



## RESIDENTIAL LENDING

8th JUNE 2021

THE RANGE:
SELECT
EKO
NEW BUILD EKO REWARD
HERO
YOUNG PROFESSIONAL
LARGE LOAN
CORE
HELP TO BUY
SCOTTISH FIRST HOME FUND
PROPERTY PLUS

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.**

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

\* See Credit Criteria page for full details

\*\* Maximum loan amount: Up to 85% LTV to £1,500,000, £1,000,000 for First Time Buyers, 90% up to £1,000,000. Northern Ireland currently capped at 75% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Product Category	Credit Criteria*	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Residential Select	Select	2 Year Fixed	3.24	£1999	£25,000	£1,500,000	75	032100098	Select, 75, 2, 3.24	Purchase, Remortgage	None	£0	4.30
Residential Select	Select	2 Year Fixed	3.44	£999	£25,000	£1,500,000	75	032100049	Select, 75, 2, 3.44	Purchase, Remortgage	None	£0	4.30
Residential Select	Select	2 Year Fixed	3.59	£999	£25,000	£1,500,000	75	032100102	Select, 75, 2, 3.59, FV	Purchase	Free Vals	£0	4.30
Residential Select	Select	2 Year Fixed	3.59	£999	£25,000	£500,000	75	032100103	Select, 75, 2, 3.59, FV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Select	Select	2 Year Fixed	3.59	£999	£25,000	£1,500,000	75	032100104	Select, 75, 2, 3.59, FV	Remortgage	Free Vals	£250	4.30
Residential Select	Select	5 Year Fixed	3.64	£1999	£25,000	£1,500,000	75	032100099	Select, 75, 5, 3.64	Purchase, Remortgage	None	£0	4.00
Residential Select	Select	5 Year Fixed	3.84	£999	£25,000	£1,500,000	75	032100050	Select, 75, 5, 3.84	Purchase, Remortgage	None	£0	4.00
Residential Select	Select	2 Year Fixed	3.94	0	£25,000	£1,500,000	75	032100062	Select, 75, 2, 3.94, FV	Purchase	Free Vals	£0	4.30
Residential Select	Select	2 Year Fixed	3.94	0	£25,000	£500,000	75	032100063	Select, 75, 2, 3.94, FV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Select	Select	2 Year Fixed	3.94	0	£25,000	£1,500,000	75	032100064	Select, 75, 2, 3.94, FV	Remortgage	Free Vals	£250	4.30
Residential Select	Select	5 Year Fixed	4.34	0	£25,000	£1,500,000	75	032100065	Select, 75, 5, 4.34, FV	Purchase	Free Vals	£0	4.00
Residential Select	Select	5 Year Fixed	4.34	0	£25,000	£500,000	75	032100066	Select, 75, 5, 4.34, FV	Remortgage	Free Vals, Free Legals	£0	4.00
Residential Select	Select	5 Year Fixed	4.34	0	£25,000	£1,500,000	75	032100067	Select, 75, 5, 4.34, FV	Remortgage	Free Vals	£250	4.00
Residential Select	Select	2 Year Fixed	3.64	£1999	£25,000	£1,500,000	80	032100100	Select, 80, 2, 3.64	Purchase, Remortgage	None	£0	4.30
Residential Select	Select	2 Year Fixed	3.84	£999	£25,000	£1,500,000	80	032100051	Select, 80, 2, 3.84	Purchase, Remortgage	None	£0	4.30
Residential Select	Select	2 Year Fixed	3.99	£999	£25,000	£1,500,000	80	032100105	Select, 80, 2, 3.99, FV	Purchase	Free Vals	£0	4.30
Residential Select	Select	2 Year Fixed	3.99	£999	£25,000	£500,000	80	032100106	Select, 80, 2, 3.99, FV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Select	Select	2 Year Fixed	3.99	£999	£25,000	£1,500,000	80	032100107	Select, 80, 2, 3.99, FV	Remortgage	Free Vals	£250	4.30
Residential Select	Select	5 Year Fixed	4.04	£1999	£25,000	£1,500,000	80	032100101	Select, 80, 5, 4.04	Purchase, Remortgage	None	£0	4.00
Residential Select	Select	5 Year Fixed	4.24	£999	£25,000	£1,500,000	80	032100052	Select, 80, 5, 4.24	Purchase, Remortgage	None	£0	4.00
Residential Select	Select	2 Year Fixed	4.34	0	£25,000	£1,500,000	80	032100068	Select, 80, 2, 4.34, FV	Purchase	Free Vals	£0	4.30
Residential Select	Select	2 Year Fixed	4.34	0	£25,000	£500,000	80	032100069	Select, 80, 2, 4.34, FV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Select	Select	2 Year Fixed	4.34	0	£25,000	£1,500,000	80	032100070	Select, 80, 2, 4.34, FV	Remortgage	Free Vals	£250	4.30
Residential Select	Select	5 Year Fixed	4.74	0	£25,000	£1,500,000	80	032100071	Select, 80, 5, 4.74, FV	Purchase	Free Vals	£0	4.00
Residential Select	Select	5 Year Fixed	4.74	0	£25,000	£500,000	80	032100072	Select, 80, 5, 4.74, FV	Remortgage	Free Vals, Free Legals	£0	4.00
Residential Select	Select	5 Year Fixed	4.74	0	£25,000	£1,500,000	80	032100073	Select, 80, 5, 4.74, FV	Remortgage	Free Vals	£250	4.00
Residential Select	Select	2 Year Fixed	4.14	£1999	£25,000	£1,500,000	85	012100369	Select, 85, 2, 4.14	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	2 Year Fixed	4.34	£1299	£25,000	£1,500,000	85	012100300	Select, 85, 2, 4.34	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	2 Year Fixed	4.44	£999	£25,000	£1,500,000	85	012100377	Select, 85, 2, 4.44, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	2 Year Fixed	4.44	£999	£25,000	£500,000	85	012100378	Select, 85, 2, 4.44, FV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	2 Year Fixed	4.44	£999	£25,000	£1,500,000	85	012100379	Select, 85, 2, 4.44, FV	Remortgage	Free Vals	£250	4.50
Residential Select	Select	5 Year Fixed	4.54	£1999	£25,000	£1,500,000	85	012100075	Select, 85, 5, 4.54	Purchase, Remortgage	None	£0	4.20
Residential Select	Select	5 Year Fixed	4.74	£1299	£25,000	£1,500,000	85	032100053	Select, 85, 5, 4.74	Purchase, Remortgage	None	£0	4.20
Residential Select	Select	2 Year Fixed	4.79	0	£25,000	£1,500,000	85	012100323	Select, 85, 2, 4.79, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	2 Year Fixed	4.79	0	£25,000	£500,000	85	012100324	Select, 85, 2, 4.79, FV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	2 Year Fixed	4.79	0	£25,000	£1,500,000	85	012100325	Select, 85, 2, 4.79, FV	Remortgage	Free Vals	£250	4.50
Residential Select	Select	5 Year Fixed	5.19	0	£25,000	£1,500,000	85	012100031	Select, 85, 5, 5.19, FV	Purchase	Free Vals	£0	4.20
Residential Select	Select	5 Year Fixed	5.19	0	£25,000	£500,000	85	012100032	Select, 85, 5, 5.19, FV	Remortgage	Free Vals, Free Legals	£0	4.20
Residential Select	Select	5 Year Fixed	5.19	0	£25,000	£1,500,000	85	012100033	Select, 85, 5, 5.19, FV	Remortgage	Free Vals	£250	4.20
Residential Select	Select	2 Year Fixed	5.19	£1299	£25,000	£1,000,000	90	032100145	Select, 90, 2, 5.19	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	5 Year Fixed	5.39	£1299	£25,000	£1,000,000	90	032100146	Select, 90, 5, 5.39	Purchase, Remortgage	None	£0	4.20
Residential Select	Select	2 Year Fixed	5.79	0	£25,000	£1,000,000	90	032100147	Select, 90, 2, 5.79, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	2 Year Fixed	5.79	0	£25,000	£500,000	90	032100148	Select, 90, 2, 5.79, FV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	2 Year Fixed	5.79	0	£25,000	£1,000,000	90	032100149	Select, 90, 2, 5.79, FV	Remortgage	Free Vals	£250	4.50
Residential Select	Select	5 Year Fixed	5.99	0	£25,000	£1,000,000	90	032100150	Select, 90, 5, 5.99, FV	Purchase	Free Vals	£0	4.20
Residential Select	Select	5 Year Fixed	5.99	0	£25,000	£500,000	90	032100151	Select, 90, 5, 5.99, FV	Remortgage	Free Vals, Free Legals	£0	4.20
Residential Select	Select	5 Year Fixed	5.99	0	£25,000	£1,000,000	90	032100152	Select, 90, 5, 5.99, FV	Remortgage	Free Vals	£250	4.20



£1000 cashback for making their home more energy efficient

- Energy Performance Certificate (EPC) required upon application
- Evidenced increase of at least 10 Standard Assessment Procedure (SAP) points required to qualify
- Up to 12 months to make the energy improvements and claim
- £1,000 cash back upon qualification with new validated EPC

\* See Credit Criteria page for full details

\*\* Northern Ireland currently capped at 75% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

\*\*\* eKo cashback is conditional upon eligibility criteria being satisfied post-completion, see ESIS for details.

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives***	Cashback	Reversion Margin
eKo***	Select	2 Year Fixed	3.94	0	£25,000	£500,000	75	032100133	Select, 75, 2, 3.94, FVEKO	Purchase	Free Vals	£1,000	4.30
eKo***	Select	2 Year Fixed	3.94	0	£25,000	£500,000	75	032100134	Select, 75, 2, 3.94, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.30
eKo***	Select	2 Year Fixed	3.94	0	£25,000	£500,000	75	032100135	Select, 75, 2, 3.94, FVEKO	Remortgage	Free Vals	£1,000	4.30
eKo***	Select	5 Year Fixed	4.34	0	£25,000	£500,000	75	032100136	Select, 75, 5, 4.34, FVEKO	Purchase	Free Vals	£1,000	4.00
eKo***	Select	5 Year Fixed	4.34	0	£25,000	£500,000	75	032100137	Select, 75, 5, 4.34, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.00
eKo***	Select	5 Year Fixed	4.34	0	£25,000	£500,000	75	032100138	Select, 75, 5, 4.34, FVEKO	Remortgage	Free Vals	£1,000	4.00
eKo***	Select	2 Year Fixed	4.34	0	£25,000	£500,000	80	032100139	Select, 80, 2, 4.34, FVEKO	Purchase	Free Vals	£1,000	4.30
eKo***	Select	2 Year Fixed	4.34	0	£25,000	£500,000	80	032100140	Select, 80, 2, 4.34, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.30
eKo***	Select	2 Year Fixed	4.34	0	£25,000	£500,000	80	032100141	Select, 80, 2, 4.34, FVEKO	Remortgage	Free Vals	£1,000	4.30
eKo***	Select	5 Year Fixed	4.74	0	£25,000	£500,000	80	032100142	Select, 80, 5, 4.74, FVEKO	Purchase	Free Vals	£1,000	4.00
eKo***	Select	5 Year Fixed	4.74	0	£25,000	£500,000	80	032100143	Select, 80, 5, 4.74, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.00
eKo***	Select	5 Year Fixed	4.74	0	£25,000	£500,000	80	032100144	Select, 80, 5, 4.74, FVEKO	Remortgage	Free Vals	£1,000	4.00
eKo***	Select	2 Year Fixed	4.79	0	£25,000	£500,000	85	012100585	Select, 85, 2, 4.79, FVEKO	Purchase	Free Vals	£1,000	4.50
eKo***	Select	2 Year Fixed	4.79	0	£25,000	£500,000	85	012100586	Select, 85, 2, 4.79, FVEKO	Remortgage	Free Vals	£1,000	4.50
eKo***	Select	2 Year Fixed	4.79	0	£25,000	£500,000	85	012100587	Select, 85, 2, 4.79, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.50
eKo***	Select	5 Year Fixed	5.19	0	£25,000	£500,000	85	012100293	Select, 85, 5, 5.19, FVEKO	Purchase	Free Vals	£1,000	4.20
eKo***	Select	5 Year Fixed	5.19	0	£25,000	£500,000	85	012100294	Select, 85, 5, 5.19, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.20
eKo***	Select	5 Year Fixed	5.19	0	£25,000	£500,000	85	012100295	Select, 85, 5, 5.19, FVEKO	Remortgage	Free Vals	£1,000	4.20



## RESIDENTIAL PRODUCTS - NEW BUILD EKO REWARD

£500 cashback for the most energy efficient homes

- New build only
- 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 75% LTV

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Residential New Build eKo Reward	Select	2 Years	3.94	0	£25,000	£500,000	75.00	052100001	Select, 75, 2, 3.94, FVCB500	Purchase	Free Vals	£500	4.30
Residential New Build eKo Reward	Select	5 Years	4.34	0	£25,000	£500,000	75.00	052100002	Select, 75, 5, 4.34, FVCB500	Purchase	Free Vals	£500	4.00
Residential New Build eKo Reward	Select	2 Years	4.34	0	£25,000	£500,000	80.00	052100003	Select, 80, 2, 4.34, FVCB500	Purchase	Free Vals	£500	4.30
Residential New Build eKo Reward	Select	5 Years	4.74	0	£25,000	£500,000	80.00	052100004	Select, 80, 5, 4.74, FVCB500	Purchase	Free Vals	£500	4.00
Residential New Build eKo Reward	Select	2 Years	4.79	0	£25,000	£500,000	85.00	052100005	Select, 85, 2, 4.79, FVCB500	Purchase	Free Vals	£500	4.50
Residential New Build eKo Reward	Select	5 Years	5.19	0	£25,000	£500,000	85.00	052100006	Select, 85, 5, 5.19, FVCB500	Purchase	Free Vals	£500	4.20
Residential New Build eKo Reward	Select	2 Years	5.79	0	£25,000	£500,000	90.00	052100007	Select, 90, 2, 5.79, FVCB500	Purchase	Free Vals	£500	4.50
Residential New Build eKo Reward	Select	5 Years	5.99	0	£25,000	£500,000	90.00	052100008	Select, 90, 5, 5.99, FVCB500	Purchase	Free Vals	£500	4.20



# RESIDENTIAL PRODUCTS - HERO

For the Heroes amongst us: for essential skilled workers, who provide vital community services

- Maximum age of 40 at application
- 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 75% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Hero	Select	2 Year Fixed	3.24	£999	£25,000	£500,000	75	032100025	Heroes, 75, 2, 3.24	Purchase, Remortgage	None	£0	4.30
Hero	Select	5 Year Fixed	3.64	£999	£25,000	£500,000	75	032100026	Heroes, 75, 5, 3.64	Purchase, Remortgage	None	£0	4.00
Hero	Select	2 Year Fixed	3.74	0	£25,000	£500,000	75	032100029	Heroes, 75, 2, 3.74, FV	Purchase	Free Vals	£0	4.30
Hero	Select	2 Year Fixed	3.74	0	£25,000	£500,000	75	032100030	Heroes, 75, 2, 3.74, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Hero	Select	2 Year Fixed	3.74	0	£25,000	£500,000	75	032100031	Heroes, 75, 2, 3.74, FVCB250	Remortgage	Free Vals	£250	4.30
Hero	Select	5 Year Fixed	4.14	0	£25,000	£500,000	75	032100032	Heroes, 75, 5, 4.14, FV	Purchase	Free Vals	£0	4.00
Hero	Select	5 Year Fixed	4.14	0	£25,000	£500,000	75	032100033	Heroes, 75, 5, 4.14, FLFV	Remortgage	Free Vals, Free Legals	£0	4.00
Hero	Select	5 Year Fixed	4.14	0	£25,000	£500,000	75	032100034	Heroes, 75, 5, 4.14, FVCB250	Remortgage	Free Vals	£250	4.00
Hero	Select	2 Year Fixed	3.64	£999	£25,000	£500,000	80	032100027	Heroes, 80, 2, 3.64	Purchase, Remortgage	None	£0	4.30
Hero	Select	5 Year Fixed	4.04	£999	£25,000	£500,000	80	032100028	Heroes, 80, 5, 4.04	Purchase, Remortgage	None	£0	4.00
Hero	Select	2 Year Fixed	4.14	0	£25,000	£500,000	80	032100035	Heroes, 80, 2, 4.14, FV	Purchase	Free Vals	£0	4.30
Hero	Select	2 Year Fixed	4.14	0	£25,000	£500,000	80	032100036	Heroes, 80, 2, 4.14, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Hero	Select	2 Year Fixed	4.14	0	£25,000	£500,000	80	032100037	Heroes, 80, 2, 4.14, FVCB250	Remortgage	Free Vals	£250	4.30
Hero	Select	5 Year Fixed	4.54	0	£25,000	£500,000	80	032100038	Heroes, 80, 5, 4.54, FV	Purchase	Free Vals	£0	4.00
Hero	Select	5 Year Fixed	4.54	0	£25,000	£500,000	80	032100039	Heroes, 80, 5, 4.54, FLFV	Remortgage	Free Vals, Free Legals	£0	4.00
Hero	Select	5 Year Fixed	4.54	0	£25,000	£500,000	80	032100040	Heroes, 80, 5, 4.54, FVCB250	Remortgage	Free Vals	£250	4.00
Hero	Select	2 Year Fixed	4.14	£1299	£25,000	£500,000	85	012100435	Heroes, 85, 2, 4.14	Purchase, Remortgage	None	£0	4.50
Hero	Select	5 Year Fixed	4.54	£1299	£25,000	£500,000	85	012100141	Heroes, 85, 5, 4.54	Purchase, Remortgage	None	£0	4.20
Hero	Select	2 Year Fixed	4.59	0	£25,000	£500,000	85	012100449	Heroes, 85, 2, 4.59, FV	Purchase	Free Vals	£0	4.50
Hero	Select	2 Year Fixed	4.59	0	£25,000	£500,000	85	012100450	Heroes, 85, 2, 4.59, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Hero	Select	2 Year Fixed	4.59	0	£25,000	£500,000	85	012100451	Heroes, 85, 2, 4.59, FVCB250	Remortgage	Free Vals	£250	4.50
Hero	Select	5 Year Fixed	4.99	0	£25,000	£500,000	85	012100157	Heroes, 85, 5, 4.99, FV	Purchase	Free Vals	£0	4.20
Hero	Select	5 Year Fixed	4.99	0	£25,000	£500,000	85	012100158	Heroes, 85, 5, 4.99, FLFV	Remortgage	Free Vals, Free Legals	£0	4.20
Hero	Select	5 Year Fixed	4.99	0	£25,000	£500,000	85	012100159	Heroes, 85, 5, 4.99, FVCB250	Remortgage	Free Vals	£250	4.20
Hero	Select	2 Year Fixed	5.19	£1299	£25,000	£500,000	90	032100041	Heroes, 90, 2, 5.19	Purchase, Remortgage	None	£0	4.50
Hero	Select	5 Year Fixed	5.39	£1299	£25,000	£500,000	90	032100042	Heroes, 90, 5, 5.39	Purchase, Remortgage	None	£0	4.20
Hero	Select	2 Year Fixed	5.79	0	£25,000	£500,000	90	032100043	Heroes, 90, 2, 5.79, FV	Purchase	Free Vals	£0	4.50
Hero	Select	2 Year Fixed	5.79	0	£25,000	£500,000	90	032100044	Heroes, 90, 2, 5.79, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Hero	Select	2 Year Fixed	5.79	0	£25,000	£500,000	90	032100045	Heroes, 90, 2, 5.79, FVCB250	Remortgage	Free Vals	£250	4.50
Hero	Select	5 Year Fixed	5.99	0	£25,000	£500,000	90	032100046	Heroes, 90, 5, 5.99, FV	Purchase	Free Vals	£0	4.20
Hero	Select	5 Year Fixed	5.99	0	£25,000	£500,000	90	032100047	Heroes, 90, 5, 5.99, FLFV	Remortgage	Free Vals, Free Legals	£0	4.20
Hero	Select	5 Year Fixed	5.99	0	£25,000	£500,000	90	032100048	Heroes, 90, 5, 5.99, FVCB250	Remortgage	Free Vals	£250	4.20



## RESIDENTIAL PRODUCTS - YOUNG PROFESSIONAL

For your qualified young professionals

- Maximum age 40 at application
- Up to 6 x Loan to Income, subject to affordability
- Suitable for qualified Actuaries, Barristers, Chartered Accountants, Commercial Pilots, Dentists, Doctors & Solicitors.

\* See Credit Criteria page for full details

\*\* Northern Ireland currently capped at 75% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Professional	Select	2 Year Fixed	3.34	£999	£25,000	£500,000	75	032100001	Professional, 75, 2, 3.34	Purchase, Remortgage	None	£0	4.30
Professional	Select	5 Year Fixed	3.74	£999	£25,000	£500,000	75	032100002	Professional, 75, 5, 3.74	Purchase, Remortgage	None	£0	4.00
Professional	Select	2 Year Fixed	3.84	0	£25,000	£500,000	75	032100007	Professional, 75, 2, 3.84, FV	Purchase	Free Vals	£0	4.30
Professional	Select	2 Year Fixed	3.84	0	£25,000	£500,000	75	032100008	Professional, 75, 2, 3.84, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Professional	Select	2 Year Fixed	3.84	0	£25,000	£500,000	75	032100009	Professional, 75, 2, 3.84, FVCB250	Remortgage	Free Vals	£250	4.30
Professional	Select	5 Year Fixed	4.24	0	£25,000	£500,000	75	032100010	Professional, 75, 5, 4.24, FV	Purchase	Free Vals	£0	4.00
Professional	Select	5 Year Fixed	4.24	0	£25,000	£500,000	75	032100011	Professional, 75, 5, 4.24, FLFV	Remortgage	Free Vals, Free Legals	£0	4.00
Professional	Select	5 Year Fixed	4.24	0	£25,000	£500,000	75	032100012	Professional, 75, 5, 4.24, FVCB250	Remortgage	Free Vals	£250	4.00
Professional	Select	2 Year Fixed	3.74	£999	£25,000	£500,000	80	032100003	Professional, 80, 2, 3.74	Purchase, Remortgage	None	£0	4.30
Professional	Select	5 Year Fixed	4.14	£999	£25,000	£500,000	80	032100004	Professional, 80, 5, 4.14	Purchase, Remortgage	None	£0	4.00
Professional	Select	2 Year Fixed	4.24	0	£25,000	£500,000	80	032100013	Professional, 80, 2, 4.24, FV	Purchase	Free Vals	£0	4.30
Professional	Select	2 Year Fixed	4.24	0	£25,000	£500,000	80	032100014	Professional, 80, 2, 4.24, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Professional	Select	2 Year Fixed	4.24	0	£25,000	£500,000	80	032100015	Professional, 80, 2, 4.24, FVCB250	Remortgage	Free Vals	£250	4.30
Professional	Select	5 Year Fixed	4.64	0	£25,000	£500,000	80	032100016	Professional, 80, 5, 4.64, FV	Purchase	Free Vals	£0	4.00
Professional	Select	5 Year Fixed	4.64	0	£25,000	£500,000	80	032100017	Professional, 80, 5, 4.64, FLFV	Remortgage	Free Vals, Free Legals	£0	4.00
Professional	Select	5 Year Fixed	4.64	0	£25,000	£500,000	80	032100018	Professional, 80, 5, 4.64, FVCB250	Remortgage	Free Vals	£250	4.00
Professional	Select	2 Year Fixed	4.24	£1299	£25,000	£500,000	85	032100005	Professional, 85, 2, 4.24	Purchase, Remortgage	None	£0	4.50
Professional	Select	5 Year Fixed	4.64	£1299	£25,000	£500,000	85	032100006	Professional, 85, 5, 4.64	Purchase, Remortgage	None	£0	4.20
Professional	Select	2 Year Fixed	4.69	0	£25,000	£500,000	85	032100019	Professional, 85, 2, 4.69, FV	Purchase	Free Vals	£0	4.50
Professional	Select	2 Year Fixed	4.69	0	£25,000	£500,000	85	032100020	Professional, 85, 2, 4.69, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Professional	Select	2 Year Fixed	4.69	0	£25,000	£500,000	85	032100021	Professional, 85, 2, 4.69, FVCB250	Remortgage	Free Vals	£250	4.50
Professional	Select	5 Year Fixed	5.09	0	£25,000	£500,000	85	032100022	Professional, 85, 5, 5.09, FV	Purchase	Free Vals	£0	4.20
Professional	Select	5 Year Fixed	5.09	0	£25,000	£500,000	85	032100023	Professional, 85, 5, 5.09, FLFV	Remortgage	Free Vals, Free Legals	£0	4.20
Professional	Select	5 Year Fixed	5.09	0	£25,000	£500,000	85	032100024	Professional, 85, 5, 5.09, FVCB250	Remortgage	Free Vals	£250	4.20



## RESIDENTIAL PRODUCTS - LARGE LOAN

### For larger loans

• **Maximum loan amount: Up to £2,000,000**

\* See Credit Criteria page for full details

\*\* Northern Ireland currently capped at 75% LTV and £500,000 maximum loan amount.

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Large Loan	Select	1 Year Fixed	3.34	0.25%	£500,000	£2,000,000	75	032100108	Select, 75, 1, 3.34	Purchase, Remortgage	None	£0	4.30
Large Loan	Select	1 Year Fixed	3.74	0.25%	£500,000	£2,000,000	80	032100109	Select, 80, 1, 3.74	Purchase, Remortgage	None	£0	4.30
Large Loan	Select	1 Year Fixed	4.24	0.25%	£500,000	£1,500,000	85	032100110	Select, 85, 1, 4.24	Purchase, Remortgage	None	£0	4.50



Lending with head and heart on our core residential range

• Maximum loan amount; £500,000

\* See Credit Criteria page for full details

\*\* Northern Ireland currently capped at 75% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Residential Core	Core	2 Year Fixed	3.94	£999	£25,000	£500,000	75	032100111	Core, 75, 2, 3.94	Purchase, Remortgage	None	£0	4.30
Residential Core	Core	2 Year Fixed	4.29	0	£25,000	£500,000	75	032100113	Core, 75, 2, 4.29, FV	Purchase	Free Vals	£0	4.30
Residential Core	Core	2 Year Fixed	4.29	0	£25,000	£500,000	75	032100114	Core, 75, 2, 4.29, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Core	Core	2 Year Fixed	4.29	0	£25,000	£500,000	75	032100115	Core, 75, 2, 4.29, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Core	Core	5 Year Fixed	4.34	£999	£25,000	£500,000	75	032100112	Core, 75, 5, 4.34	Purchase, Remortgage	None	£0	4.00
Residential Core	Core	5 Year Fixed	4.69	0	£25,000	£500,000	75	032100116	Core, 75, 5, 4.69, FV	Purchase	Free Vals	£0	4.00
Residential Core	Core	5 Year Fixed	4.69	0	£25,000	£500,000	75	032100117	Core, 75, 5, 4.69, FLFV	Remortgage	Free Vals, Free Legals	£0	4.00
Residential Core	Core	5 Year Fixed	4.69	0	£25,000	£500,000	75	032100118	Core, 75, 5, 4.69, FVCB250	Remortgage	Free Vals	£250	4.00
Residential Core	Core	2 Year Fixed	4.49	£999	£25,000	£500,000	80	012100383	Core, 80, 2, 4.49	Purchase, Remortgage	None	£0	4.30
Residential Core	Core	5 Year Fixed	4.89	£999	£25,000	£500,000	80	012100384	Core, 80, 5, 4.89	Purchase, Remortgage	None	£0	4.00
Residential Core	Core	2 Year Fixed	4.89	0	£25,000	£500,000	80	012100393	Core, 80, 2, 4.89, FV	Purchase	Free Vals	£0	4.30
Residential Core	Core	2 Year Fixed	4.89	0	£25,000	£500,000	80	012100394	Core, 80, 2, 4.89, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Core	Core	2 Year Fixed	4.89	0	£25,000	£500,000	80	012100395	Core, 80, 2, 4.89, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Core	Core	5 Year Fixed	5.29	0	£25,000	£500,000	80	032100119	Core, 80, 5, 5.29, FV	Purchase	Free Vals	£0	4.00
Residential Core	Core	5 Year Fixed	5.29	0	£25,000	£500,000	80	032100120	Core, 80, 5, 5.29, FLFV	Remortgage	Free Vals, Free Legals	£0	4.00
Residential Core	Core	5 Year Fixed	5.29	0	£25,000	£500,000	80	032100121	Core, 80, 5, 5.29, FVCB250	Remortgage	Free Vals	£250	4.00
Residential Core	Core	2 Year Fixed	4.99	£1299	£25,000	£500,000	85	012100090	Core, 85, 2, 4.99	Purchase, Remortgage	None	£0	4.50
Residential Core	Core	2 Year Fixed	5.19	0	£25,000	£500,000	85	012100104	Core, 85, 2, 5.19, FV	Purchase	Free Vals	£0	4.50
Residential Core	Core	2 Year Fixed	5.19	0	£25,000	£500,000	85	012100105	Core, 85, 2, 5.19, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Core	Core	2 Year Fixed	5.19	0	£25,000	£500,000	85	012100106	Core, 85, 2, 5.19, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Core	Core	5 Year Fixed	5.39	£1299	£25,000	£500,000	85	012100091	Core, 85, 5, 5.39	Purchase, Remortgage	None	£0	4.20
Residential Core	Core	5 Year Fixed	5.59	0	£25,000	£500,000	85	032100122	Core, 85, 5, 5.59, FV	Purchase	Free Vals	£0	4.20
Residential Core	Core	5 Year Fixed	5.59	0	£25,000	£500,000	85	032100123	Core, 85, 5, 5.59, FLFV	Remortgage	Free Vals, Free Legals	£0	4.20
Residential Core	Core	5 Year Fixed	5.59	0	£25,000	£500,000	85	032100124	Core, 85, 5, 5.59, FVCB250	Remortgage	Free Vals	£250	4.20





Help To Buy (Equity Loan)

- Help to Buy purchase available in England, Wales & Scotland (scheme specific)
- Help to Buy remortgage acceptable if property was originally purchased as a shared equity Help to Buy
- Capital raising acceptable for home improvements, transfer of equity and staircase (including partial)

\* See Credit Criteria page for full details

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

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives	Cashback	Reversion Margin
Help to Buy	Core	2 Year Fixed	4.54	£999	£25,000	£500,000	75	012100271	HTB, 75, 2, 4.54	Purchase	Free Vals	£0	4.30
Help to Buy	Core	2 Year Fixed	4.54	£999	£25,000	£500,000	75	012100272	HTB, 75, 2, 4.54	Remortgage	Free Vals	£0	4.30
Help to Buy	Core	5 Year Fixed	4.99	£999	£25,000	£500,000	75	012100273	HTB, 75, 5, 4.99	Purchase	Free Vals	£0	4.00
Help to Buy	Core	5 Year Fixed	4.99	£999	£25,000	£500,000	75	012100274	HTB, 75, 5, 4.99	Remortgage	Free Vals	£0	4.00



## RESIDENTIAL PRODUCTS - SCOTTISH FIRST HOME FUND

### Scottish Equity Loan

- Shared equity loan for purchase available in Scotland only
- First time buyers only
- Max Scottish Government equity loan of £25,000
- For new build and existing properties.

\* See Credit Criteria page for full details

\*\* Scottish First Home Fund products are only available in Scotland

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives	Cashback	Reversion Margin
Scottish First Home Fund (Help to Buy)	Core	2 Year Fixed	4.54	£999	£25,000	£500,000	75	042100266	HTB, 75, 2, 4.54, FV	Purchase	Free Vals	£0	4.30
Scottish First Home Fund (Help to Buy)	Core	5 Year Fixed	4.99	£999	£25,000	£500,000	75	042100267	HTB, 75, 5, 4.99, FV	Purchase	Free Vals	£0	4.00



## RESIDENTIAL PRODUCTS - PROPERTY PLUS

For homes of non-standard construction

- **Maximum LTV; 75%**
- **For a full list of accepted property types, please visit [www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria](http://www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria)**

\* See Credit Criteria page for full details

\*\* Northern Ireland currently capped at 75% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Core - Property Plus	Core	2 Year Fixed	4.04	£999	£25,000	£500,000	75	032100125	Core, 75, 2, 4.04	Purchase, Remortgage	None	£0	4.30
Core - Property Plus	Core	2 Year Fixed	4.39	0	£25,000	£500,000	75	032100127	Core, 75, 2, 4.39, FV	Purchase	Free Vals	£0	4.30
Core - Property Plus	Core	2 Year Fixed	4.39	0	£25,000	£500,000	75	032100128	Core, 75, 2, 4.39, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Core - Property Plus	Core	2 Year Fixed	4.39	0	£25,000	£500,000	75	032100129	Core, 75, 2, 4.39, FVCB250	Remortgage	Free Vals	£250	4.30
Core - Property Plus	Core	5 Year Fixed	4.44	£999	£25,000	£500,000	75	032100126	Core, 75, 5, 4.44	Purchase, Remortgage	None	£0	4.00
Core - Property Plus	Core	5 Year Fixed	4.79	0	£25,000	£500,000	75	032100130	Core, 75, 5, 4.79, FV	Purchase	Free Vals	£0	4.00
Core - Property Plus	Core	5 Year Fixed	4.79	0	£25,000	£500,000	75	032100131	Core, 75, 5, 4.79, FLFV	Remortgage	Free Vals, Free Legals	£0	4.00
Core - Property Plus	Core	5 Year Fixed	4.79	0	£25,000	£500,000	75	032100132	Core, 75, 5, 4.79, FVCB250	Remortgage	Free Vals	£250	4.00



# RESIDENTIAL CRITERIA SUMMARY

Minimum loan amount	£25,000 (or £500,000 for large loan products).
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	21 years.
Maximum age	Hero and Professional: 40 years at application. All other ranges: 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. Maximum age at the application stage for applicants who wish to borrow beyond age 70 must not exceed 55 years of age.
Minimum term	5 years, except: The minimum term for 5-year fixed rates is 6 years. The minimum term for interest only is 10 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 tax year overview. If over 85% LTV, a minimum of 2 years 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). Landlord Reference -proof of last 24/36 months' rent payments is required (where applicable). We may request additional information including most recent 3 months bank statements.
Self-employed trading history	Up to 85% 1 year trading 90% 2 year trading
Help to Buy	Help to Buy Equity loan is available in England, Scotland & Wales for purchase (England - FTB only) & remortgages Maximum Property value varies by regional caps for further information refer to: <a href="http://www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria">www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria</a> and search Help to Buy
Scottish First Home Fund	Scottish Government Shared Equity scheme for first time buyers only. Maximum equity loan of £25,000 towards the purchase of a new build or an existing home. Customers must contribute a deposit of at least 5% and take a mortgage worth at least 25% of the property value. Repayment only.
Property Plus	Range allows for lending on the following (subject to an acceptable valuation with no comments negatively effecting resale): Fully Repaired Pre-Fabricated Reinforced Concrete, Poured Concrete, Steel Framed / Steel Clad (pre 2000), 100% Timber Framed (post 1980), Cob Construction, Colt Construction, Concrete Block, Stone and Part Rendered Breeze block with Pebble Dashed Outer Walls For additional non-standard construction types refer to: <a href="http://www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria">www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria</a> and search Property Plus
Select Credit History - Residential Select: eKo, Heroes, Large Loan & Professional	Defaults acceptable if older than 36 months Secured Loan Arrears acceptable if older than 36 months Satisfied CCJs acceptable if older than 36 months We are able to accept unsatisfied CCJs that are registered over 36 months ago at the underwriter's discretion Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months) We are unable to accept any Debt Management Plans (DMP) in place less than 12 months Payday loans acceptable if older than 12 months We don't take Communication and small utility defaults into account
Core Credit History - Residential Core; Help to Buy, Scottish First Home Fund & Property Plus	Defaults acceptable if older than 24 months Secured Loan Arrears acceptable if older than 24 months Satisfied CCJs acceptable if older than 24 months We are able to accept unsatisfied CCJs that are registered over 24 months ago at the underwriter's discretion Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months) We are unable to accept any Debt Management Plans (DMP) in place less than 12 months Payday loans acceptable if older than 12 months We don't take Communication and small utility defaults into account

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 CREDIT SUMMARY

	SELECT	CORE
UNSECURED DEFAULTS	Defaults acceptable if older than 36 months	Defaults acceptable if older than 24 months
CCJ'S	Satisfied CCJs acceptable if older than 36 months (72 months for 95% LTV). We are able to accept unsatisfied CCJs that are registered over 36 months ago at the underwriter's discretion.	Satisfied CCJs acceptable if older than 24 months. We are able to accept unsatisfied CCJs that are registered over 24 months ago at the underwriter's discretion.
SECURED ARREARS	Secured Loan Arrears acceptable if older than 36 months	Secured Loan Arrears acceptable if older than 24 months
PAYDAY LOANS TAKEN OUT WITHIN THE LAST;	12 months	12 months
DMP	We are unable to accept any Debt Management Plans (DMP) in place less than 12 months	
UNSECURED ARREARS	Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months)	
COMMUNICATIONS AND SMALL UTILITY DEFAULTS	We don't take Communication and small utility defaults into account	

For full criteria details:  
[www.kensingtonmortgages.co.uk/intermediaries/criteria](http://www.kensingtonmortgages.co.uk/intermediaries/criteria)

To find your local BDM:  
[www.kensingtonmortgages.co.uk/intermediaries/bdm](http://www.kensingtonmortgages.co.uk/intermediaries/bdm)

0800 111 020  
 #kensingtondifference

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.



ERC's

Term	Year 1	Year 2	Year 3	Year 4	Year 5
1 Year Fixed	3.00%				
2 Year Fixed	3.00%	2.00%			
3 Year Fixed	3.00%	2.00%	1.00%		
4 Year Fixed	4.00%	3.00%	1.50%	1.00%	
5 Year Fixed	4.00%	3.00%	1.50%	1.00%	1.00%

\*Kensington review the Kensington Standard Rate (KSR) Quarterly. The current KSR rate is 0.1%.

This rate is set as of the 10th March 2021 and effective from the 1st April 2021. 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. Early Repayment Charges Apply, see table for details.

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.

R0806202102