



RESIDENTIAL LENDING

1st July 2022

THE RANGE:

SELECT

EKO

EKO REWARD

HERO

YOUNG PROFESSIONAL

LARGE LOAN

INCOME RECOVERY SELF-EMPLOYED

SHARED OWNERSHIP

CORE

HELP TO BUY

ASSISTED DEPOSIT

PROPERTY PLUS

RIGHT TO BUY

RESI 6

FLEXI FIXED FOR TERM

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

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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 95% to £500,000. 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 80% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

*** Satisfied CCJ's must be over over 72 months at 95% LTV

Residential Select													
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	3.95	£999	£25,000	£1,500,000	75	062200030	Select, 75, 2, 3.95	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	2 Year Fixed	4.09	0	£25,000	£1,500,000	75	062200035	Select, 75, 2, 4.09, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	2 Year Fixed	4.09	0	£25,000	£1,500,000	75	062200036	Select, 75, 2, 4.09, FLV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	2 Year Fixed	4.09	0	£25,000	£1,500,000	75	062200037	Select, 75, 2, 4.09, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Select	Select	5 Year Fixed	4.65	£999	£25,000	£1,500,000	75	062200082	Select, 75, 5, 4.65	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	5 Year Fixed	4.79	0	£25,000	£1,500,000	75	062200088	Select, 75, 5, 4.79, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	5 Year Fixed	4.79	0	£25,000	£1,500,000	75	062200089	Select, 75, 5, 4.79, FLV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	5 Year Fixed	4.79	0	£25,000	£1,500,000	75	062200090	Select, 75, 5, 4.79, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Select	Select	2 Year Fixed	4.25	£999	£25,000	£1,500,000	80	062200136	Select, 80, 2, 4.25	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	2 Year Fixed	4.44	0	£25,000	£1,500,000	80	062200143	Select, 80, 2, 4.44, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	2 Year Fixed	4.44	0	£25,000	£1,500,000	80	062200144	Select, 80, 2, 4.44, FLV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	2 Year Fixed	4.44	0	£25,000	£1,500,000	80	062200145	Select, 80, 2, 4.44, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Select	Select	5 Year Fixed	4.99	£999	£25,000	£1,500,000	80	062200177	Select, 80, 5, 4.99	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	5 Year Fixed	5.14	0	£25,000	£1,500,000	80	062200186	Select, 80, 5, 5.14, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	5 Year Fixed	5.14	0	£25,000	£1,500,000	80	062200187	Select, 80, 5, 5.14, FLV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	5 Year Fixed	5.14	0	£25,000	£1,500,000	80	062200188	Select, 80, 5, 5.14, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Select - Special Edition	Select	2 Year Fixed	4.09	£999	£25,000	£1,500,000	85	062200218	Select, 85, 2, 4.09	Purchase, Remortgage	None	£0	4.90
Residential Select - Special Edition	Select	2 Year Fixed	4.29	0	£25,000	£1,500,000	85	062200219	Select, 85, 2, 4.29, FV	Purchase	Free Vals	£0	4.90
Residential Select - Special Edition	Select	2 Year Fixed	4.29	0	£25,000	£1,500,000	85	062200220	Select, 85, 2, 4.29, FLV	Remortgage	Free Vals, Free Legals	£0	4.90
Residential Select - Special Edition	Select	2 Year Fixed	4.29	0	£25,000	£1,500,000	85	062200221	Select, 85, 2, 4.29, FVCB250	Remortgage	Free Vals	£250	4.90
Residential Select	Select	2 Year Fixed	4.59	£999	£25,000	£1,500,000	85	062200224	Select, 85, 2, 4.59	Purchase, Remortgage	None	£0	4.60
Residential Select	Select	2 Year Fixed	4.79	0	£25,000	£1,500,000	85	062200228	Select, 85, 2, 4.79, FV	Purchase	Free Vals	£0	4.60
Residential Select	Select	2 Year Fixed	4.79	0	£25,000	£1,500,000	85	062200229	Select, 85, 2, 4.79, FLV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Select	Select	2 Year Fixed	4.79	0	£25,000	£1,500,000	85	062200230	Select, 85, 2, 4.79, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Select	Select	5 Year Fixed	5.38	£999	£25,000	£1,500,000	85	062200259	Select, 85, 5, 5.38	Purchase, Remortgage	None	£0	4.60

Residential Select													
Product Category		Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Residential Select	Select	5 Year Fixed	5.68	0	£25,000	£1,500,000	85	062200268	Select, 85, 5, 5.68, FV	Purchase	Free Vals	£0	4.60
Residential Select	Select	5 Year Fixed	5.68	0	£25,000	£1,500,000	85	062200269	Select, 85, 5, 5.68, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Select	Select	5 Year Fixed	5.68	0	£25,000	£1,500,000	85	062200270	Select, 85, 5, 5.68, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Select	Select	2 Year Fixed	5.49	£1299	£25,000	£1,000,000	90	062200299	Select, 90, 2, 5.49	Purchase, Remortgage	None	£0	4.60
Residential Select	Select	2 Year Fixed	5.89	0	£25,000	£1,000,000	90	062200304	Select, 90, 2, 5.89, FV	Purchase	Free Vals	£0	4.60
Residential Select	Select	2 Year Fixed	5.89	0	£25,000	£1,000,000	90	062200305	Select, 90, 2, 5.89, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Select	Select	2 Year Fixed	5.89	0	£25,000	£1,000,000	90	062200306	Select, 90, 2, 5.89, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Select	Select	5 Year Fixed	5.89	£1299	£25,000	£1,000,000	90	062200313	Select, 90, 5, 5.89	Purchase, Remortgage	None	£0	4.60
Residential Select	Select	10 Year Fixed	5.99	£1999	£25,000	£1,000,000	90	062200325	Select, 90, 10, 5.99	Purchase, Remortgage	None	£0	4.60
Residential Select	Select	5 Year Fixed	6.29	0	£25,000	£1,000,000	90	062200318	Select, 90, 5, 6.29, FV	Purchase	Free Vals	£0	4.60
Residential Select	Select	5 Year Fixed	6.29	0	£25,000	£1,000,000	90	062200319	Select, 90, 5, 6.29, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Select	Select	5 Year Fixed	6.29	0	£25,000	£1,000,000	90	062200320	Select, 90, 5, 6.29, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Select	Select***	2 Year Fixed	5.89	£1299	£25,000	£500,000	95	062200326	Select, 95, 2, 5.89	Purchase	None	£0	4.60
Residential Select	Select***	5 Year Fixed	6.29	£1299	£25,000	£500,000	95	062200328	Select, 95, 5, 6.29	Purchase	None	£0	4.60
Residential Select	Select***	2 Year Fixed	6.49	0	£25,000	£500,000	95	062200327	Select, 95, 2, 6.49, FV	Purchase	Free Vals	£0	4.60
Residential Select	Select***	5 Year Fixed	6.89	0	£25,000	£500,000	95	062200329	Select, 95, 5, 6.89, FV	Purchase	Free Vals	£0	4.60



RESIDENTIAL PRODUCTS - EKO

£1000 cashback for making their home more energy efficient

- Energy Performance Certificate (EPC) required upon application
- Evidenced by property moving to the next EPC banding OR an increase 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 80% 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.

Residential eKo													
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	4.09	0	£25,000	£500,000	75	062200043	Select, 75, 2, 4.09, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.50
eKo***	Select	2 Year Fixed	4.09	0	£25,000	£500,000	75	062200044	Select, 75, 2, 4.09, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.50
eKo***	Select	5 Year Fixed	4.79	0	£25,000	£500,000	75	062200093	Select, 75, 5, 4.79, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.50
eKo***	Select	5 Year Fixed	4.79	0	£25,000	£500,000	75	062200094	Select, 75, 5, 4.79, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.50
eKo***	Select	2 Year Fixed	4.44	0	£25,000	£500,000	80	062200146	Select, 80, 2, 4.44, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.50
eKo***	Select	2 Year Fixed	4.44	0	£25,000	£500,000	80	062200147	Select, 80, 2, 4.44, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.50
eKo***	Select	5 Year Fixed	5.14	0	£25,000	£500,000	80	062200189	Select, 80, 5, 5.14, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.50
eKo***	Select	5 Year Fixed	5.14	0	£25,000	£500,000	80	062200190	Select, 80, 5, 5.14, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.50
eKo***	Select	2 Year Fixed	4.79	0	£25,000	£500,000	85	062200231	Select, 85, 2, 4.79, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.60
eKo***	Select	2 Year Fixed	4.79	0	£25,000	£500,000	85	062200232	Select, 85, 2, 4.79, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.60
eKo***	Select	5 Year Fixed	5.68	0	£25,000	£500,000	85	062200271	Select, 85, 5, 5.68, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.60
eKo***	Select	5 Year Fixed	5.68	0	£25,000	£500,000	85	062200272	Select, 85, 5, 5.68, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.60



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

Residential New Build eKo Reward													
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 eKo Reward	Select	2 Year Fixed	4.09	0	£25,000	£500,000	75	062200048	Select, 75, 2, 4.09, FVCB500	Purchase	Free Vals	£500	4.50
Residential eKo Reward	Select	5 Year Fixed	4.79	0	£25,000	£500,000	75	062200098	Select, 75, 5, 4.79, FVCB500	Purchase	Free Vals	£500	4.50
Residential eKo Reward	Select	2 Year Fixed	4.44	0	£25,000	£500,000	80	062200148	Select, 80, 2, 4.44, FVCB500	Purchase	Free Vals	£500	4.50
Residential eKo Reward	Select	5 Year Fixed	5.14	0	£25,000	£500,000	80	062200194	Select, 80, 5, 5.14, FVCB500	Purchase	Free Vals	£500	4.50
Residential eKo Reward	Select	2 Year Fixed	4.79	0	£25,000	£500,000	85	062200233	Select, 85, 2, 4.79, FVCB500	Purchase	Free Vals	£500	4.60
Residential eKo Reward	Select	5 Year Fixed	5.68	0	£25,000	£500,000	85	062200276	Select, 85, 5, 5.68, FVCB500	Purchase	Free Vals	£500	4.60
Residential eKo Reward	Select	2 Year Fixed	5.89	0	£25,000	£500,000	90	062200307	Select, 90, 2, 5.89, FVCB500	Purchase	Free Vals	£500	4.60
Residential eKo Reward	Select	5 Year Fixed	6.29	0	£25,000	£500,000	90	062200321	Select, 90, 5, 6.29, FVCB500	Purchase	Free Vals	£500	4.60



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 80% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Residential Hero													
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	3.85	£999	£25,000	£500,000	75	062200026	Heroes, 75, 2, 3.85	Purchase, Remortgage	None	£0	4.50
Hero	Select	2 Year Fixed	3.99	0	£25,000	£500,000	75	062200032	Heroes, 75, 2, 3.99, FV	Purchase	Free Vals	£0	4.50
Hero	Select	2 Year Fixed	3.99	0	£25,000	£500,000	75	062200033	Heroes, 75, 2, 3.99, FLV	Remortgage	Free Vals, Free Legals	£0	4.50
Hero	Select	2 Year Fixed	3.99	0	£25,000	£500,000	75	062200034	Heroes, 75, 2, 3.99, FVCB250	Remortgage	Free Vals	£250	4.50
Hero	Select	5 Year Fixed	4.55	£999	£25,000	£500,000	75	062200078	Heroes, 75, 5, 4.55	Purchase, Remortgage	None	£0	4.50
Hero	Select	5 Year Fixed	4.69	0	£25,000	£500,000	75	062200084	Heroes, 75, 5, 4.69, FV	Purchase	Free Vals	£0	4.50
Hero	Select	5 Year Fixed	4.69	0	£25,000	£500,000	75	062200085	Heroes, 75, 5, 4.69, FLV	Remortgage	Free Vals, Free Legals	£0	4.50
Hero	Select	5 Year Fixed	4.69	0	£25,000	£500,000	75	062200086	Heroes, 75, 5, 4.69, FVCB250	Remortgage	Free Vals	£250	4.50
Hero	Select	2 Year Fixed	4.15	£999	£25,000	£500,000	80	062200134	Heroes, 80, 2, 4.15	Purchase, Remortgage	None	£0	4.50
Hero	Select	2 Year Fixed	4.34	0	£25,000	£500,000	80	062200138	Heroes, 80, 2, 4.34, FV	Purchase	Free Vals	£0	4.50
Hero	Select	2 Year Fixed	4.34	0	£25,000	£500,000	80	062200139	Heroes, 80, 2, 4.34, FLV	Remortgage	Free Vals, Free Legals	£0	4.50
Hero	Select	2 Year Fixed	4.34	0	£25,000	£500,000	80	062200140	Heroes, 80, 2, 4.34, FVCB250	Remortgage	Free Vals	£250	4.50
Hero	Select	5 Year Fixed	4.89	£999	£25,000	£500,000	80	062200175	Heroes, 80, 5, 4.89	Purchase, Remortgage	None	£0	4.50
Hero	Select	5 Year Fixed	5.04	0	£25,000	£500,000	80	062200183	Heroes, 80, 5, 5.04, FV	Purchase	Free Vals	£0	4.50
Hero	Select	5 Year Fixed	5.04	0	£25,000	£500,000	80	062200184	Heroes, 80, 5, 5.04, FLV	Remortgage	Free Vals, Free Legals	£0	4.50
Hero	Select	5 Year Fixed	5.04	0	£25,000	£500,000	80	062200185	Heroes, 80, 5, 5.04, FVCB250	Remortgage	Free Vals	£250	4.50
Hero	Select	2 Year Fixed	4.49	£999	£25,000	£500,000	85	062200222	Heroes, 85, 2, 4.49	Purchase, Remortgage	None	£0	4.60
Hero	Select	2 Year Fixed	4.69	0	£25,000	£500,000	85	062200225	Heroes, 85, 2, 4.69, FV	Purchase	Free Vals	£0	4.60
Hero	Select	2 Year Fixed	4.69	0	£25,000	£500,000	85	062200226	Heroes, 85, 2, 4.69, FLV	Remortgage	Free Vals, Free Legals	£0	4.60
Hero	Select	2 Year Fixed	4.69	0	£25,000	£500,000	85	062200227	Heroes, 85, 2, 4.69, FVCB250	Remortgage	Free Vals	£250	4.60
Hero	Select	5 Year Fixed	5.28	£999	£25,000	£500,000	85	062200257	Heroes, 85, 5, 5.28	Purchase, Remortgage	None	£0	4.60
Hero	Select	5 Year Fixed	5.58	0	£25,000	£500,000	85	062200265	Heroes, 85, 5, 5.58, FV	Purchase	Free Vals	£0	4.60
Hero	Select	5 Year Fixed	5.58	0	£25,000	£500,000	85	062200266	Heroes, 85, 5, 5.58, FLV	Remortgage	Free Vals, Free Legals	£0	4.60
Hero	Select	5 Year Fixed	5.58	0	£25,000	£500,000	85	062200267	Heroes, 85, 5, 5.58, FVCB250	Remortgage	Free Vals	£250	4.60
Hero	Select	2 Year Fixed	5.39	£1299	£25,000	£500,000	90	062200297	Heroes, 90, 2, 5.39	Purchase, Remortgage	None	£0	4.60
Hero	Select	2 Year Fixed	5.79	0	£25,000	£500,000	90	062200301	Heroes, 90, 2, 5.79, FV	Purchase	Free Vals	£0	4.60
Hero	Select	2 Year Fixed	5.79	0	£25,000	£500,000	90	062200302	Heroes, 90, 2, 5.79, FLV	Remortgage	Free Vals, Free Legals	£0	4.60
Hero	Select	2 Year Fixed	5.79	0	£25,000	£500,000	90	062200303	Heroes, 90, 2, 5.79, FVCB250	Remortgage	Free Vals	£250	4.60
Hero	Select	5 Year Fixed	5.79	£1299	£25,000	£500,000	90	062200311	Heroes, 90, 5, 5.79	Purchase, Remortgage	None	£0	4.60
Hero	Select	5 Year Fixed	6.19	0	£25,000	£500,000	90	062200314	Heroes, 90, 5, 6.19, FV	Purchase	Free Vals	£0	4.60
Hero	Select	5 Year Fixed	6.19	0	£25,000	£500,000	90	062200315	Heroes, 90, 5, 6.19, FLV	Remortgage	Free Vals, Free Legals	£0	4.60
Hero	Select	5 Year Fixed	6.19	0	£25,000	£500,000	90	062200316	Heroes, 90, 5, 6.19, FVCB250	Remortgage	Free Vals	£250	4.60



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 80% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Residential Young Professional													
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	3.89	£999	£25,000	£1,000,000	75	062200027	Professional, 75, 2, 3.89	Purchase, Remortgage	None	£0	4.50
Professional	Select	5 Year Fixed	4.60	£999	£25,000	£1,000,000	75	062200081	Professional, 75, 5, 4.6	Purchase, Remortgage	None	£0	4.50
Professional	Select	2 Year Fixed	4.20	£999	£25,000	£1,000,000	80	062200135	Professional, 80, 2, 4.2	Purchase, Remortgage	None	£0	4.50
Professional	Select	5 Year Fixed	4.94	£999	£25,000	£1,000,000	80	062200176	Professional, 80, 5, 4.94	Purchase, Remortgage	None	£0	4.50
Professional	Select	2 Year Fixed	4.54	£999	£25,000	£1,000,000	85	062200223	Professional, 85, 2, 4.54	Purchase, Remortgage	None	£0	4.60
Professional	Select	5 Year Fixed	5.33	£999	£25,000	£1,000,000	85	062200258	Professional, 85, 5, 5.33	Purchase, Remortgage	None	£0	4.60
Professional	Select	2 Year Fixed	5.44	£1299	£25,000	£1,000,000	90	062200298	Professional, 90, 2, 5.44	Purchase, Remortgage	None	£0	4.60
Professional	Select	5 Year Fixed	5.84	£1299	£25,000	£1,000,000	90	062200312	Professional, 90, 5, 5.84	Purchase, Remortgage	None	£0	4.60



RESIDENTIAL PRODUCTS - INCOME RECOVERY SELF-EMPLOYED

Our new income recovery range for self-employed who have seen a dip in their 2020/21 income

- 5 year fixed rates with 3 years ERC
- Max loan £1,500,000
- Affordability based on an average of the last 2 years income

* See Credit Criteria page for full details

** Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Residential Income Recovery - Self-Employed													
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
Income Recovery - Self-Employed	Select	5 Year Fixed	4.65	£999	£25,000	£1,500,000	75	062200083	Inc Rec SE, 75, 5, 4.65	Purchase, Remortgage	None	£0	4.50
Income Recovery - Self-Employed	Select	5 Year Fixed	4.79	0	£25,000	£1,500,000	75	062200095	Inc Rec SE, 75, 5, 4.79, FV	Purchase	Free Vals	£0	4.50
Income Recovery - Self-Employed	Select	5 Year Fixed	4.79	0	£25,000	£1,500,000	75	062200096	Inc Rec SE, 75, 5, 4.79, FLV	Remortgage	Free Vals, Free Legals	£0	4.50
Income Recovery - Self-Employed	Select	5 Year Fixed	4.79	0	£25,000	£1,500,000	75	062200097	Inc Rec SE, 75, 5, 4.79, FVCB250	Remortgage	Free Vals	£250	4.50
Income Recovery - Self-Employed	Select	5 Year Fixed	4.99	£999	£25,000	£1,500,000	80	062200178	Inc Rec SE, 80, 5, 4.99	Purchase, Remortgage	None	£0	4.50
Income Recovery - Self-Employed	Select	5 Year Fixed	5.14	0	£25,000	£1,500,000	80	062200191	Inc Rec SE, 80, 5, 5.14, FV	Purchase	Free Vals	£0	4.50
Income Recovery - Self-Employed	Select	5 Year Fixed	5.14	0	£25,000	£1,500,000	80	062200192	Inc Rec SE, 80, 5, 5.14, FLV	Remortgage	Free Vals, Free Legals	£0	4.50
Income Recovery - Self-Employed	Select	5 Year Fixed	5.14	0	£25,000	£1,500,000	80	062200193	Inc Rec SE, 80, 5, 5.14, FVCB250	Remortgage	Free Vals	£250	4.50
Income Recovery - Self-Employed	Select	5 Year Fixed	5.38	£999	£25,000	£1,500,000	85	062200260	Inc Rec SE, 85, 5, 5.38	Purchase, Remortgage	None	£0	4.60
Income Recovery - Self-Employed	Select	5 Year Fixed	5.68	0	£25,000	£1,500,000	85	062200273	Inc Rec SE, 85, 5, 5.68, FV	Purchase	Free Vals	£0	4.60
Income Recovery - Self-Employed	Select	5 Year Fixed	5.68	0	£25,000	£1,500,000	85	062200274	Inc Rec SE, 85, 5, 5.68, FLV	Remortgage	Free Vals, Free Legals	£0	4.60
Income Recovery - Self-Employed	Select	5 Year Fixed	5.68	0	£25,000	£1,500,000	85	062200275	Inc Rec SE, 85, 5, 5.68, FVCB250	Remortgage	Free Vals	£250	4.60



RESIDENTIAL PRODUCTS - SHARED OWNERSHIP

Shared Ownership

- Purchase available in England & Wales
- Available up to 95% loan to customer share

* See Credit Criteria page for full details

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

Residential Shared Ownership													
Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	Customer Share LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Shared Ownership	Select	2 Year Fixed	4.54	0	£25,000	£500,000	95	062200060	Shared Own, 95, 2, 4.54, FV	Purchase	Free Vals	£0	4.60
Shared Ownership	Select	5 Year Fixed	5.24	0	£25,000	£500,000	95	062200114	Shared Own, 95, 5, 5.24, FV	Purchase	Free Vals	£0	4.60



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 80% LTV and £500,000 maximum loan amount.

Residential Large Loan													
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	2 Year Fixed	3.99	0.25%	£500,000	£2,000,000	75	062200031	Select, 75, 2, 3.99	Purchase, Remortgage	None	£0	4.60
Large Loan	Select	1 Year Fixed	4.04	0.25%	£500,000	£2,000,000	75	062200017	Select, 75, 1, 4.04	Purchase, Remortgage	None	£0	4.60
Large Loan	Select	5 Year Fixed	4.79	0.25%	£500,000	£2,000,000	75	062200087	Select, 75, 5, 4.79	Purchase, Remortgage	None	£0	4.60
Large Loan	Select	2 Year Fixed	4.34	0.25%	£500,000	£2,000,000	80	062200137	Select, 80, 2, 4.34	Purchase, Remortgage	None	£0	4.60
Large Loan	Select	1 Year Fixed	4.44	0.25%	£500,000	£2,000,000	80	062200133	Select, 80, 1, 4.44	Purchase, Remortgage	None	£0	4.60
Large Loan	Select	5 Year Fixed	5.04	0.25%	£500,000	£2,000,000	80	062200182	Select, 80, 5, 5.04	Purchase, Remortgage	None	£0	4.60
Large Loan	Select	1 Year Fixed	4.94	0.25%	£500,000	£1,500,000	85	062200217	Select, 85, 1, 4.94	Purchase, Remortgage	None	£0	4.60



RESIDENTIAL PRODUCTS - CORE

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 80% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Residential Core													
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	4.04	£999	£25,000	£500,000	70	062200001	Core, 70, 2, 4.04	Purchase, Remortgage	None	£0	4.60
Residential Core	Core	2 Year Fixed	4.28	0	£25,000	£500,000	70	062200002	Core, 70, 2, 4.28, FV	Purchase	Free Vals	£0	4.60
Residential Core	Core	2 Year Fixed	4.28	0	£25,000	£500,000	70	062200003	Core, 70, 2, 4.28, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Core	Core	2 Year Fixed	4.28	0	£25,000	£500,000	70	062200004	Core, 70, 2, 4.28, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Core	Core	5 Year Fixed	4.97	£999	£25,000	£500,000	70	062200009	Core, 70, 5, 4.97	Purchase, Remortgage	None	£0	4.60
Residential Core	Core	5 Year Fixed	5.18	0	£25,000	£500,000	70	062200010	Core, 70, 5, 5.18, FV	Purchase	Free Vals	£0	4.60
Residential Core	Core	5 Year Fixed	5.18	0	£25,000	£500,000	70	062200011	Core, 70, 5, 5.18, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Core	Core	5 Year Fixed	5.18	0	£25,000	£500,000	70	062200012	Core, 70, 5, 5.18, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Core	Core	2 Year Fixed	4.14	£999	£25,000	£500,000	75	062200051	Core, 75, 2, 4.14	Purchase, Remortgage	None	£0	4.60
Residential Core	Core	2 Year Fixed	4.38	0	£25,000	£500,000	75	062200055	Core, 75, 2, 4.38, FV	Purchase	Free Vals	£0	4.60
Residential Core	Core	2 Year Fixed	4.38	0	£25,000	£500,000	75	062200056	Core, 75, 2, 4.38, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Core	Core	2 Year Fixed	4.38	0	£25,000	£500,000	75	062200057	Core, 75, 2, 4.38, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Core	Core	5 Year Fixed	5.04	£999	£25,000	£500,000	75	062200102	Core, 75, 5, 5.04	Purchase, Remortgage	None	£0	4.60
Residential Core	Core	5 Year Fixed	5.28	0	£25,000	£500,000	75	062200115	Core, 75, 5, 5.28, FV	Purchase	Free Vals	£0	4.60
Residential Core	Core	5 Year Fixed	5.28	0	£25,000	£500,000	75	062200116	Core, 75, 5, 5.28, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Core	Core	5 Year Fixed	5.28	0	£25,000	£500,000	75	062200117	Core, 75, 5, 5.28, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Core	Core	2 Year Fixed	4.59	£999	£25,000	£500,000	80	062200151	Core, 80, 2, 4.59	Purchase, Remortgage	None	£0	4.60
Residential Core	Core	2 Year Fixed	4.88	0	£25,000	£500,000	80	062200154	Core, 80, 2, 4.88, FV	Purchase	Free Vals	£0	4.60
Residential Core	Core	2 Year Fixed	4.88	0	£25,000	£500,000	80	062200155	Core, 80, 2, 4.88, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Core	Core	2 Year Fixed	4.88	0	£25,000	£500,000	80	062200156	Core, 80, 2, 4.88, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Core	Core	5 Year Fixed	5.39	£999	£25,000	£500,000	80	062200197	Core, 80, 5, 5.39	Purchase, Remortgage	None	£0	4.60
Residential Core	Core	5 Year Fixed	5.58	0	£25,000	£500,000	80	062200200	Core, 80, 5, 5.58, FV	Purchase	Free Vals	£0	4.60
Residential Core	Core	5 Year Fixed	5.58	0	£25,000	£500,000	80	062200201	Core, 80, 5, 5.58, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Core	Core	5 Year Fixed	5.58	0	£25,000	£500,000	80	062200202	Core, 80, 5, 5.58, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Core	Core	2 Year Fixed	4.99	£999	£25,000	£500,000	85	062200238	Core, 85, 2, 4.99	Purchase, Remortgage	None	£0	4.60

Residential Core													
Product Category		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	5.18	0	£25,000	£500,000	85	062200249	Core, 85, 2, 5.18, FV	Purchase	Free Vals	£0	4.60
Residential Core	Core	2 Year Fixed	5.18	0	£25,000	£500,000	85	062200250	Core, 85, 2, 5.18, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Core	Core	2 Year Fixed	5.18	0	£25,000	£500,000	85	062200251	Core, 85, 2, 5.18, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Core	Core	5 Year Fixed	5.79	£999	£25,000	£500,000	85	062200287	Core, 85, 5, 5.79	Purchase, Remortgage	None	£0	4.60
Residential Core	Core	5 Year Fixed	5.98	0	£25,000	£500,000	85	062200288	Core, 85, 5, 5.98, FV	Purchase	Free Vals	£0	4.60
Residential Core	Core	5 Year Fixed	5.98	0	£25,000	£500,000	85	062200289	Core, 85, 5, 5.98, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Core	Core	5 Year Fixed	5.98	0	£25,000	£500,000	85	062200290	Core, 85, 5, 5.98, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Core	Core	2 Year Fixed	5.69	£1299	£25,000	£500,000	90	062200300	Core, 90, 2, 5.69	Purchase, Remortgage	None	£0	4.60
Residential Core	Core	2 Year Fixed	5.99	0	£25,000	£500,000	90	062200308	Core, 90, 2, 5.99, FV	Purchase	Free Vals	£0	4.60
Residential Core	Core	2 Year Fixed	5.99	0	£25,000	£500,000	90	062200309	Core, 90, 2, 5.99, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Core	Core	2 Year Fixed	5.99	0	£25,000	£500,000	90	062200310	Core, 90, 2, 5.99, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Core	Core	5 Year Fixed	6.19	£1299	£25,000	£500,000	90	062200317	Core, 90, 5, 6.19	Purchase, Remortgage	None	£0	4.60
Residential Core	Core	5 Year Fixed	6.49	0	£25,000	£500,000	90	062200322	Core, 90, 5, 6.49, FV	Purchase	Free Vals	£0	4.60
Residential Core	Core	5 Year Fixed	6.49	0	£25,000	£500,000	90	062200323	Core, 90, 5, 6.49, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Core	Core	5 Year Fixed	6.49	0	£25,000	£500,000	90	062200324	Core, 90, 5, 6.49, FVCB250	Remortgage	Free Vals	£250	4.60



RESIDENTIAL PRODUCTS - HELP TO BUY

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

Residential Help to Buy													
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	4.39	£999	£25,000	£500,000	75	062200058	HTB, 75, 2, 4.39, FV	Remortgage	Free Vals	£0	4.60
Help to Buy	Core	2 Year Fixed	4.39	£999	£25,000	£500,000	75	062200059	HTB, 75, 2, 4.39, FV	Purchase	Free Vals	£0	4.60
Help to Buy	Core	5 Year Fixed	4.89	£999	£25,000	£500,000	75	062200099	HTB, 75, 5, 4.89, FV	Remortgage	Free Vals	£0	4.60
Help to Buy	Core	5 Year Fixed	4.89	£999	£25,000	£500,000	75	062200100	HTB, 75, 5, 4.89, FV	Purchase	Free Vals	£0	4.60

RESIDENTIAL PRODUCTS - ASSISTED DEPOSIT

Assisted Deposit (Equity Loan) through selected partners

- Equity purchase (non-Government) available in England & Wales
- Equity purchase via Proportunity (up to 75% LTV) and Even. Please refer to third party for criteria
- Repayment only

* See Credit Criteria page for full details

** Assisted Deposit products are not available in Scotland or Northern Ireland

Residential Assisted Deposit													
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
Assisted Deposit***	Core	5 Year Fixed	4.89	£999	£25,000	£500,000	75	062200101	Core, 75, 5, 4.89, FV	Purchase	Free Vals	£0	4.60
Assisted Deposit***	Core	5 Year Fixed	4.99	£999	£25,000	£500,000	80	062200181	Core, 80, 5, 4.99, FV	Purchase	Free Vals	£0	4.60
Assisted Deposit***	Core	5 Year Fixed	5.09	£999	£25,000	£500,000	85	062200256	Core, 85, 5, 5.09, FV	Purchase	Free Vals	£0	4.60



RESIDENTIAL PRODUCTS - RIGHT TO BUY

100% of discounted purchase price

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

* See Credit Criteria page for full details

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

Residential Right to Buy													
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
Right to Buy	Core	2 Year Fixed	4.69	0	£25,000	£500,000	75	062200066	RTB, 75, 2, 4.69, FV	Purchase	Free Vals	£0	4.60
Right to Buy	Core	5 Year Fixed	5.59	0	£25,000	£500,000	75	062200123	RTB, 75, 5, 5.59, FV	Purchase	Free Vals	£0	4.60



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

* See Credit Criteria page for full details

** Free legals incentive not currently available in Northern Ireland.

Residential Property Plus													
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	4.34	£999	£25,000	£500,000	75	062200054	Core, 75, 2, 4.34	Purchase, Remortgage	None	£0	4.60
Core - Property Plus	Core	2 Year Fixed	4.69	0	£25,000	£500,000	75	062200067	Core, 75, 2, 4.69, FV	Purchase	Free Vals	£0	4.60
Core - Property Plus	Core	2 Year Fixed	4.69	0	£25,000	£500,000	75	062200068	Core, 75, 2, 4.69, FLV	Remortgage	Free Vals, Free Legals	£0	4.60
Core - Property Plus	Core	2 Year Fixed	4.69	0	£25,000	£500,000	75	062200069	Core, 75, 2, 4.69, FVCB250	Remortgage	Free Vals	£250	4.60
Core - Property Plus	Core	5 Year Fixed	5.24	£999	£25,000	£500,000	75	062200113	Core, 75, 5, 5.24	Purchase, Remortgage	None	£0	4.60
Core - Property Plus	Core	5 Year Fixed	5.59	0	£25,000	£500,000	75	062200120	Core, 75, 5, 5.59, FV	Purchase	Free Vals	£0	4.60
Core - Property Plus	Core	5 Year Fixed	5.59	0	£25,000	£500,000	75	062200121	Core, 75, 5, 5.59, FLV	Remortgage	Free Vals, Free Legals	£0	4.60
Core - Property Plus	Core	5 Year Fixed	5.59	0	£25,000	£500,000	75	062200122	Core, 75, 5, 5.59, FVCB250	Remortgage	Free Vals	£250	4.60



RESIDENTIAL PRODUCTS - RESI 6

Our new credit recovery range 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 legals incentive not currently available in Northern Ireland.

Residential Resi 6													
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
RESI 6	Resi 6	2 Year Fixed	4.69	£999	£25,000	£500,000	70	062200005	RESI 6, 70, 2, 4.69	Purchase, Remortgage	None	£0	4.60
RESI 6	Resi 6	2 Year Fixed	5.04	0	£25,000	£500,000	70	062200006	RESI 6, 70, 2, 5.04, FV	Purchase	Free Vals	£0	4.60
RESI 6	Resi 6	2 Year Fixed	5.04	0	£25,000	£500,000	70	062200007	RESI 6, 70, 2, 5.04, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
RESI 6	Resi 6	2 Year Fixed	5.04	0	£25,000	£500,000	70	062200008	RESI 6, 70, 2, 5.04, FVCB250	Remortgage	Free Vals	£250	4.60
RESI 6	Resi 6	5 Year Fixed	5.49	£999	£25,000	£500,000	70	062200013	RESI 6, 70, 5, 5.49	Purchase, Remortgage	None	£0	4.60
RESI 6	Resi 6	5 Year Fixed	5.89	0	£25,000	£500,000	70	062200014	RESI 6, 70, 5, 5.89, FV	Purchase	Free Vals	£0	4.60
RESI 6	Resi 6	5 Year Fixed	5.89	0	£25,000	£500,000	70	062200015	RESI 6, 70, 5, 5.89, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
RESI 6	Resi 6	5 Year Fixed	5.89	0	£25,000	£500,000	70	062200016	RESI 6, 70, 5, 5.89, FVCB250	Remortgage	Free Vals	£250	4.60
RESI 6	Resi 6	2 Year Fixed	4.89	£999	£25,000	£500,000	75	062200070	RESI 6, 75, 2, 4.89	Purchase, Remortgage	None	£0	4.60
RESI 6	Resi 6	2 Year Fixed	5.24	0	£25,000	£500,000	75	062200071	RESI 6, 75, 2, 5.24, FV	Purchase	Free Vals	£0	4.60
RESI 6	Resi 6	2 Year Fixed	5.24	0	£25,000	£500,000	75	062200072	RESI 6, 75, 2, 5.24, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
RESI 6	Resi 6	2 Year Fixed	5.24	0	£25,000	£500,000	75	062200073	RESI 6, 75, 2, 5.24, FVCB250	Remortgage	Free Vals	£250	4.60
RESI 6	Resi 6	5 Year Fixed	5.69	£999	£25,000	£500,000	75	062200129	RESI 6, 75, 5, 5.69	Purchase, Remortgage	None	£0	4.60
RESI 6	Resi 6	5 Year Fixed	6.09	0	£25,000	£500,000	75	062200130	RESI 6, 75, 5, 6.09, FV	Purchase	Free Vals	£0	4.60
RESI 6	Resi 6	5 Year Fixed	6.09	0	£25,000	£500,000	75	062200131	RESI 6, 75, 5, 6.09, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
RESI 6	Resi 6	5 Year Fixed	6.09	0	£25,000	£500,000	75	062200132	RESI 6, 75, 5, 6.09, FVCB250	Remortgage	Free Vals	£250	4.60
RESI 6	Resi 6	2 Year Fixed	5.29	£999	£25,000	£500,000	80	062200169	RESI 6, 80, 2, 5.29	Purchase, Remortgage	None	£0	4.60
RESI 6	Resi 6	2 Year Fixed	5.69	0	£25,000	£500,000	80	062200170	RESI 6, 80, 2, 5.69, FV	Purchase	Free Vals	£0	4.60
RESI 6	Resi 6	2 Year Fixed	5.69	0	£25,000	£500,000	80	062200171	RESI 6, 80, 2, 5.69, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
RESI 6	Resi 6	2 Year Fixed	5.69	0	£25,000	£500,000	80	062200172	RESI 6, 80, 2, 5.69, FVCB250	Remortgage	Free Vals	£250	4.60
RESI 6	Resi 6	5 Year Fixed	5.99	£999	£25,000	£500,000	80	062200213	RESI 6, 80, 5, 5.99	Purchase, Remortgage	None	£0	4.60
RESI 6	Resi 6	5 Year Fixed	6.44	0	£25,000	£500,000	80	062200214	RESI 6, 80, 5, 6.44, FV	Purchase	Free Vals	£0	4.60
RESI 6	Resi 6	5 Year Fixed	6.44	0	£25,000	£500,000	80	062200215	RESI 6, 80, 5, 6.44, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
RESI 6	Resi 6	5 Year Fixed	6.44	0	£25,000	£500,000	80	062200216	RESI 6, 80, 5, 6.44, FVCB250	Remortgage	Free Vals	£250	4.60
RESI 6	Resi 6	2 Year Fixed	5.59	£999	£25,000	£500,000	85	062200252	RESI 6, 85, 2, 5.59	Purchase, Remortgage	None	£0	4.60
RESI 6	Resi 6	2 Year Fixed	5.79	0	£25,000	£500,000	85	062200253	RESI 6, 85, 2, 5.79, FV	Purchase	Free Vals	£0	4.60
RESI 6	Resi 6	2 Year Fixed	5.79	0	£25,000	£500,000	85	062200254	RESI 6, 85, 2, 5.79, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
RESI 6	Resi 6	2 Year Fixed	5.79	0	£25,000	£500,000	85	062200255	RESI 6, 85, 2, 5.79, FVCB250	Remortgage	Free Vals	£250	4.60
RESI 6	Resi 6	5 Year Fixed	6.29	£999	£25,000	£500,000	85	062200291	RESI 6, 85, 5, 6.29	Purchase, Remortgage	None	£0	4.60
RESI 6	Resi 6	5 Year Fixed	6.54	0	£25,000	£500,000	85	062200292	RESI 6, 85, 5, 6.54, FV	Purchase	Free Vals	£0	4.60
RESI 6	Resi 6	5 Year Fixed	6.54	0	£25,000	£500,000	85	062200293	RESI 6, 85, 5, 6.54, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
RESI 6	Resi 6	5 Year Fixed	6.54	0	£25,000	£500,000	85	062200294	RESI 6, 85, 5, 6.54, FVCB250	Remortgage	Free Vals	£250	4.60



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 and the minimum term for 10 year fixed is 11 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.
Shared Ownership	Purchase only. 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. 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 (excluding Income Recovery Self-Employed)	Up to 85% 1 year trading 90% and 95% 2 year trading
Income Recovery Self-Employed	3 years trading required, no more than 25% dip in 2020/21 income.
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: www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria and search Help to Buy
Assisted Deposit	Assisted Deposit via non-government equity loan through is available in England, & Wales for purchases via Proportunity and Even. Max Loan to Value through Proportunity is 75% Repayment Only Please contact second charge lenders for details on criteria and eligibility checks on equity loan, required before application to Kensington
Property Plus	Range allows for lending on the following (subject to an acceptable valuation with no comments negatively affecting 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: www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria and search Property Plus
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, Large Loan, Professional, Income Recovery Self-Employed & Shared Ownership	Defaults acceptable if older than 36 months Secured Loan/ Rent Arrears acceptable if older than 36 months Satisfied CCs acceptable if older than 36 months We are able to accept unsatisfied CCs 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, Assisted Deposit, Property Plus & Right to Buy	Defaults acceptable if older than 24 months Secured Loan/ Rent Arrears acceptable if older than 24 months Satisfied CCs acceptable if older than 24 months We are able to accept unsatisfied CCs 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
Resi 6 Credit History - Resi 6;	Defaults acceptable: Max 1 in 24 months, 0 in 6. Satisfied or unsatisfied. Max £1,500 Secured Loan/ Rent Arrears: 1 in 24 months, 0 in 3 (worst status) CCs: Max of 1 registered in 24 months. 0 in 6 (registered), maximum total of £1000. Need not be satisfied. Unsecured Credit arrears: No max status. If current/existing arrears are present the last 6 months payments must have been made. We are unable to accept any Debt Management Plans (DMP) in place less than 12 months Payday loans acceptable if older than 6 months We don't take Communication and small utility defaults into account Repayment Only Not Available for First Time Buyers
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

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.

CRITERIA	SELECT	CORE	RESI 6
Ranges	Select Residential, eKo, Hero, Young Professional, Large Loan, Shared Ownership, Income Recovery Self-employed	Core Residential, Help to Buy, Assisted Deposit, Right to Buy, Property Plus	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 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 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 95% LTV products No limit on number or value	24 months ago No limit on number or value	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	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
No Payday loans, taken out within the last	12 months	12 months	6 months
We don't take into account Communication Defaults & Small Utility Defaults up to £250			

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	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%	
5 Year Fixed (Income Recovery Self-Employed)	4.00%	3.00%	1.50%	0.00%	0.00%	0.00%
10 Year Fixed	4.00%	3.00%	1.50%	1.00%	1.00%	0.00%

*Kensington review the Kensington Standard Rate (KSR) Quarterly. The current KSR rate is 1.55%.

This rate is set as of the 10th June 2022 and effective from the 1st July 2022. 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.

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RESIDENTIAL PRODUCTS - FLEXI FIXED FOR TERM

Our New Flexi Fixed for Term (Including enhanced affordability for First Time Buyers)

- Flexi Fixed for Term is a capital repayment residential mortgage that lets borrowers fix their mortgage from 11 to 40 years with a fixed monthly payment that will never change
- Greater borrowing power as affordability is calculated on the initial fixed rate rather than a future variable stressed rate
- No ERCs for life events (Please refer to Flexi Fixed for Term ERC's Page)
- Up to 95% LTV
- For first time buyers, home movers and remortgagers

* 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 to £1,500,000, £1,000,000 for First Time Buyers. Up to 90% LTV to £1,000,000, Up to 95% LTV to £500,000.

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

Flexi Fixed For Term												
For those wanting a term 11- 15 Years												
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 Years	3.07	£1499	£75,000	£2,000,000	60	012200063	Select FFT 15Y 60, 3.07, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Years	3.29	0	£75,000	£2,000,000	60	012200064	Select FFT 15Y 60, 3.29, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Years	3.29	0	£75,000	£2,000,000	60	012200065	Select FFT 15Y 60, 3.29, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Years	3.30	£1499	£75,000	£2,000,000	75	012200060	Select FFT 15Y 75, 3.3, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Years	3.53	0	£75,000	£2,000,000	75	012200061	Select FFT 15Y 75, 3.53, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Years	3.53	0	£75,000	£2,000,000	75	012200062	Select FFT 15Y 75, 3.53, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Years	3.44	£1499	£75,000	£1,500,000	85	012200057	Select FFT 15Y 85, 3.44, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Years	3.67	0	£75,000	£1,500,000	85	012200058	Select FFT 15Y 85, 3.67, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Years	3.67	0	£75,000	£1,500,000	85	012200059	Select FFT 15Y 85, 3.67, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Years	3.63	£1499	£75,000	£1,000,000	90	012200055	Select FFT 15Y 90, 3.63, 10OP	Purchase	10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Years	3.85	0	£75,000	£1,000,000	90	012200056	Select FFT 15Y 90, 3.85, FV10OP	Purchase	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Years	3.85	£1499	£75,000	£500,000	95	012200053	Select FFT 15Y 95, 3.85, 10OP	Purchase	10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Years	4.07	0	£75,000	£500,000	95	012200054	Select FFT 15Y 95, 4.07, FV10OP	Purchase	Free Vals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 16-20 Years												
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 Years	3.09	£1499	£75,000	£2,000,000	60	012200050	Select FFT 20Y 60, 3.09, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Years	3.28	0	£75,000	£2,000,000	60	012200051	Select FFT 20Y 60, 3.28, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Years	3.28	0	£75,000	£2,000,000	60	012200052	Select FFT 20Y 60, 3.28, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Years	3.32	£1499	£75,000	£2,000,000	75	012200047	Select FFT 20Y 75, 3.32, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Years	3.51	0	£75,000	£2,000,000	75	012200048	Select FFT 20Y 75, 3.51, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Years	3.51	0	£75,000	£2,000,000	75	012200049	Select FFT 20Y 75, 3.51, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Years	3.54	£1499	£75,000	£1,500,000	85	012200044	Select FFT 20Y 85, 3.54, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Years	3.73	0	£75,000	£1,500,000	85	012200045	Select FFT 20Y 85, 3.73, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Years	3.73	0	£75,000	£1,500,000	85	012200046	Select FFT 20Y 85, 3.73, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Years	3.73	£1499	£75,000	£1,000,000	90	012200042	Select FFT 20Y 90, 3.73, 10OP	Purchase	10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Years	3.92	0	£75,000	£1,000,000	90	012200043	Select FFT 20Y 90, 3.92, FV10OP	Purchase	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Years	3.95	£1499	£75,000	£500,000	95	012200040	Select FFT 20Y 95, 3.95, 10OP	Purchase	10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Years	4.14	0	£75,000	£500,000	95	012200041	Select FFT 20Y 95, 4.14, FV10OP	Purchase	Free Vals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 21-25 Years												
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 Years	3.10	£1499	£75,000	£2,000,000	60	012200037	Select FFT 25Y 60, 3.1, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	21-25 Years	3.26	0	£75,000	£2,000,000	60	012200038	Select FFT 25Y 60, 3.26, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21-25 Years	3.26	0	£75,000	£2,000,000	60	012200039	Select FFT 25Y 60, 3.26, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21-25 Years	3.33	£1499	£75,000	£2,000,000	75	012200034	Select FFT 25Y 75, 3.33, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	21-25 Years	3.50	0	£75,000	£2,000,000	75	012200035	Select FFT 25Y 75, 3.5, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21-25 Years	3.50	0	£75,000	£2,000,000	75	012200036	Select FFT 25Y 75, 3.5, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21-25 Years	3.55	£1499	£75,000	£1,500,000	85	012200031	Select FFT 25Y 85, 3.55, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	21-25 Years	3.71	0	£75,000	£1,500,000	85	012200032	Select FFT 25Y 85, 3.71, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21-25 Years	3.71	0	£75,000	£1,500,000	85	012200033	Select FFT 25Y 85, 3.71, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21-25 Years	3.74	£1499	£75,000	£1,000,000	90	012200029	Select FFT 25Y 90, 3.74, 10OP	Purchase	10% Overpayment	£0
Fixed for Term	Fixed for Term	21-25 Years	3.90	0	£75,000	£1,000,000	90	012200030	Select FFT 25Y 90, 3.9, FV10OP	Purchase	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21-25 Years	3.96	£1499	£75,000	£500,000	95	012200027	Select FFT 25Y 95, 3.96, 10OP	Purchase	10% Overpayment	£0
Fixed for Term	Fixed for Term	21-25 Years	4.13	0	£75,000	£500,000	95	012200028	Select FFT 25Y 95, 4.13, FV10OP	Purchase	Free Vals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 26-30 Years												
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 Years	3.15	£1499	£75,000	£2,000,000	60	012200024	Select FFT 30Y 60, 3.15, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Years	3.30	0	£75,000	£2,000,000	60	012200025	Select FFT 30Y 60, 3.3, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Years	3.30	0	£75,000	£2,000,000	60	012200026	Select FFT 30Y 60, 3.3, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Years	3.39	£1499	£75,000	£2,000,000	75	012200021	Select FFT 30Y 75, 3.39, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Years	3.54	0	£75,000	£2,000,000	75	012200022	Select FFT 30Y 75, 3.54, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Years	3.54	0	£75,000	£2,000,000	75	012200023	Select FFT 30Y 75, 3.54, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Years	3.60	£1499	£75,000	£1,500,000	85	012200018	Select FFT 30Y 85, 3.6, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Years	3.76	0	£75,000	£1,500,000	85	012200019	Select FFT 30Y 85, 3.76, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Years	3.76	0	£75,000	£1,500,000	85	012200020	Select FFT 30Y 85, 3.76, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Years	3.79	£1499	£75,000	£1,000,000	90	012200016	Select FFT 30Y 90, 3.79, 10OP	Purchase	10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Years	3.95	0	£75,000	£1,000,000	90	012200017	Select FFT 30Y 90, 3.95, FV10OP	Purchase	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Years	4.02	£1499	£75,000	£500,000	95	012200014	Select FFT 30Y 95, 4.02, 10OP	Purchase	10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Years	4.17	0	£75,000	£500,000	95	012200015	Select FFT 30Y 95, 4.17, FV10OP	Purchase	Free Vals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 31-35 Years												
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 Years	3.21	£1499	£75,000	£2,000,000	60	012200011	Select FFT 35Y 60, 3.21, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.36	0	£75,000	£2,000,000	60	012200012	Select FFT 35Y 60, 3.36, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.36	0	£75,000	£2,000,000	60	012200013	Select FFT 35Y 60, 3.36, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.43	£1499	£75,000	£2,000,000	75	012200008	Select FFT 35Y 75, 3.43, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.58	0	£75,000	£2,000,000	75	012200009	Select FFT 35Y 75, 3.58, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.58	0	£75,000	£2,000,000	75	012200010	Select FFT 35Y 75, 3.58, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.65	£1499	£75,000	£1,500,000	85	012200005	Select FFT 35Y 85, 3.65, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.80	0	£75,000	£1,500,000	85	012200006	Select FFT 35Y 85, 3.8, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.80	0	£75,000	£1,500,000	85	012200007	Select FFT 35Y 85, 3.8, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.83	£1499	£75,000	£1,000,000	90	012200003	Select FFT 35Y 90, 3.83, 10OP	Purchase	10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.98	0	£75,000	£1,000,000	90	012200004	Select FFT 35Y 90, 3.98, FV10OP	Purchase	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Years	4.05	£1499	£75,000	£500,000	95	012200001	Select FFT 35Y 95, 4.05, 10OP	Purchase	10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Years	4.20	0	£75,000	£500,000	95	012200002	Select FFT 35Y 95, 4.2, FV10OP	Purchase	Free Vals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 36-40 Years												
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 Years	3.34	£1499	£75,000	£2,000,000	60	112100064	SELECT FFT 40Y 60, 3.34, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	36- 40 Years	3.48	£0	£75,000	£2,000,000	60	112100065	SELECT FFT 40Y 60, 3.48, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	36- 40 Years	3.48	£0	£75,000	£2,000,000	60	112100066	Select FFT 40Y 60, 3.48, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	36- 40 Years	3.55	£1499	£75,000	£2,000,000	75	112100008	Select FFT 40Y 75, 3.55, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	36- 40 Years	3.70	£0	£75,000	£2,000,000	75	112100009	Select FFT 40Y 75, 3.7, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	36- 40 Years	3.70	£0	£75,000	£2,000,000	75	112100010	Select FFT 40Y 75, 3.7, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	36- 40 Years	3.76	£1499	£75,000	£1,500,000	85	112100005	Select FFT 40Y 85, 3.76, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	36- 40 Years	3.91	£0	£75,000	£1,500,000	85	112100006	Select FFT 40Y 85, 3.91, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	36- 40 Years	3.91	£0	£75,000	£1,500,000	85	112100007	Select FFT 40Y 85, 3.91, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	36- 40 Years	3.94	£1499	£75,000	£1,000,000	90	112100003	Select FFT 40Y 90, 3.94, 10OP	Purchase	None	£0
Fixed for Term	Fixed for Term	36- 40 Years	4.09	£0	£75,000	£1,000,000	90	112100004	Select FFT 40Y 90, 4.09, FV10OP	Purchase	Free Vals	£0
Fixed for Term	Fixed for Term	36- 40 Years	4.16	£1499	£75,000	£500,000	95	112100001	Select FFT 40Y 95, 4.16, 10OP	Purchase	None	£0
Fixed for Term	Fixed for Term	36- 40 Years	4.30	£0	£75,000	£500,000	95	112100002	Select FFT 40Y 95, 4.3, FV10OP	Purchase	Free Vals	£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	21 years.
Maximum age	Maximum age is 70 at the end of the term.
Minimum term	11 years
Maximum term	40 years.
Further Advance	Available. A further advance 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). A further advance is not available in the first 12 months of the mortgage and is subject to assessment criteria and availability at the time of application.
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 years 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 years' 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.

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

FLEXI FIXED FOR TERM

23rd November 2021

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
We don't take into account Communication Defaults & Small £100 Utility Defaults	

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 - 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 Years	16-20 Years	21-25 Years	26-30 Years	31-35 Years	36-40 Years
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%
30 year				2.00%	3.00%	4.00%
31 year					2.00%	3.00%
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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