



7th January 2025

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

Please be aware that you can access the relevant product range by clicking the specific product name below.

<p>THE RANGE:</p> <p>SELECT</p> <p>OWN NEW RATE REDUCER</p> <p>SELECT TRACKERS</p> <p>EKO REWARD</p> <p>HERO</p> <p>PROFESSIONAL</p> <p>SHARED OWNERSHIP</p> <p>CORE</p> <p>HELP TO BUY</p> <p>RIGHT TO BUY</p> <p>RESI 12</p> <p>RESI 12 STEP DOWN</p> <p>RESI 6</p> <p>RESI 6 STEP DOWN</p> <p>FLEXI FIXED FOR TERM</p>
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Products marked in blue within this guide are Limited Edition Special Rates

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 4.75%.

This rate is set as of the 10th December 2024 and effective from the 1st January 2025 (all new mortgage application documentation is reflected with this rate from 11th December 2024). 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

Kensington and Kensington Mortgages are trading names of Kensington Mortgage Company Limited. Registered in England & Wales: Company No. 03049877. Registered address: Ascot House, Maidenhead Office Park, Maidenhead SL6 3QQ. 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.



RESIDENTIAL PRODUCTS - SELECT

Our credit range for those who don't quite fit the high street

* 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.

*** First Time Buyers capped at £1,000,000

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

Limited Edition Specials are marked in blue

Residential Select											
Credit Criteria *	Initial Period	Interest Rate*	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	5.89	£999	£25,000	£1,500,000	75	112400001	SELECT, 75, 2, 5.89	Purchase, Remortgage	None	£0
		6.14	0	£25,000	£1,500,000	75	122400022	Select, 75, 2, 6.14, FV	Purchase	Free Vals	£0
		6.14	0	£25,000	£500,000	75	122400023	Select, 75, 2, 6.14, FLFV	Remortgage	Free Vals, Free Legals	£0
		6.14	0	£25,000	£1,500,000	75	122400024	Select, 75, 2, 6.14, FVCB250	Remortgage	Free Vals	£250
		6.39	£0	£25,000	£1,500,000	75	112400390	SELECT, 75, 2, 6.39, FV	Purchase	Free Vals	£0
		6.39	£0	£25,000	£500,000	75	112400391	SELECT, 75, 2, 6.39, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.39	£0	£25,000	£1,500,000	75	112400392	SELECT, 75, 2, 6.39, FVCB250	Remortgage	Free Vals	£250
		5.94	£999	£25,000	£1,500,000	80	112400003	SELECT, 80, 2, 5.94	Purchase, Remortgage	None	£0
		6.49	£0	£25,000	£1,500,000	80	112400010	SELECT, 80, 2, 6.49, FV	Purchase	Free Vals	£0
		6.49	£0	£25,000	£500,000	80	112400011	SELECT, 80, 2, 6.49, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.49	£0	£25,000	£1,500,000	80	112400012	SELECT, 80, 2, 6.49, FVCB250	Remortgage	Free Vals	£250
		6.14	£999	£25,000	£1,500,000	82.5	112400362	SELECT, 82.5, 2, 6.14	Purchase, Remortgage	None	£0
		6.62	£0	£25,000	£1,500,000	82.5	112400368	SELECT, 82.5, 2, 6.62, FV	Purchase	Free Vals	£0
		6.62	£0	£25,000	£500,000	82.5	112400369	SELECT, 82.5, 2, 6.62, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.62	£0	£25,000	£1,500,000	82.5	112400370	SELECT, 82.5, 2, 6.62, FVCB250	Remortgage	Free Vals	£250
		6.24	0	£25,000	£1,500,000	85	122400013	Select, 85, 2, 6.24, FV	Purchase	Free Vals	£0
		6.24	0	£25,000	£500,000	85	122400014	Select, 85, 2, 6.24, FLFV	Remortgage	Free Vals, Free Legals	£0
		6.24	0	£25,000	£1,500,000	85	122400015	Select, 85, 2, 6.24, FVCB250	Remortgage	Free Vals	£250
		6.34	£999	£25,000	£1,500,000	85	112400005	SELECT, 85, 2, 6.34	Purchase, Remortgage	None	£0
		6.74	£0	£25,000	£1,500,000	85	112400016	SELECT, 85, 2, 6.74, FV	Purchase	Free Vals	£0
		6.74	£0	£25,000	£500,000	85	112400017	SELECT, 85, 2, 6.74, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.74	£0	£25,000	£1,500,000	85	112400018	SELECT, 85, 2, 6.74, FVCB250	Remortgage	Free Vals	£250
		6.62	£999	£25,000	£1,000,000	87.5	112400364	SELECT, 87.5, 2, 6.62	Purchase, Remortgage	None	£0
		6.94	£0	£25,000	£1,000,000	87.5	112400374	SELECT, 87.5, 2, 6.94, FV	Purchase	Free Vals	£0
		6.94	£0	£25,000	£500,000	87.5	112400375	SELECT, 87.5, 2, 6.94, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.94	£0	£25,000	£1,000,000	87.5	112400376	SELECT, 87.5, 2, 6.94, FVCB250	Remortgage	Free Vals	£250
		6.89	£999	£25,000	£1,000,000	90	112400150	SELECT, 90, 2, 6.89	Purchase, Remortgage	None	£0
		6.94	0	£25,000	£1,000,000	90	122400016	Select, 90, 2, 6.94, FV	Purchase	Free Vals	£0
		6.94	0	£25,000	£500,000	90	122400017	Select, 90, 2, 6.94, FLFV	Remortgage	Free Vals, Free Legals	£0
		6.94	0	£25,000	£1,000,000	90	122400018	Select, 90, 2, 6.94, FVCB250	Remortgage	Free Vals	£250
		7.14	£0	£25,000	£1,000,000	90	112400151	SELECT, 90, 2, 7.14, FV	Purchase	Free Vals	£0
		7.14	£0	£25,000	£500,000	90	112400152	SELECT, 90, 2, 7.14, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		7.14	£0	£25,000	£1,000,000	90	112400153	SELECT, 90, 2, 7.14, FVCB250	Remortgage	Free Vals	£250
		7.09	£999	£25,000	£500,000	92.5	112400366	SELECT, 92.5, 2, 7.09, FV	Purchase	Free Vals	£0
		7.34	£0	£25,000	£500,000	92.5	112400380	SELECT, 92.5, 2, 7.34, FV	Purchase	Free Vals	£0
		7.29	£999	£25,000	£500,000	95	112400162	SELECT, 95, 2, 7.29, FV	Purchase	Free Vals	£0
		7.49	£0	£25,000	£500,000	95	112400386	SELECT, 95, 2, 7.49, FVCB250	Purchase	Free Vals	£250
		7.54	£0	£25,000	£500,000	95	112400164	SELECT, 95, 2, 7.54, FV	Purchase	Free Vals	£0
		7.59	£0	£25,000	£500,000	95	112400387	SELECT, 95, 2, 7.59, FVCB250	Purchase	Free Vals	£1,000

Residential Select											
Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	3 Year Fixed	5.69	£999	£25,000	£1,500,000	75	112400286	SELECT, 75, 3, 5.69	Purchase, Remortgage	None	£0
		5.94	£0	£25,000	£1,500,000	75	112400289	SELECT, 75, 3, 5.94, FV	Purchase	Free Vals	£0
		5.94	£0	£25,000	£500,000	75	112400290	SELECT, 75, 3, 5.94, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.94	£0	£25,000	£1,500,000	75	112400291	SELECT, 75, 3, 5.94, FVCB250	Remortgage	Free Vals	£250
		5.74	£999	£25,000	£1,500,000	80	112400287	SELECT, 80, 3, 5.74	Purchase, Remortgage	None	£0
		6.09	£0	£25,000	£1,500,000	80	112400292	SELECT, 80, 3, 6.09, FV	Purchase	Free Vals	£0
		6.09	£0	£25,000	£500,000	80	112400293	SELECT, 80, 3, 6.09, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.09	£0	£25,000	£1,500,000	80	112400294	SELECT, 80, 3, 6.09, FVCB250	Remortgage	Free Vals	£250
		6.14	£999	£25,000	£1,500,000	85	112400288	SELECT, 85, 3, 6.14	Purchase, Remortgage	None	£0
		6.49	£0	£25,000	£1,500,000	85	112400295	SELECT, 85, 3, 6.49, FV	Purchase	Free Vals	£0
		6.49	£0	£25,000	£500,000	85	112400296	SELECT, 85, 3, 6.49, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.49	£0	£25,000	£1,500,000	85	112400297	SELECT, 85, 3, 6.49, FVCB250	Remortgage	Free Vals	£250
		6.79	£999	£25,000	£1,000,000	90	112400324	SELECT, 90, 3, 6.79	Purchase, Remortgage	None	£0
		6.94	£0	£25,000	£1,000,000	90	112400325	SELECT, 90, 3, 6.94, FV	Purchase	Free Vals	£0
		6.94	£0	£25,000	£500,000	90	112400326	SELECT, 90, 3, 6.94, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.94	£0	£25,000	£1,000,000	90	112400327	SELECT, 90, 3, 6.94, FVCB250	Remortgage	Free Vals	£250
		7.19	£999	£25,000	£500,000	95	112400328	SELECT, 95, 3, 7.19, FV	Purchase	Free Vals	£0
		7.44	£0	£25,000	£500,000	95	112400329	SELECT, 95, 3, 7.44, FV	Purchase	Free Vals	£0
		7.49	£0	£25,000	£500,000	95	112400389	SELECT, 95, 3, 7.49, FVCBIK	Purchase	Free Vals	£1,000
		Select	5 Year Fixed	5.44	£999	£25,000	£1,500,000	75	112400002	SELECT, 75, 5, 5.44	Purchase, Remortgage
5.64	£0			£25,000	£1,500,000	75	112400007	SELECT, 75, 5, 5.64, FV	Purchase	Free Vals	£0
5.64	£0			£25,000	£500,000	75	112400008	SELECT, 75, 5, 5.64, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
5.64	£0			£25,000	£1,500,000	75	112400009	SELECT, 75, 5, 5.64, FVCB250	Remortgage	Free Vals	£250
5.49	£999			£25,000	£1,500,000	80	112400004	SELECT, 80, 5, 5.49	Purchase, Remortgage	None	£0
5.69	£0			£25,000	£1,500,000	80	112400013	SELECT, 80, 5, 5.69, FV	Purchase	Free Vals	£0
5.69	£0			£25,000	£500,000	80	112400014	SELECT, 80, 5, 5.69, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
5.69	£0			£25,000	£1,500,000	80	112400015	SELECT, 80, 5, 5.69, FVCB250	Remortgage	Free Vals	£250
5.64	£999			£25,000	£1,500,000	82.5	112400363	SELECT, 82.5, 5, 5.64	Purchase, Remortgage	None	£0
5.84	£0			£25,000	£1,500,000	82.5	112400371	SELECT, 82.5, 5, 5.84, FV	Purchase	Free Vals	£0
5.84	£0			£25,000	£500,000	82.5	112400372	SELECT, 82.5, 5, 5.84, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
5.84	£0			£25,000	£1,500,000	82.5	112400373	SELECT, 82.5, 5, 5.84, FVCB250	Remortgage	Free Vals	£250
5.79	£999			£25,000	£1,500,000	85	112400006	SELECT, 85, 5, 5.79	Purchase, Remortgage	None	£0
5.79	0			£25,000	£1,500,000	85	102400087	Select, 85, 5, 5.79, FV	Purchase	Free Vals	£0
5.79	0			£25,000	£500,000	85	102400088	Select, 85, 5, 5.79, FLFV	Remortgage	Free Vals, Free Legals	£0
5.79	0			£25,000	£1,500,000	85	102400089	Select, 85, 5, 5.79, FVCB250	Remortgage	Free Vals	£250
5.99	£0			£25,000	£1,500,000	85	112400019	SELECT, 85, 5, 5.99, FV	Purchase	Free Vals	£0
5.99	£0			£25,000	£500,000	85	112400020	SELECT, 85, 5, 5.99, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
5.99	£0			£25,000	£1,500,000	85	112400021	SELECT, 85, 5, 5.99, FVCB250	Remortgage	Free Vals	£250
6.17	£999			£25,000	£1,000,000	87.5	112400365	SELECT, 87.5, 5, 6.17	Purchase, Remortgage	None	£0
6.37	£0			£25,000	£1,000,000	87.5	112400377	SELECT, 87.5, 5, 6.37, FV	Purchase	Free Vals	£0
6.37	£0			£25,000	£500,000	87.5	112400378	SELECT, 87.5, 5, 6.37, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
6.37	£0			£25,000	£1,000,000	87.5	112400379	SELECT, 87.5, 5, 6.37, FVCB250	Remortgage	Free Vals	£250
6.39	0			£25,000	£1,000,000	90	122400019	Select, 90, 5, 6.39, FV	Purchase	Free Vals	£0
6.39	0			£25,000	£500,000	90	122400020	Select, 90, 5, 6.39, FLFV	Remortgage	Free Vals, Free Legals	£0
6.39	0			£25,000	£1,000,000	90	122400021	Select, 90, 5, 6.39, FVCB250	Remortgage	Free Vals	£250
6.54	£999			£25,000	£1,000,000	90	112400154	SELECT, 90, 5, 6.54	Purchase, Remortgage	None	£0
6.74	£0			£25,000	£1,000,000	90	112400155	SELECT, 90, 5, 6.74, FV	Purchase	Free Vals	£0
6.74	£0			£25,000	£500,000	90	112400156	SELECT, 90, 5, 6.74, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
6.74	£0			£25,000	£1,000,000	90	112400157	SELECT, 90, 5, 6.74, FVCB250	Remortgage	Free Vals	£250
6.72	£999			£25,000	£500,000	92.5	112400367	SELECT, 92.5, 5, 6.72, FV	Purchase	Free Vals	£0
6.92	£0			£25,000	£500,000	92.5	112400381	SELECT, 92.5, 5, 6.92, FV	Purchase	Free Vals	£0
6.89	£999			£25,000	£500,000	95	112400163	SELECT, 95, 5, 6.89, FV	Purchase	Free Vals	£0
7.09	£0			£25,000	£500,000	95	112400165	SELECT, 95, 5, 7.09, FV	Purchase	Free Vals	£0
7.14	£0			£25,000	£500,000	95	112400388	SELECT, 95, 5, 7.14, FVCBIK	Purchase	Free Vals	£1,000



RESIDENTIAL PRODUCTS - OWN NEW RATE REDUCER

Own New Rate Reducer uses the house builder's incentive towards the cost of the mortgage, reducing the initial monthly payments during the 2 or 5 year fixed term.

- Eligible new build purchase only
- Available exclusively via approved brokers who are registered with Own New
- Select criteria applies

* See Credit Criteria page for full details

* Maximum 5% developers incentive allowed (inclusive of Own New incentive)

** Own New products are not available in Northern Ireland

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

Residential Own New Rate Reducer 5%											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	3.20%	£0	£25,000	£1,500,000	75.0	112400466	OWN NEW 5%, 75, 2, 3.2, FV	Purchase	Free Vals	£0
		3.50%	£0	£25,000	£1,500,000	80.0	112400468	OWN NEW 5%, 80, 2, 3.5, FV	Purchase	Free Vals	£0
		3.92%	£0	£25,000	£1,500,000	85.0	112400470	OWN NEW 5%, 85, 2, 3.92, FV	Purchase	Free Vals	£0
		4.48%	£0	£25,000	£1,000,000	90.0	112400472	OWN NEW 5%, 90, 2, 4.48, FV	Purchase	Free Vals	£0
Select	5 Year Fixed	4.36%	£0	£25,000	£1,500,000	75.0	112400467	OWN NEW 5%, 75, 5, 4.36, FV	Purchase	Free Vals	£0
		4.49%	£0	£25,000	£1,500,000	80.0	112400469	OWN NEW 5%, 80, 5, 4.49, FV	Purchase	Free Vals	£0
		4.86%	£0	£25,000	£1,500,000	85.0	112400471	OWN NEW 5%, 85, 5, 4.86, FV	Purchase	Free Vals	£0
		5.67%	£0	£25,000	£1,000,000	90.0	112400473	OWN NEW 5%, 90, 5, 5.67, FV	Purchase	Free Vals	£0
Residential Own New Rate Reducer 3%											
Select	2 Year Fixed	4.49%	£0	£25,000	£1,500,000	75.0	112400474	OWN NEW 3%, 75, 2, 4.49, FV	Purchase	Free Vals	£0
		4.88%	£0	£25,000	£1,500,000	75.0	112400475	OWN NEW 3%, 75, 5, 4.88, FV	Purchase	Free Vals	£0
		4.70%	£0	£25,000	£1,500,000	80.0	112400476	OWN NEW 3%, 80, 2, 4.7, FV	Purchase	Free Vals	£0
		4.97%	£0	£25,000	£1,500,000	80.0	112400477	OWN NEW 3%, 80, 5, 4.97, FV	Purchase	Free Vals	£0
Select	5 Year Fixed	5.06%	£0	£25,000	£1,500,000	85.0	112400478	OWN NEW 3%, 85, 2, 5.06, FV	Purchase	Free Vals	£0
		5.31%	£0	£25,000	£1,500,000	85.0	112400479	OWN NEW 3%, 85, 5, 5.31, FV	Purchase	Free Vals	£0
		5.55%	£0	£25,000	£1,000,000	90.0	112400480	OWN NEW 3%, 90, 2, 5.55, FV	Purchase	Free Vals	£0
		6.10%	£0	£25,000	£1,000,000	90.0	112400481	OWN NEW 3%, 90, 5, 6.1, FV	Purchase	Free Vals	£0



RESIDENTIAL PRODUCTS - SELECT TRACKERS

For those who don't want to fix their mortgage rates

• 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.

*** First Time Buyer capped at £1,000,000

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

Residential Select Tracker											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Tracker	6.59 (KSR + 1.84%)	£999	£25,000	£1,500,000	85	022400291	Select Track, 85, 2, 1.84	Purchase, Remortgage	None	£0
		6.84 (KSR + 2.09%)	£0	£25,000	£1,500,000	85	022400292	Select Track, 85, 2, 2.09, FV	Purchase	Free Vals	£0
		6.84 (KSR + 2.09%)	£0	£25,000	£500,000	85	022400293	Select Track, 85, 2, 2.09, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.84 (KSR + 2.09%)	£0	£25,000	£1,500,000	85	022400294	Select Track, 85, 2, 2.09, FVCB250	Remortgage	Free Vals	£250
		7.75 (KSR + 3.00%)	£999	£25,000	£1,000,000	90	022400295	Select Track, 90, 2, 3	Purchase, Remortgage	None	£0
		8.15 (KSR + 3.40%)	£0	£25,000	£1,000,000	90	022400296	Select Track, 90, 2, 3.4, FV	Purchase	Free Vals	£0
		8.15 (KSR + 3.40%)	£0	£25,000	£500,000	90	022400297	Select Track, 90, 2, 3.4, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
8.15 (KSR + 3.40%)	£0	£25,000	£1,000,000	90	022400298	Select Track, 90, 2, 3.4, FVCB250	Remortgage	Free Vals	£250		



RESIDENTIAL PRODUCTS - EKO REWARD

£500 cashback for the most energy efficient homes

- Cashback paid following completion
- For properties with an EPC rating of A or B

* 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).

Residential eKo Reward											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	6.39	£0	£25,000	£500,000	75	112400168	SELECT, 75, 2, 6.39, FVCB500	Purchase	Free Vals	£500
		6.49	£0	£25,000	£500,000	80	112400170	SELECT, 80, 2, 6.49, FVCB500	Purchase	Free Vals	£500
		6.74	£0	£25,000	£500,000	85	112400172	SELECT, 85, 2, 6.74, FVCB500	Purchase	Free Vals	£500
		7.14	£0	£25,000	£500,000	90	112400182	SELECT, 90, 2, 7.14, FVCB500	Purchase	Free Vals	£500
Select	5 Year Fixed	5.64	£0	£25,000	£500,000	75	112400169	SELECT, 75, 5, 5.64, FVCB500	Purchase	Free Vals	£500
		5.69	£0	£25,000	£500,000	80	112400171	SELECT, 80, 5, 5.69, FVCB500	Purchase	Free Vals	£500
		5.99	£0	£25,000	£500,000	85	112400173	SELECT, 85, 5, 5.99, FVCB500	Purchase	Free Vals	£500
		6.74	£0	£25,000	£500,000	90	112400183	SELECT, 90, 5, 6.74, FVCB500	Purchase	Free Vals	£500

For essential skilled workers, who provide vital community services

- Up to 5x Loan to Income subject to affordability
- Suitable for Armed Forces Personnel, Firefighters, Police Officers, NHS Clinicians (including Nurses and Paramedics) & Teachers in the Public Sector

* 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).

Residential Hero											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	5.79	£999	£25,000	£500,000	75	112400082	Heroes, 75, 2, 5.79	Purchase, Remortgage	None	£0
		6.29	£0	£25,000	£500,000	75	112400088	Heroes, 85, 5, 5.69	Purchase	Free Vals	£0
		6.29	£0	£25,000	£500,000	75	112400089	Heroes, 75, 2, 6.29, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.29	£0	£25,000	£500,000	75	112400090	Heroes, 75, 2, 6.29, FVCB250	Remortgage	Free Vals	£250
		5.84	£999	£25,000	£500,000	80	112400084	Heroes, 80, 2, 5.84	Purchase, Remortgage	None	£0
		6.39	£0	£25,000	£500,000	80	112400094	Heroes, 80, 2, 6.39, FV	Purchase	Free Vals	£0
		6.39	£0	£25,000	£500,000	80	112400095	Heroes, 80, 2, 6.39, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.39	£0	£25,000	£500,000	80	112400096	Heroes, 80, 2, 6.39, FVCB250	Remortgage	Free Vals	£250
		6.24	£999	£25,000	£500,000	85	112400086	Heroes, 85, 2, 6.24	Purchase, Remortgage	None	£0
		6.64	£0	£25,000	£500,000	85	112400100	Heroes, 85, 2, 6.64, FV	Purchase	Free Vals	£0
		6.64	£0	£25,000	£500,000	85	112400101	Heroes, 85, 2, 6.64, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.64	£0	£25,000	£500,000	85	112400102	Heroes, 85, 2, 6.64, FVCB250	Remortgage	Free Vals	£250
		6.79	£999	£25,000	£500,000	90	112400142	Heroes, 90, 2, 6.79	Purchase, Remortgage	None	£0
Select	5 Year Fixed	7.04	£0	£25,000	£500,000	90	112400144	Heroes, 90, 2, 7.04, FV	Purchase	Free Vals	£0
		7.04	£0	£25,000	£500,000	90	112400145	Heroes, 90, 2, 7.04, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		7.04	£0	£25,000	£500,000	90	112400146	Heroes, 90, 2, 7.04, FVCB250	Remortgage	Free Vals	£250
		5.34	£999	£25,000	£500,000	75	112400083	Heroes, 75, 5, 5.34	Purchase, Remortgage	None	£0
		5.54	£0	£25,000	£500,000	75	112400091	Heroes, 75, 5, 5.54, FV	Purchase	Free Vals	£0
		5.54	£0	£25,000	£500,000	75	112400092	Heroes, 75, 5, 5.54, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.54	£0	£25,000	£500,000	75	112400093	Heroes, 75, 5, 5.54, FVCB250	Remortgage	Free Vals	£250
		5.39	£999	£25,000	£500,000	80	112400085	Heroes, 80, 5, 5.39	Purchase, Remortgage	None	£0
		5.59	£0	£25,000	£500,000	80	112400097	Heroes, 80, 5, 5.59, FV	Purchase	Free Vals	£0
		5.59	£0	£25,000	£500,000	80	112400098	Heroes, 80, 5, 5.59, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.59	£0	£25,000	£500,000	80	112400099	Heroes, 80, 5, 5.59, FVCB250	Remortgage	Free Vals	£250
		5.69	£999	£25,000	£500,000	85	112400087	Heroes, 85, 5, 5.69	Purchase, Remortgage	None	£0
		5.89	£0	£25,000	£500,000	85	112400103	Heroes, 85, 5, 5.89, FV	Purchase	Free Vals	£0
		5.89	£0	£25,000	£500,000	85	112400104	Heroes, 85, 5, 5.89, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.89	£0	£25,000	£500,000	85	112400105	Heroes, 85, 5, 5.89, FVCB250	Remortgage	Free Vals	£250
		6.44	£999	£25,000	£500,000	90	112400143	Heroes, 90, 5, 6.44	Purchase, Remortgage	None	£0
		6.64	£0	£25,000	£500,000	90	112400147	Heroes, 90, 5, 6.64, FV	Purchase	Free Vals	£0
6.64	£0	£25,000	£500,000	90	112400148	Heroes, 90, 5, 6.64, FLFV	Remortgage	Free Vals, Free Standard Legals	£0		
6.64	£0	£25,000	£500,000	90	112400149	Heroes, 90, 5, 6.64, FVCB250	Remortgage	Free Vals	£250		



RESIDENTIAL PRODUCTS - PROFESSIONAL

For your qualified professionals

- Up to 6 x Loan to Income, subject to affordability
- Suitable for qualified Actuaries, Barristers, Chartered Accountants, Veterinarian, Chartered Surveyor, Chartered Engineer, Architect, Commercial Pilots, Dentists, Doctors & Solicitors.

* 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).

Residential Professional											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	5.84	£999	£25,000	£1,000,000	75	112400046	Professional, 75, 2, 5.84	Purchase, Remortgage	None	£0
		5.89	£999	£25,000	£1,000,000	80	112400048	Professional, 80, 2, 5.89	Purchase, Remortgage	None	£0
		6.29	£999	£25,000	£1,000,000	85	112400050	Professional, 85, 2, 6.29	Purchase, Remortgage	None	£0
		6.84	£999	£25,000	£1,000,000	90	112400204	Professional, 90, 2, 6.84	Purchase, Remortgage	None	£0
		7.09	£0	£25,000	£1,000,000	90	112400052	Professional, 90, 2, 7.09	Purchase, Remortgage	None	£0
Select	5 Year Fixed	5.39	£999	£25,000	£1,000,000	75	112400047	Professional, 75, 5, 5.39	Purchase, Remortgage	None	£0
		5.44	£999	£25,000	£1,000,000	80	112400049	Professional, 80, 5, 5.44	Purchase, Remortgage	None	£0
		5.74	£999	£25,000	£1,000,000	85	112400051	Professional, 85, 5, 5.74	Purchase, Remortgage	None	£0
		6.49	£999	£25,000	£1,000,000	90	112400205	Professional, 90, 5, 6.49	Purchase, Remortgage	None	£0
		6.69	£0	£25,000	£1,000,000	90	112400053	Professional, 90, 5, 6.69	Purchase, Remortgage	None	£0



RESIDENTIAL PRODUCTS - SHARED OWNERSHIP

Shared Ownership

- Purchase and remortgage available in England & Wales
- Available up to 95% loan to customer share (minimum share 25%)
- Repayment only
- Capital raising only acceptable for home improvements and staircase (including partial)

* See Credit Criteria page for full details

** Shared Ownership products are not available in Northern Ireland or Scotland

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

*Limited Edition Specials are marked in blue *

Residential Shared Ownership											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	6.99	£0	£25,000	£500,000	85	112400384	Shared Own, 85, 2, 6.99, FV	Purchase, Remortgage	Free Vals	£0
		7.09	£0	£25,000	£500,000	90	112400382	Shared Own, 90, 2, 7.09, FV	Purchase, Remortgage	Free Vals	£0
		7.19	£0	£25,000	£500,000	95	112400166	Shared Own, 95, 2, 7.19, FV	Purchase, Remortgage	Free Vals	£0
Select	5 Year Fixed	6.14	£0	£25,000	£500,000	85	112400385	Shared Own, 85, 5, 6.14, FV	Purchase, Remortgage	Free Vals	£0
		6.84	£0	£25,000	£500,000	85	112400395	Shared Own, 85, 5, 6.84, FV	Purchase, Remortgage	Free Vals	£0
		6.24	£0	£25,000	£500,000	90	112400383	Shared Own, 90, 5, 6.24, FV	Purchase, Remortgage	Free Vals	£0
		6.94	£0	£25,000	£500,000	90	112400394	Shared Own, 90, 5, 6.94, FV	Purchase, Remortgage	Free Vals	£0
		6.34	£0	£25,000	£500,000	95	112400167	Shared Own, 95, 5, 6.34, FV	Purchase, Remortgage	Free Vals	£0
		7.34	£0	£25,000	£500,000	95	112400393	Shared Own, 95, 5, 7.34, FV	Purchase, Remortgage	Free Vals	£0



RESIDENTIAL PRODUCTS - CORE

For those with a small credit blip more than 24 months ago

* 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).

Residential Core											
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	6.04	£999	£25,000	£500,000	70	112400214	Core, 70, 2, 6.04	Purchase, Remortgage	None	£0
		6.24	£0	£25,000	£500,000	70	112400216	Core, 70, 2, 6.24, FV	Purchase	Free Vals	£0
		6.24	£0	£25,000	£500,000	70	112400217	Core, 70, 2, 6.24, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.24	£0	£25,000	£500,000	70	112400218	Core, 70, 2, 6.24, FVCB250	Remortgage	Free Vals	£250
		6.14	£999	£25,000	£500,000	75	112400022	Core, 75, 2, 6.14	Purchase, Remortgage	None	£0
		6.49	£0	£25,000	£500,000	75	112400028	Core, 75, 2, 6.49, FV	Purchase	Free Vals	£0
		6.49	£0	£25,000	£500,000	75	112400029	Core, 75, 2, 6.49, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.49	£0	£25,000	£500,000	75	112400030	Core, 75, 2, 6.49, FVCB250	Remortgage	Free Vals	£250
		6.19	£999	£25,000	£500,000	80	112400024	Core, 80, 2, 6.19	Purchase, Remortgage	None	£0
		6.59	£0	£25,000	£500,000	80	112400034	Core, 80, 2, 6.59, FV	Purchase	Free Vals	£0
		6.59	£0	£25,000	£500,000	80	112400035	Core, 80, 2, 6.59, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.59	£0	£25,000	£500,000	80	112400036	Core, 80, 2, 6.59, FVCB250	Remortgage	Free Vals	£250
		6.59	£999	£25,000	£500,000	85	112400026	Core, 85, 2, 6.59	Purchase, Remortgage	None	£0
		6.79	£0	£25,000	£500,000	85	112400040	Core, 85, 2, 6.79, FV	Purchase	Free Vals	£0
		6.79	£0	£25,000	£500,000	85	112400041	Core, 85, 2, 6.79, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.79	£0	£25,000	£500,000	85	112400042	Core, 85, 2, 6.79, FVCB250	Remortgage	Free Vals	£250
		7.39	£999	£25,000	£500,000	90	112400206	Core, 90, 2, 7.39	Purchase, Remortgage	None	£0
		7.59	£0	£25,000	£500,000	90	112400208	Core, 90, 2, 7.59, FV	Purchase	Free Vals	£0
7.59	£0	£25,000	£500,000	90	112400209	Core, 90, 2, 7.59, FLFV	Remortgage	Free Vals, Free Standard Legals	£0		
7.59	£0	£25,000	£500,000	90	112400210	Core, 90, 2, 7.59, FVCB250	Remortgage	Free Vals	£250		

Residential Core											
Credit Criteria *	Initial Period	Interest Rate ^Δ	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Core	3 Year Fixed	5.94	£999	£25,000	£500,000	75	112400298	Core, 75, 3, 5.94	Purchase, Remortgage	None	£0
		6.14	£0	£25,000	£500,000	75	112400301	Core, 75, 3, 6.14, FV	Purchase	Free Vals	£0
		6.14	£0	£25,000	£500,000	75	112400302	Core, 75, 3, 6.14, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.14	£0	£25,000	£500,000	75	112400303	Core, 75, 3, 6.14, FVCB250	Remortgage	Free Vals	£250
		5.99	£999	£25,000	£500,000	80	112400299	Core, 80, 3, 5.99	Purchase, Remortgage	None	£0
		6.19	£0	£25,000	£500,000	80	112400304	Core, 80, 3, 6.19, FV	Purchase	Free Vals	£0
		6.19	£0	£25,000	£500,000	80	112400305	Core, 80, 3, 6.19, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.19	£0	£25,000	£500,000	80	112400306	Core, 80, 3, 6.19, FVCB250	Remortgage	Free Vals	£250
		6.39	£999	£25,000	£500,000	85	112400300	Core, 85, 3, 6.39	Purchase, Remortgage	None	£0
		6.59	£0	£25,000	£500,000	85	112400307	Core, 85, 3, 6.59, FV	Purchase	Free Vals	£0
		6.59	£0	£25,000	£500,000	85	112400308	Core, 85, 3, 6.59, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.59	£0	£25,000	£500,000	85	112400309	Core, 85, 3, 6.59, FVCB250	Remortgage	Free Vals	£250
		7.29	£999	£25,000	£500,000	90	112400332	Core, 90, 3, 7.29	Purchase, Remortgage	None	£0
		7.39	£0	£25,000	£500,000	90	112400333	Core, 90, 3, 7.39, FV	Purchase	Free Vals	£0
		7.39	£0	£25,000	£500,000	90	112400334	Core, 90, 3, 7.39, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
7.39	£0	£25,000	£500,000	90	112400335	Core, 90, 3, 7.39, FVCB250	Remortgage	Free Vals	£250		
Core	5 Year Fixed	5.59	£999	£25,000	£500,000	70	112400215	Core, 70, 5, 5.59	Purchase, Remortgage	None	£0
		5.79	£0	£25,000	£500,000	70	112400219	Core, 70, 5, 5.79, FV	Purchase	Free Vals	£0
		5.79	£0	£25,000	£500,000	70	112400220	Core, 70, 5, 5.79, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.79	£0	£25,000	£500,000	70	112400221	Core, 70, 5, 5.79, FVCB250	Remortgage	Free Vals	£250
		5.69	£999	£25,000	£500,000	75	112400023	Core, 75, 5, 5.69	Purchase, Remortgage	None	£0
		5.89	£0	£25,000	£500,000	75	112400031	Core, 75, 5, 5.89, FV	Purchase	Free Vals	£0
		5.89	£0	£25,000	£500,000	75	112400032	Core, 75, 5, 5.89, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.89	£0	£25,000	£500,000	75	112400033	Core, 75, 5, 5.89, FVCB250	Remortgage	Free Vals	£250
		5.74	£999	£25,000	£500,000	80	112400025	Core, 80, 5, 5.74	Purchase, Remortgage	None	£0
		5.94	£0	£25,000	£500,000	80	112400037	Core, 80, 5, 5.94, FV	Purchase	Free Vals	£0
		5.94	£0	£25,000	£500,000	80	112400038	Core, 80, 5, 5.94, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.94	£0	£25,000	£500,000	80	112400039	Core, 80, 5, 5.94, FVCB250	Remortgage	Free Vals	£250
		6.04	£999	£25,000	£500,000	85	112400027	Core, 85, 5, 6.04	Purchase, Remortgage	None	£0
		6.24	£0	£25,000	£500,000	85	112400043	Core, 85, 5, 6.24, FV	Purchase	Free Vals	£0
		6.24	£0	£25,000	£500,000	85	112400044	Core, 85, 5, 6.24, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.24	£0	£25,000	£500,000	85	112400045	Core, 85, 5, 6.24, FVCB250	Remortgage	Free Vals	£250
		6.94	£999	£25,000	£500,000	90	112400207	Core, 90, 5, 6.94	Purchase, Remortgage	None	£0
		7.04	£0	£25,000	£500,000	90	112400211	Core, 90, 5, 7.04, FV	Purchase	Free Vals	£0
7.04	£0	£25,000	£500,000	90	112400212	Core, 90, 5, 7.04, FLFV	Remortgage	Free Vals, Free Standard Legals	£0		
7.04	£0	£25,000	£500,000	90	112400213	Core, 90, 5, 7.04, FVCB250	Remortgage	Free Vals	£250		



RESIDENTIAL PRODUCTS - HELP TO BUY

Help To Buy (Equity Loan)

- Help to Buy remortgage acceptable if property was originally purchased as a shared equity Help to Buy
- Help to Buy Purchase acceptable if property in Wales
- Capital raising acceptable for home improvements, transfer of equity and staircase (including partial)
- Max loan for Help to Buy Wales for purchase is £225k

* See Credit Criteria page for full details

** Help to Buy products are not available in Northern Ireland

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

Residential Help to Buy - Remortgage											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Core	5 Year Fixed	6.64	£0	£25,000	£500,000	75	112400081	HTB, 75, 5, 6.64, FV	Remortgage	Free Vals	£0
	2 Year Fixed	7.09	£0	£25,000	£500,000	75	112400080	HTB, 75, 2, 7.09, FV	Remortgage	Free Vals	£0
Residential Help to Buy Wales											
Core	5 Year Fixed	6.64	£0	£25,000	£500,000	75	112400237	HTB, 75, 5, 6.64, FV	Purchase, Remortgage	Free Vals	£0
	2 Year Fixed	7.09	£0	£25,000	£500,000	75	112400236	HTB, 75, 2, 7.09, FV	Purchase, Remortgage	Free Vals	£0



RESIDENTIAL PRODUCTS - RIGHT TO BUY

100% of discounted purchase price

- Borrow up to 100% of discounted purchase price (Maximum 75% overall LTV)
- Repayment only

* See Credit Criteria page for full details

** Right to Buy products are not available in Northern Ireland or Scotland

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

Residential Right to Buy											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Core	5 Year Fixed	6.74	£0	£25,000	£500,000	75	112400079	RTB, 75, 5, 6.74, FV	Purchase	Free Vals	£0
Core	2 Year Fixed	7.39	£0	£25,000	£500,000	75	112400078	RTB, 75, 2, 7.39, FV	Purchase	Free Vals	£0



RESIDENTIAL PRODUCTS - RESI 12

For those with a small credit blip more than 12 months ago

* 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).

Residential Resi 12											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
RESI 12	2 Year Fixed	6.50	£999	£25,000	£500,000	70	112400348	RESI 12, 70, 2, 6.5	Purchase, Remortgage	None	£0
		6.60	£0	£25,000	£500,000	70	112400350	RESI 12, 70, 2, 6.6, FV	Purchase	Free Vals	£0
		6.60	£0	£25,000	£500,000	70	112400351	RESI 12, 70, 2, 6.6, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.60	£0	£25,000	£500,000	70	112400352	RESI 12, 70, 2, 6.6, FVCB250	Remortgage	Free Vals	£250
		6.55	£999	£25,000	£500,000	75	112400262	RESI 12, 75, 2, 6.55	Purchase, Remortgage	None	£0
		6.65	£0	£25,000	£500,000	75	112400268	RESI 12, 75, 2, 6.65, FV	Purchase	Free Vals	£0
		6.65	£0	£25,000	£500,000	75	112400269	RESI 12, 75, 2, 6.65, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.65	£0	£25,000	£500,000	75	112400270	RESI 12, 75, 2, 6.65, FVCB250	Remortgage	Free Vals	£250
		6.85	£999	£25,000	£500,000	80	112400264	RESI 12, 80, 2, 6.85	Purchase, Remortgage	None	£0
		7.19	£0	£25,000	£500,000	80	112400274	RESI 12, 80, 2, 7.19, FV	Purchase	Free Vals	£0
		7.19	£0	£25,000	£500,000	80	112400275	RESI 12, 80, 2, 7.19, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		7.19	£0	£25,000	£500,000	80	112400276	RESI 12, 80, 2, 7.19, FVCB250	Remortgage	Free Vals	£250
		7.14	£999	£25,000	£500,000	85	112400266	RESI 12, 85, 2, 7.14	Purchase, Remortgage	None	£0
		7.54	£0	£25,000	£500,000	85	112400280	RESI 12, 85, 2, 7.54, FV	Purchase	Free Vals	£0
7.54	£0	£25,000	£500,000	85	112400281	RESI 12, 85, 2, 7.54, FLFV	Remortgage	Free Vals, Free Standard Legals	£0		
7.54	£0	£25,000	£500,000	85	112400282	RESI 12, 85, 2, 7.54, FVCB250	Remortgage	Free Vals	£250		
RESI 12	3 Year Fixed	6.45	£999	£25,000	£500,000	75	112400336	RESI 12, 75, 3, 6.45	Purchase, Remortgage	None	£0
		6.55	£0	£25,000	£500,000	75	112400339	RESI 12, 75, 3, 6.55, FV	Purchase	Free Vals	£0
		6.55	£0	£25,000	£500,000	75	112400340	RESI 12, 75, 3, 6.55, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.55	£0	£25,000	£500,000	75	112400341	RESI 12, 75, 3, 6.55, FVCB250	Remortgage	Free Vals	£250
		6.75	£999	£25,000	£500,000	80	112400337	RESI 12, 80, 3, 6.75	Purchase, Remortgage	None	£0
		7.09	£0	£25,000	£500,000	80	112400342	RESI 12, 80, 3, 7.09, FV	Purchase	Free Vals	£0
		7.09	£0	£25,000	£500,000	80	112400343	RESI 12, 80, 3, 7.09, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		7.09	£0	£25,000	£500,000	80	112400344	RESI 12, 80, 3, 7.09, FVCB250	Remortgage	Free Vals	£250
		7.04	£999	£25,000	£500,000	85	112400338	RESI 12, 85, 3, 7.04	Purchase, Remortgage	None	£0
		7.44	£0	£25,000	£500,000	85	112400345	RESI 12, 85, 3, 7.44, FV	Purchase	Free Vals	£0
		7.44	£0	£25,000	£500,000	85	112400346	RESI 12, 85, 3, 7.44, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		7.44	£0	£25,000	£500,000	85	112400347	RESI 12, 85, 3, 7.44, FVCB250	Remortgage	Free Vals	£250

Residential Resi 12											
Credit Criteria *	Initial Period	Interest Rate ^Δ	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
RESI 12	5 Year Fixed	6.25	£999	£25,000	£500,000	70	112400349	RESI 12, 70, 5, 6.25	Purchase, Remortgage	None	£0
		6.35	£0	£25,000	£500,000	70	112400353	RESI 12, 70, 5, 6.35, FV	Purchase	Free Vals	£0
		6.35	£0	£25,000	£500,000	70	112400354	RESI 12, 70, 5, 6.35, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.35	£0	£25,000	£500,000	70	112400355	RESI 12, 70, 5, 6.35, FVCB250	Remortgage	Free Vals	£250
		6.30	£999	£25,000	£500,000	75	112400263	RESI 12, 75, 5, 6.3	Purchase, Remortgage	None	£0
		6.40	£0	£25,000	£500,000	75	112400271	RESI 12, 75, 5, 6.4, FV	Purchase	Free Vals	£0
		6.40	£0	£25,000	£500,000	75	112400272	RESI 12, 75, 5, 6.4, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.40	£0	£25,000	£500,000	75	112400273	RESI 12, 75, 5, 6.4, FVCB250	Remortgage	Free Vals	£250
		6.60	£999	£25,000	£500,000	80	112400265	RESI 12, 80, 5, 6.6	Purchase, Remortgage	None	£0
		6.94	£0	£25,000	£500,000	80	112400277	RESI 12, 80, 5, 6.94, FV	Purchase	Free Vals	£0
		6.94	£0	£25,000	£500,000	80	112400278	RESI 12, 80, 5, 6.94, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.94	£0	£25,000	£500,000	80	112400279	RESI 12, 80, 5, 6.94, FVCB250	Remortgage	Free Vals	£250
		6.89	£999	£25,000	£500,000	85	112400267	RESI 12, 85, 5, 6.89	Purchase, Remortgage	None	£0
		7.29	£0	£25,000	£500,000	85	112400283	RESI 12, 85, 5, 7.29, FV	Purchase	Free Vals	£0
		7.29	£0	£25,000	£500,000	85	112400284	RESI 12, 85, 5, 7.29, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
7.29	£0	£25,000	£500,000	85	112400285	RESI 12, 85, 5, 7.29, FVCB250	Remortgage	Free Vals	£250		



RESIDENTIAL PRODUCTS - RESI 12 STEP DOWN

A 5 year fixed term for clients with a small credit blip more than 12 months ago

The 5 year Step Down fixed rate option provides a fixed rate for the first 2 years, followed by a lower fixed rate for the remaining 3 years, giving your client an overall saving compared to the equivalent Resi 12 5 year fixed rate.

* 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).

Residential Resi 12 Step Down											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
RESI 12	5 Year Fixed (2 Year Fixed then 3 Year Fixed)	6.62, 5.48	£999	£25,000	£500,000	75	112400440	RESI 12 Step, 75, 5, 6.62	Purchase, Remortgage	None	£0
		6.72, 5.57	£0	£25,000	£500,000	75	112400443	RESI 12 Step, 75, 5, 6.72, FV	Purchase	Free Vals	£0
		6.72, 5.57	£0	£25,000	£500,000	75	112400444	RESI 12 Step, 75, 5, 6.72, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.72, 5.57	£0	£25,000	£500,000	75	112400445	RESI 12 Step, 75, 5, 6.72, FVCB250	Remortgage	Free Vals	£250
		6.93, 5.75	£999	£25,000	£500,000	80	112400441	RESI 12 Step, 80, 5, 6.93	Purchase, Remortgage	None	£0
		7.29, 6.04	£0	£25,000	£500,000	80	112400446	RESI 12 Step, 80, 5, 7.29, FV	Purchase	Free Vals	£0
		7.29, 6.04	£0	£25,000	£500,000	80	112400447	RESI 12 Step, 80, 5, 7.29, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		7.29, 6.04	£0	£25,000	£500,000	80	112400448	RESI 12 Step, 80, 5, 7.29, FVCB250	Remortgage	Free Vals	£250
		7.24, 6.00	£999	£25,000	£500,000	85	112400442	RESI 12 Step, 85, 5, 7.24	Purchase, Remortgage	None	£0
		7.66, 6.35	£0	£25,000	£500,000	85	112400449	RESI 12 Step, 85, 5, 7.66, FV	Purchase	Free Vals	£0
7.66, 6.35	£0	£25,000	£500,000	85	112400450	RESI 12 Step, 85, 5, 7.66, FLFV	Remortgage	Free Vals, Free Standard Legals	£0		
7.66, 6.35	£0	£25,000	£500,000	85	112400451	RESI 12 Step, 85, 5, 7.66, FVCB250	Remortgage	Free Vals	£250		



RESIDENTIAL PRODUCTS - RESI 6

For those with a small credit blip more than 6 months ago

- Maximum loan amount; £500,000
- Repayment Only
- Not available to first time buyers

* 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).

Residential Resi 6											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Resi 6	2 Year Fixed	6.80	£999	£25,000	£500,000	70	112400222	RESI 6, 70, 2, 6.8	Purchase, Remortgage	None	£0
		7.00	£0	£25,000	£500,000	70	112400224	RESI 6, 70, 2, 7, FV	Purchase	Free Vals	£0
		7.00	£0	£25,000	£500,000	70	112400225	RESI 6, 70, 2, 7, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		7.00	£0	£25,000	£500,000	70	112400226	RESI 6, 70, 2, 7, FVCB250	Remortgage	Free Vals	£250
		6.85	£999	£25,000	£500,000	75	112400054	RESI 6, 75, 2, 6.85	Purchase, Remortgage	None	£0
		7.15	£0	£25,000	£500,000	75	112400060	RESI 6, 75, 2, 7.15, FV	Purchase	Free Vals	£0
		7.15	£0	£25,000	£500,000	75	112400061	RESI 6, 75, 2, 7.15, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		7.15	£0	£25,000	£500,000	75	112400062	RESI 6, 75, 2, 7.15, FVCB250	Remortgage	Free Vals	£250
		7.15	£999	£25,000	£500,000	80	112400056	RESI 6, 80, 2, 7.15	Purchase, Remortgage	None	£0
		7.59	£0	£25,000	£500,000	80	112400066	RESI 6, 80, 2, 7.59, FV	Purchase	Free Vals	£0
		7.59	£0	£25,000	£500,000	80	112400067	RESI 6, 80, 2, 7.59, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		7.59	£0	£25,000	£500,000	80	112400068	RESI 6, 80, 2, 7.59, FVCB250	Remortgage	Free Vals	£250
		7.44	£999	£25,000	£500,000	85	112400058	RESI 6, 85, 2, 7.44	Purchase, Remortgage	None	£0
		7.94	£0	£25,000	£500,000	85	112400072	RESI 6, 85, 2, 7.94, FV	Purchase	Free Vals	£0
7.94	£0	£25,000	£500,000	85	112400073	RESI 6, 85, 2, 7.94, FLV	Remortgage	Free Vals, Free Standard Legals	£0		
7.94	£0	£25,000	£500,000	85	112400074	RESI 6, 85, 2, 7.94, FVCB250	Remortgage	Free Vals	£250		
Resi 6	3 Year Fixed	6.65	£999	£25,000	£500,000	75	112400310	RESI 6, 75, 3, 6.65	Purchase, Remortgage	None	£0
		6.85	£0	£25,000	£500,000	75	112400313	RESI 6, 75, 3, 6.85, FV	Purchase	Free Vals	£0
		6.85	£0	£25,000	£500,000	75	112400314	RESI 6, 75, 3, 6.85, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		6.85	£0	£25,000	£500,000	75	112400315	RESI 6, 75, 3, 6.85, FVCB250	Remortgage	Free Vals	£250
		6.95	£999	£25,000	£500,000	80	112400311	RESI 6, 80, 3, 6.95	Purchase, Remortgage	None	£0
		7.39	£0	£25,000	£500,000	80	112400316	RESI 6, 80, 3, 7.39, FV	Purchase	Free Vals	£0
		7.39	£0	£25,000	£500,000	80	112400317	RESI 6, 80, 3, 7.39, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		7.39	£0	£25,000	£500,000	80	112400318	RESI 6, 80, 3, 7.39, FVCB250	Remortgage	Free Vals	£250
		7.24	£999	£25,000	£500,000	85	112400312	RESI 6, 85, 3, 7.24	Purchase, Remortgage	None	£0
		7.54	£0	£25,000	£500,000	85	112400319	RESI 6, 85, 3, 7.54, FV	Purchase	Free Vals	£0
		7.54	£0	£25,000	£500,000	85	112400320	RESI 6, 85, 3, 7.54, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		7.54	£0	£25,000	£500,000	85	112400321	RESI 6, 85, 3, 7.54, FVCB250	Remortgage	Free Vals	£250

Residential Resi 6											
Credit Criteria *	Initial Period	Interest Rate ^Δ	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Resi 6	5 Year Fixed	6.45	£999	£25,000	£500,000	70	112400223	RESI 6, 70, 5, 6.45	Purchase, Remortgage	None	£0
		6.65	£0	£25,000	£500,000	70	112400227	RESI 6, 70, 5, 6.65, FV	Purchase	Free Vals	£0
		6.65	£0	£25,000	£500,000	70	112400228	RESI 6, 70, 5, 6.65, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.65	£0	£25,000	£500,000	70	112400229	RESI 6, 70, 5, 6.65, FVCB250	Remortgage	Free Vals	£250
		6.50	£999	£25,000	£500,000	75	112400055	RESI 6, 75, 5, 6.5	Purchase, Remortgage	None	£0
		6.70	£0	£25,000	£500,000	75	112400063	RESI 6, 75, 5, 6.7, FV	Purchase	Free Vals	£0
		6.70	£0	£25,000	£500,000	75	112400064	RESI 6, 75, 5, 6.7, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.70	£0	£25,000	£500,000	75	112400065	RESI 6, 75, 5, 6.7, FVCB250	Remortgage	Free Vals	£250
		6.80	£999	£25,000	£500,000	80	112400057	RESI 6, 80, 5, 6.8	Purchase, Remortgage	None	£0
		7.24	£0	£25,000	£500,000	80	112400069	RESI 6, 80, 5, 7.24, FV	Purchase	Free Vals	£0
		7.24	£0	£25,000	£500,000	80	112400070	RESI 6, 80, 5, 7.24, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		7.24	£0	£25,000	£500,000	80	112400071	RESI 6, 80, 5, 7.24, FVCB250	Remortgage	Free Vals	£250
		7.09	£999	£25,000	£500,000	85	112400059	RESI 6, 85, 5, 7.09	Purchase, Remortgage	None	£0
		7.39	£0	£25,000	£500,000	85	112400075	RESI 6, 85, 5, 7.39, FV	Purchase	Free Vals	£0
7.39	£0	£25,000	£500,000	85	112400076	RESI 6, 85, 5, 7.39, FLFV	Remortgage	Free Vals, Free Standard Legals	£0		
7.39	£0	£25,000	£500,000	85	112400077	RESI 6, 85, 5, 7.39, FVCB250	Remortgage	Free Vals	£250		



RESIDENTIAL PRODUCTS - RESI 6 STEP DOWN

A 5 year fixed term for clients with a small credit blip more than 6 months ago

The 5 year Step Down fixed rate option provides a fixed rate for the first 2 years, followed by a lower fixed rate for the remaining 3 years, giving your client an overall saving compared to the equivalent Resi 6 5 year fixed rate.

- Maximum loan amount; £500,000
- Repayment Only
- Not available to first time buyers

* 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).

Residential Resi 6 Step Down											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Resi 6	5 Year Fixed (2 Year Fixed followed by 3 Year Fixed)	6.83, 5.66	£999	£25,000	£500,000	75	112400452	RESI 6 Step, 75, 5, 6.83	Purchase, Remortgage	None	£0
		7.04, 5.83	£0	£25,000	£500,000	75	112400455	RESI 6 Step, 75, 5, 7.04, FV	Purchase	Free Vals	£0
		7.04, 5.83	£0	£25,000	£500,000	75	112400456	RESI 6 Step, 75, 5, 7.04, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		7.04, 5.83	£0	£25,000	£500,000	75	112400457	RESI 6 Step, 75, 5, 7.04, FVCB250	Remortgage	Free Vals	£250
		7.14, 5.93	£999	£25,000	£500,000	80	112400453	RESI 6 Step, 80, 5, 7.14	Purchase, Remortgage	None	£0
		7.60, 6.30	£0	£25,000	£500,000	80	112400458	RESI 6 Step, 80, 5, 7.6, FV	Purchase	Free Vals	£0
		7.60, 6.30	£0	£25,000	£500,000	80	112400459	RESI 6 Step, 80, 5, 7.6, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		7.60, 6.30	£0	£25,000	£500,000	80	112400460	RESI 6 Step, 80, 5, 7.6, FVCB250	Remortgage	Free Vals	£250
		7.45, 6.17	£999	£25,000	£500,000	85	112400454	RESI 6 Step, 85, 5, 7.45	Purchase, Remortgage	None	£0
		7.76, 6.43	£0	£25,000	£500,000	85	112400461	RESI 6 Step, 85, 5, 7.76, FV	Purchase	Free Vals	£0
		7.76, 6.43	£0	£25,000	£500,000	85	112400462	RESI 6 Step, 85, 5, 7.76, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		7.76, 6.43	£0	£25,000	£500,000	85	112400463	RESI 6 Step, 85, 5, 7.76, FVCB250	Remortgage	Free Vals	£250



Kensington

RESIDENTIAL CRITERIA SUMMARY

Minimum loan amount	Please refer to product grid for minimum loan amount.
Maximum loan amount	Please refer to product grid for maximum loan amount. Where fees are added to the loan then affordability will be calculated on the gross loan amount. Please note, that our maximum lending to an individual (or joint applicants) is limited to no greater than £2m across Residential and Buy to Let mortgages.
Employment status	Employed/Self-employed. For the Hero Mortgage Range, Employed in Public Sector only.
Region	England, Wales, mainland Scotland and Northern Ireland only.
Minimum age at submission	18 Years.
Maximum age	Maximum age is 70 at the end of the term. Where a customer is borrowing beyond the age of 70, this can be agreed on repayment mortgage and up to a maximum age of 75.
Minimum term	5 Years, except: The minimum term for 5 year fixed rates is 6 years and the minimum term for 10 year fixed is 11 years
Maximum term	40 Years
Minimum valuation	£75,000
New build	Maximum 90% LTV. 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.
Minimum income	Professional range: £35,000 sole applications £50,000 joint applications. All other products no minimum income. All applications underwritten on affordability.
Referencing	Credit search will be undertaken for all applicants and where they do not appear on the electoral roll, proof of residency will be obtained covering a period of 24 months. Where the applicants cannot be verified by E-ID, proof of ID will be required. Income verification: Employed - payslips covering the last 3 months plus the latest P60. Where the LTV is less than 75%, the latest P60 and most recent payslip are acceptable providing that no variable income is being considered. Self-employed - most recent finalised and agreed accounts (for tax assessment) attached to the accountant's headed paper or SA302 supported by the latest Self-Assessment Tax overview. If over 85% LTV, a minimum of 2 Year trading will be required including proof of income. Interest Only - proof of interest only repayment vehicle is required (Supplementary Form for Interest Only must be completed). We may request additional information including most recent 3 months bank statements.
Shared Ownership	Purchase and remortgage. England & Wales only. Up to £90k joint income for applicants within London. Up to £80k for joint applicants within England (excluding London). Up to £60k joint income for applicants within Wales. Up to 95% loan to customer share; subject to max 75% open market value LTV. Minimum Share purchase 25%. We only accept shared ownership scheme providers registered in England and Wales with the Homes and Communities Agency (Homes England) and the Welsh Assembly (Shared Ownership-Wales). For a list of all current providers please see the relevant website www.gov.uk/government/publications/registered-providers-of-social-housing www.gov.wales/registered-social-landlords The lease must be in the standard model format produced by the Homes and Communities Agency incorporating a Mortgage Protection Clause and the lease must allow staircasing up to 100% ownership and have no re-sale or section 106 restrictions
Self-employed trading history	Up to 85% 1 year trading 90%, 92.5% and 95% 2 year trading
Help to Buy	The Government Help to Buy scheme in England & Scotland is closed. We can still help your clients remortgaging their Help to Buy property in England or Scotland. Help to Buy Equity loan is available in Wales for purchase & remortgages Please refer to https://www.gov.wales/help-buy-wales for scheme eligibility Property must be rated with an EPC rating of A or B

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.
Select Credit History - Residential Select; eKo, Heroes, Professional, Own New & Shared Ownership	<p>Defaults acceptable if older than 36 months</p> <p>Secured Loan/ Rent Arrears acceptable if older than 36 months</p> <p>Satisfied CCJs acceptable if older than 36 months (72 months for LTV's above 90%)</p> <p>We are able to accept unsatisfied CCJs that are registered over 36 months ago at the underwriter's discretion</p> <p>Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months)</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 12 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p>
Core Credit History - Residential Core; Help to Buy & Right to Buy	<p>Defaults acceptable if older than 24 months</p> <p>Secured Loan/ Rent Arrears acceptable if older than 24 months</p> <p>Satisfied CCJs acceptable if older than 24 months</p> <p>We are able to accept unsatisfied CCJs that are registered over 24 months ago at the underwriter's discretion</p> <p>Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months)</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 12 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p>
Resi 12 Credit History - Resi 12;	<p>Defaults acceptable: Max 1 in 24 months, 0 in 12. Satisfied or unsatisfied. Max £1,500</p> <p>Secured Loan/ Rent Arrears: 1 in 24 months, 0 in 12 (worst status)</p> <p>CCJs: Max of 1 registered in 24 months. 0 in 12 (registered), maximum total of £1000. Need not be satisfied.</p> <p>Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months)</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 12 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p>
Resi 6 Credit History - Resi 6;	<p>Defaults acceptable: Max 1 in 24 months, 0 in 6. Satisfied or unsatisfied. Max £1,500</p> <p>Secured Loan/ Rent Arrears: 1 in 24 months, 0 in 3 (worst status)</p> <p>CCJs: Max of 1 registered in 24 months. 0 in 6 (registered), maximum total of £1000. Need not be satisfied.</p> <p>Unsecured Credit arrears: No max status. If current/existing arrears are present the last 6 months payments must have been made.</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 6 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p> <p>Repayment Only</p> <p>Not Available for First Time Buyers</p>
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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CRITERIA	SELECT	CORE	RESI 12	RESI 6
Ranges	Select Residential, eKo, Hero, Professional, Own New, Shared Ownership	Core Residential, Help to Buy, 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 ago 72 months for products above 90% LTV No limit on number or value	24 months ago 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 payments must have been made
Debt Management Plans (DMPs) accept 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
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.				
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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ERC's

Term	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6-10
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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RESIDENTIAL PRODUCTS - FLEXI FIXED FOR TERM

A capital repayment mortgages that lets borrowers fix their mortgage term for 11 to 40 years and pay a fixed interest rate for the duration of the mortgage

- Greater borrowing power as affordability is calculated on the initial fixed rate rather than a future variable stressed rate. Up to 4.49 loan to income multiple for all borrowers.
- No ERCs for life events (Please refer to Flexi Fixed for Term ERC's Page)
- Up to 85% LTV
- For first time buyers, home movers, remortgagers and additional lending

* See Credit Criteria page for full details

** Maximum loan amount; Up to 75% LTV to £2,000,000, £1,000,000 for First Time Buyers. Up to 85% LTV £1,500,000, £1,000,000 for First Time Buyers.

Not available for Packaged Cases, Not available in Northern Ireland, Repayment Only

Flexi Fixed For Term												
For those wanting a term 11- 15 Year Fixed												
Product Category	Credit Criteria *	Term Taken	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Fixed for Term	Fixed for Term	11-15 Year Fixed	5.57	£1499	£75,000	£2,000,000	60	102200052	Select FFT, 15Y 60, 5.57, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	5.79	£0	£75,000	£2,000,000	60	102200053	Select FFT, 15Y 60, 5.79, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	5.79	£0	£75,000	£500,000	60	102200054	Select FFT, 15Y 60, 5.79, FLFV10OP	Remortgage	Free Vals, Free Standard Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	5.80	£1499	£75,000	£2,000,000	75	102200049	Select FFT, 15Y 75, 5.8, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	6.03	£0	£75,000	£2,000,000	75	102200050	Select FFT, 15Y 75, 6.03, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	6.03	£0	£75,000	£500,000	75	102200051	Select FFT, 15Y 75, 6.03, FLFV10OP	Remortgage	Free Vals, Free Standard Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	5.94	£1499	£75,000	£1,500,000	85	102200046	Select FFT, 15Y 85, 5.94, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	6.17	£0	£75,000	£1,500,000	85	102200047	Select FFT, 15Y 85, 6.17, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	6.17	£0	£75,000	£500,000	85	102200048	Select FFT, 15Y 85, 6.17, FLFV10OP	Remortgage	Free Vals, Free Standard Legals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 16-20 Year Fixed												
Product Category	Credit Criteria *	Term Taken	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Fixed for Term	Fixed for Term	16-20 Year Fixed	5.59	£1499	£75,000	£2,000,000	60	102200043	Select FFT, 20Y 60, 5.59, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	5.78	£0	£75,000	£2,000,000	60	102200044	Select FFT, 20Y 60, 5.78, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	5.78	£0	£75,000	£500,000	60	102200045	Select FFT, 20Y 60, 5.78, FLFV10OP	Remortgage	Free Vals, Free Standard Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	5.82	£1499	£75,000	£2,000,000	75	102200040	Select FFT, 20Y 75, 5.82, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	6.01	£0	£75,000	£2,000,000	75	102200041	Select FFT, 20Y 75, 6.01, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	6.01	£0	£75,000	£500,000	75	102200042	Select FFT, 20Y 75, 6.01, FLFV10OP	Remortgage	Free Vals, Free Standard Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	6.04	£1499	£75,000	£1,500,000	85	102200037	Select FFT, 20Y 85, 6.04, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	6.23	£0	£75,000	£1,500,000	85	102200038	Select FFT, 20Y 85, 6.23, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	6.23	£0	£75,000	£500,000	85	102200039	Select FFT, 20Y 85, 6.23, FLFV10OP	Remortgage	Free Vals, Free Standard Legals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 21-25 Year Fixed												
Product Category	Credit Criteria *	Term Taken	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Fixed for Term	Fixed for Term	21- 25 Year Fixed	5.60	£1499	£75,000	£2,000,000	60	102200034	Select FFT, 25Y 60, 5.6, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	5.76	£0	£75,000	£2,000,000	60	102200035	Select FFT, 25Y 60, 5.76, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	5.76	£0	£75,000	£500,000	60	102200036	Select FFT, 25Y 60, 5.76, FLFV10OP	Remortgage	Free Vals, Free Standard Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	5.83	£1499	£75,000	£2,000,000	75	102200031	Select FFT, 25Y 75, 5.83, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	6.00	£0	£75,000	£2,000,000	75	102200032	Select FFT, 25Y 75, 6, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	6.00	£0	£75,000	£500,000	75	102200033	Select FFT, 25Y 75, 6, FLFV10OP	Remortgage	Free Vals, Free Standard Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	6.05	£1499	£75,000	£1,500,000	85	102200028	Select FFT, 25Y 85, 6.05, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	6.21	£0	£75,000	£1,500,000	85	102200029	Select FFT, 25Y 85, 6.21, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	6.21	£0	£75,000	£500,000	85	102200030	Select FFT, 25Y 85, 6.21, FLFV10OP	Remortgage	Free Vals, Free Standard Legals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 26-30 Year Fixed												
Product Category	Credit Criteria *	Term Taken	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Fixed for Term	Fixed for Term	26-30 Year Fixed	5.65	£1499	£75,000	£2,000,000	60	102200025	Select FFT, 30Y 60, 5.65, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	5.80	£0	£75,000	£2,000,000	60	102200026	Select FFT, 30Y 60, 5.8, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	5.80	£0	£75,000	£500,000	60	102200027	Select FFT, 30Y 60, 5.8, FLFV10OP	Remortgage	Free Vals, Free Standard Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	5.89	£1499	£75,000	£2,000,000	75	102200022	Select FFT, 30Y 75, 5.89, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	6.04	£0	£75,000	£2,000,000	75	102200023	Select FFT, 30Y 75, 6.04, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	6.04	£0	£75,000	£500,000	75	102200024	Select FFT, 30Y 75, 6.04, FLFV10OP	Remortgage	Free Vals, Free Standard Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	6.10	£1499	£75,000	£1,500,000	85	102200019	Select FFT, 30Y 85, 6.1, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	6.26	£0	£75,000	£1,500,000	85	102200020	Select FFT, 30Y 85, 6.26, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	6.26	£0	£75,000	£500,000	85	102200021	Select FFT, 30Y 85, 6.26, FLFV10OP	Remortgage	Free Vals, Free Standard Legals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 31-35 Year Fixed												
Product Category	Credit Criteria *	Term Taken	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Fixed for Term	Fixed for Term	31- 35 Year Fixed	5.71	£1499	£75,000	£2,000,000	60	102200016	Select FFT, 35Y 60, 5.71, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	5.86	£0	£75,000	£2,000,000	60	102200017	Select FFT, 35Y 60, 5.86, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	5.86	£0	£75,000	£500,000	60	102200018	Select FFT, 35Y 60, 5.86, FLFV10OP	Remortgage	Free Vals, Free Standard Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	5.93	£1499	£75,000	£2,000,000	75	102200013	Select FFT, 35Y 75, 5.93, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	6.08	£0	£75,000	£2,000,000	75	102200014	Select FFT, 35Y 75, 6.08, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	6.08	£0	£75,000	£500,000	75	102200015	Select FFT, 35Y 75, 6.08, FLFV10OP	Remortgage	Free Vals, Free Standard Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	6.15	£1499	£75,000	£1,500,000	85	102200010	Select FFT, 35Y 85, 6.15, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	6.30	£0	£75,000	£1,500,000	85	102200011	Select FFT, 35Y 85, 6.3, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	6.30	£0	£75,000	£500,000	85	102200012	Select FFT, 35Y 85, 6.3, FLFV10OP	Remortgage	Free Vals, Free Standard Legals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 36-40 Year Fixed												
Product Category	Credit Criteria *	Term Taken	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Fixed for Term	Fixed for Term	36- 40 Year Fixed	5.84	£1499	£75,000	£2,000,000	60	102200007	Select FFT, 40Y 60, 5.84, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	5.98	£0	£75,000	£2,000,000	60	102200008	Select FFT, 40Y 60, 5.98, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	5.98	£0	£75,000	£500,000	60	102200009	Select FFT, 40Y 60, 5.98, FLFV10OP	Remortgage	Free Vals, Free Standard Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	6.05	£1499	£75,000	£2,000,000	75	102200004	Select FFT, 40Y 75, 6.05, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	6.20	£0	£75,000	£2,000,000	75	102200005	Select FFT, 40Y 75, 6.2, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	6.20	£0	£75,000	£500,000	75	102200006	Select FFT, 40Y 75, 6.2, FLFV10OP	Remortgage	Free Vals, Free Standard Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	6.26	£1499	£75,000	£1,500,000	85	102200001	Select FFT, 40Y 85, 6.26, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	6.41	£0	£75,000	£1,500,000	85	102200002	Select FFT, 40Y 85, 6.41, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	6.41	£0	£75,000	£500,000	85	102200003	Select FFT, 40Y 85, 6.41, FLFV10OP	Remortgage	Free Vals, Free Standard Legals, 10% Overpayment	£0



RESIDENTIAL CRITERIA SUMMARY

FLEXI FIXED FOR TERM

Minimum Loan	£75,000
Maximum loan amount	Please refer to product grid for Maximum loan amount. Where fees are added to the loan then affordability will be calculated on the gross loan amount. Fees cannot be added above 90% Please note, that our maximum lending to an individual (or joint applicants) is limited to no greater than £2m across Residential and Buy to Let mortgages.
Employment status	Employed/Self-employed. Must have been in current employment minimum 12 months
Region	England, Wales, mainland Scotland
Minimum age at submission	18 Years
Maximum age	Maximum age is 70 at the end of the term.
Minimum term	11 Years
Maximum term	40 Years
Additional Lending	Available. Additional lending is acceptable to fund the maintenance or development of the security property or the purchase of an alternative property (where the mortgage is to be ported to that property). Additional lending is not available in the first 12 months of the mortgage and is subject to assessment criteria and availability at the time of application. New business Rates apply for Additional Lending
Porting	Allowed. This option is not available in the first 12 months and will be subject to assessment criteria at the time of application.
New build	Maximum 90% LTV for Houses and 85% for Flats. 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.
Minimum income	No minimum income. All applications underwritten on affordability.
Referencing	Credit search will be undertaken for all applicants and where they do not appear on the electoral roll, proof of residency will be obtained covering a period of 24 months. Where the applicants cannot be verified by E-ID, proof of ID will be required. Income verification: Employed - payslips covering the last 3 months plus the latest P60. Where the LTV is less than 75%, the latest P60 and most recent payslip are acceptable providing that no variable income is being considered. Self-employed - a minimum of 2 Year Fixed trading will be required including proof of income. We may request additional information including most recent 3 months bank statements.
Self-employed trading history	A minimum of 2 year's trading history is required and the lower of: - the most recent year's net profit figure; or - the average of the last 2 year's net profit figures; will be considered when assessing affordability.
Fixed for Term Credit History - Flexi Fixed for Term	See Flexi Fixed for Term Credit Summary page
Gifted Deposit	Is acceptable. Immediate family members only
Procurator Fee	We will pay a gross Procurator fee of 0.75%. If applicable please contact your mortgage club/network for your net amount; a total of any fees will be shown on the ESIS.

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RESIDENTIAL CREDIT SUMMARY

FLEXI FIXED FOR TERM

CRITERIA	FIXED FOR TERM
Ranges	Flexi Fixed for Term
Defaults acceptable (if older than)	36 months No limit on number or value
Secured Loan Arrears acceptable (if older than)	36 months
CCJs	72 months ago No limit on number or value
Unsecured Credit arrears acceptable if accounts now up to date	0 in 24 months (Now up to date)
Debt Management Plans (DMPs)	None
No Payday loans, taken out within the last	24 months
IVA	Not Acceptable
Bankruptcy	Not Acceptable
Previous repossession	Not Acceptable
<p>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.</p>	
<p>Important bankruptcy update: We can accept customers that have not been, in last 6 Year Fixed, 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.</p>	

For full criteria details:
www.kensingtonmortgages.co.uk/intermediaries/criteria

To find your local BDM:
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ERC's - FLEXI FIXED FOR TERM

Early repayment charges will **not** be charged if:

- The property is sold to repay the loan.
- The loan is repaid in full using the customers own funds (for example, from savings or income). If this loan is repaid using money borrowed from another lender and secured against the security property, the early repayment charge will be charged as set out below.
- If any customers die who is named as a borrower on this loan.
- Overpayments up to 10% per calendar year (of the original balance).

Term Taken	11-15 Year Fixed	16-20 Year Fixed	21-25 Year Fixed	26-30 Year Fixed	31-35 Year Fixed	36-40 Year Fixed
ERC Amount Payable in year						
1 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
2 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
3 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
4 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
5 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
6 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
7 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
8 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
9 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
10 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
11 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
12 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
13 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
14 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
15 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
16 year		2.00%	3.00%	4.00%	5.00%	6.00%
17 year		2.00%	3.00%	4.00%	5.00%	6.00%
18 year		2.00%	3.00%	4.00%	5.00%	6.00%
19 year		2.00%	3.00%	4.00%	5.00%	6.00%
20 year		2.00%	3.00%	4.00%	5.00%	6.00%
21 year			2.00%	3.00%	4.00%	5.00%
22 year			2.00%	3.00%	4.00%	5.00%
23 year			2.00%	3.00%	4.00%	5.00%
24 year			2.00%	3.00%	4.00%	5.00%
25 year			2.00%	3.00%	4.00%	5.00%
26 year				2.00%	3.00%	4.00%
27 year				2.00%	3.00%	4.00%
28 year				2.00%	3.00%	4.00%
29 year				2.00%	3.00%	4.00%
32 year					2.00%	3.00%
33 year					2.00%	3.00%
34 year					2.00%	3.00%
35 year					2.00%	3.00%
36 year						2.00%
37 year						2.00%
38 year						2.00%
39 year						2.00%
40 year						2.00%

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