last 24 months. Max of £1,000	0 in 6 months (registered) 1 in last 24 months. Max of £1,000
Unsecured credit arrears acceptable if accounts now up to date	Max status of 2 in last 12 months	Max status of 2 in last 12 months	Max status of 2 in last 12 months	No max status. Last 6 months of payments must have been made
Debt management plans (DMPs) acceptable with a track record of	12 months	12 months	12 months	12 months
No payday loans, taken out within the last	12 months	12 months	12 months	6 months

BUY TO LET CREDIT HISTORY

Criteria	Prime	Core
Ranges	Buy to Let - including Limited Company and HMO/MUB	Buy to Let - including Limited Company, HMO/MUB, eKo, Tracker
Minimum property value	£150,000	£100,000
Defaults acceptable (if older than)	36 months	24 months
Secured loan / Rent arrears acceptable (if older than)	36 months	24 months
CCJs (unsatisfied CCJ's will be accepted at the underwriters discretion)	72 months	24 months
Unsecured credit arrears acceptable if accounts now up to date	None in last 12 months	Max status of 2 in last 12 months
Debt management plans (DMPs) acceptable 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 and cannot actively be in a payday loan	12 months

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.

Communication/Insurance/Bank Account and utility defaults: We don't take into account Communication/Insurance defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion except on BTL Prime, where bank account defaults/arrears will not be accepted, including unauthorised overdrafts and bounced DDM/cheque.

www.kensingtonmortgages.co.uk/intermediaries

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THIS INFORMATION IS FOR INTERMEDIARIES ONLY.

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