

# IT'S TIME TO COME TO KENSINGTON

March 2025



## RESIDENTIAL CREDIT HISTORY

Criteria	Select	Core	Resi 12	Resi 6
<b>Ranges</b>	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
<b>Defaults acceptable (if older than)</b>	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
<b>Secured loan / Rent arrears acceptable (if older than)</b>	36 months	24 months	0 in 12 months. Worst status 1 in 24 months	0 in 3 months. Worst status 1 in 24 months
<b>CCJs (unsatisfied CCJ's will be accepted at the underwriters discretion)</b>	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
<b>Unsecured credit arrears acceptable if accounts now up to date</b>	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
<b>Debt management plans (DMPs) acceptable with a track record of</b>	12 months	12 months	12 months	12 months
<b>No payday loans, taken out within the last</b>	12 months	12 months	12 months	6 months

## BUY TO LET CREDIT HISTORY

Criteria	Prime	Core
<b>Ranges</b>	Buy to Let - including Limited Company, eKo, HMO/MUB	Buy to Let - including Limited Company, HMO/MUB, eKo, Tracker
<b>Minimum property value</b>	£150,000	£100,000
<b>Defaults acceptable (if older than)</b>	36 months	24 months
<b>Secured loan / Rent arrears acceptable (if older than)</b>	36 months	24 months
<b>CCJs (unsatisfied CCJ's will be accepted at the underwriters discretion)</b>	72 months	24 months
<b>Unsecured credit arrears acceptable if accounts now up to date</b>	None in last 12 months	Max status of 2 in last 12 months
<b>Debt management plans (DMPs) acceptable with a track record of</b>	Cannot actively be in a DMP, must have been closed over 12 months ago	12 months
<b>No payday loans, taken out within the last</b>	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](http://www.kensingtonmortgages.co.uk/intermediaries)

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