

# IT'S TIME TO COME TO KENSINGTON

23 January 2024



## RESIDENTIAL CREDIT HISTORY

Criteria	Flexi Fixed for Term	Select	Core	Resi 12	Resi 6
Ranges	Flexi Fixed for Term	Select Residential, eKo, Tracker, Hero, Young Professional, Large Loan, Shared Ownership	Core Residential, Help to Buy Remortgage, Help to Buy Wales, Property Plus, Right to Buy	Resi 12	Resi 6
Defaults acceptable (if older than)	36 months	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	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)	Satisfied CCJs acceptable if older than 72 months	36 months. 72 months for 95% LTV products. 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 0 in last 24 months	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	None / not acceptable	12 months	12 months	12 months	12 months
No payday loans, taken out within the last	24 months	12 months	12 months	12 months	6 months

## BUY TO LET CREDIT HISTORY

Criteria	Core
Ranges	Buy to Let- including Limited Company, HMO/MUB, Property Plus, eKo, Tracker
Defaults acceptable (if older than)	24 months
Secured loan / Rent arrears acceptable (if older than)	24 months
CCJs (unsatisfied CCJ's will be accepted at the underwriters discretion)	24 months
Unsecured credit arrears acceptable if accounts now up to date	Max status of 2 in last 12 months
Debt management plans (DMPs) acceptable with a track record of	12 months
No payday loans, taken out within the last	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 discharged.

**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.

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