



Kensington

## RESIDENTIAL LENDING

### 28th March 2024

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

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

#### THE RANGE:

SELECT

SELECT TRACKERS

EKO

EKO REWARD

HERO

YOUNG PROFESSIONAL

LARGE LOAN

SHARED OWNERSHIP

CORE

HELP TO BUY

RIGHT TO BUY

PROPERTY PLUS

RESI 12

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.**

Kensington review the Kensington Standard Rate (KSR) Quarterly. The current KSR rate is 5.35%.

This rate is set as of the 8th March 2024 and effective from the 1st April 2024 (all new mortgage application documentation is reflected with this rate from 9th March 2024). KSR is set using Bank of England base rate (BBR, the 'external rate'); KSR will never be more than 1% above the external rate, and will never be lower than the external rate (or 0%, whichever is the greater) at the time of reset.

#### THIS INFORMATION IS FOR INTERMEDIARIES ONLY

Kensington and Kensington Mortgages are trading names of Kensington Mortgage Company Limited. Registered in England & Wales: Company No. 03049877. Registered address: Ascot House, Maidenhead Office Park, Maidenhead SL6 3QQ. Kensington Mortgage Company Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 310336). Some investment mortgage contracts are not regulated by the FCA.



# RESIDENTIAL PRODUCTS - SELECT

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

\* See Credit Criteria page for full details

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

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

Residential Select													
Product Category	Credit Criteria*	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Residential Select	Select	5 Year Fixed	5.29	£999	£25,000	£1,500,000	75	022400014	Select, 75, 5, 5.29	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	5 Year Fixed	5.39	£0	£25,000	£1,500,000	75	022400022	Select, 75, 5, 5.39, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	5 Year Fixed	5.39	£0	£25,000	£500,000	75	022400023	Select, 75, 5, 5.39, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	5 Year Fixed	5.39	£0	£25,000	£1,500,000	75	022400024	Select, 75, 5, 5.39, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	2 Year Fixed	5.59	£999	£25,000	£1,500,000	75	022400013	Select, 75, 2, 5.59	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	3 Year Fixed	5.74	£999	£25,000	£1,500,000	75	032400111	Select, 75, 3, 5.74	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	3 Year Fixed	5.84	£0	£25,000	£1,500,000	75	032400114	Select, 75, 3, 5.84, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	3 Year Fixed	5.84	£0	£25,000	£500,000	75	032400115	Select, 75, 3, 5.84, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	3 Year Fixed	5.84	£0	£25,000	£1,500,000	75	032400116	Select, 75, 3, 5.84, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	2 Year Fixed	5.84	£0	£25,000	£1,500,000	75	022400019	Select, 75, 2, 5.84, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	2 Year Fixed	5.84	£0	£25,000	£500,000	75	022400020	Select, 75, 2, 5.84, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	2 Year Fixed	5.84	£0	£25,000	£1,500,000	75	022400021	Select, 75, 2, 5.84, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	5 Year Fixed	5.64	£999	£25,000	£1,500,000	80	022400016	Select, 80, 5, 5.64	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	5 Year Fixed	5.74	£0	£25,000	£1,500,000	80	022400028	Select, 80, 5, 5.74, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	5 Year Fixed	5.74	£0	£25,000	£1,500,000	80	022400029	Select, 80, 5, 5.74, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	5 Year Fixed	5.74	£0	£25,000	£1,500,000	80	022400030	Select, 80, 5, 5.74, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	2 Year Fixed	5.94	£999	£25,000	£1,500,000	80	022400015	Select, 80, 2, 5.94	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	3 Year Fixed	6.09	£999	£25,000	£1,500,000	80	032400112	Select, 80, 3, 6.09	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	3 Year Fixed	6.19	£0	£25,000	£1,500,000	80	032400117	Select, 80, 3, 6.19, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	3 Year Fixed	6.19	£0	£25,000	£500,000	80	032400118	Select, 80, 3, 6.19, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	3 Year Fixed	6.19	£0	£25,000	£1,500,000	80	032400119	Select, 80, 3, 6.19, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	2 Year Fixed	6.19	£0	£25,000	£1,500,000	80	022400025	Select, 80, 2, 6.19, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	2 Year Fixed	6.19	£0	£25,000	£500,000	80	022400026	Select, 80, 2, 6.19, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	2 Year Fixed	6.19	£0	£25,000	£1,500,000	80	022400027	Select, 80, 2, 6.19, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	5 Year Fixed	6.09	£999	£25,000	£1,500,000	85	032400036	Select, 85, 5, 6.09	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	5 Year Fixed	6.19	£0	£25,000	£1,500,000	85	032400052	Select, 85, 5, 6.19, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	5 Year Fixed	6.19	£0	£25,000	£500,000	85	032400053	Select, 85, 5, 6.19, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	5 Year Fixed	6.19	£0	£25,000	£1,500,000	85	032400054	Select, 85, 5, 6.19, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	2 Year Fixed	6.19	£999	£25,000	£1,500,000	85	022400017	Select, 85, 2, 6.19	Purchase, Remortgage	None	£0	2.50

Residential Select													
Product Category	Credit Criteria*	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Residential Select	Select	3 Year Fixed	6.29	£999	£25,000	£1,500,000	85	032400113	Select, 85, 3, 6.29	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	3 Year Fixed	6.39	£0	£25,000	£1,500,000	85	032400120	Select, 85, 3, 6.39, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	3 Year Fixed	6.39	£0	£25,000	£500,000	85	032400121	Select, 85, 3, 6.39, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	3 Year Fixed	6.39	£0	£25,000	£1,500,000	85	032400122	Select, 85, 3, 6.39, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	2 Year Fixed	6.44	£0	£25,000	£1,500,000	85	022400031	Select, 85, 2, 6.44, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	2 Year Fixed	6.44	£0	£25,000	£500,000	85	022400032	Select, 85, 2, 6.44, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	2 Year Fixed	6.44	£0	£25,000	£1,500,000	85	022400033	Select, 85, 2, 6.44, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	5 Year Fixed	6.44	£999	£25,000	£1,000,000	90	022400201	Select, 90, 5, 6.44	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	3 Year Fixed	6.59	£999	£25,000	£1,000,000	90	022400379	Select, 90, 3, 6.59	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	5 Year Fixed	6.64	£0	£25,000	£1,000,000	90	022400202	Select, 90, 5, 6.64, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	5 Year Fixed	6.64	£0	£25,000	£500,000	90	022400203	Select, 90, 5, 6.64, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	5 Year Fixed	6.64	£0	£25,000	£1,000,000	90	022400204	Select, 90, 5, 6.64, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	3 Year Fixed	6.84	£0	£25,000	£1,000,000	90	022400380	Select, 90, 3, 6.84, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	3 Year Fixed	6.84	£0	£25,000	£500,000	90	022400381	Select, 90, 3, 6.84, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	3 Year Fixed	6.84	£0	£25,000	£1,000,000	90	022400382	Select, 90, 3, 6.84, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	2 Year Fixed	6.89	£999	£25,000	£1,000,000	90	022400197	Select, 90, 2, 6.89	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	2 Year Fixed	7.14	£0	£25,000	£1,000,000	90	022400198	Select, 90, 2, 7.14, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	2 Year Fixed	7.14	£0	£25,000	£500,000	90	022400199	Select, 90, 2, 7.14, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	2 Year Fixed	7.14	£0	£25,000	£1,000,000	90	022400200	Select, 90, 2, 7.14, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	5 Year Fixed	6.94	£999	£25,000	£500,000	95	022400206	Select, 95, 5, 6.94, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	3 Year Fixed	7.09	£999	£25,000	£500,000	95	022400383	Select, 95, 3, 7.09, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	5 Year Fixed	7.14	£0	£25,000	£500,000	95	022400208	Select, 95, 5, 7.14, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	3 Year Fixed	7.34	£0	£25,000	£500,000	95	022400384	Select, 95, 3, 7.34, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	2 Year Fixed	7.39	£999	£25,000	£500,000	95	022400205	Select, 95, 2, 7.39, FV	Purchase	Free Vals	£0	2.50
Residential Select - Special	Select	2 Year Fixed	7.59	£0	£25,000	£500,000	95	022400427	Select, 95, 2, 7.59, FVCB250	Purchase	Free Vals	£250	2.50
Residential Select	Select	2 Year Fixed	7.64	£0	£25,000	£500,000	95	022400207	Select, 95, 2, 7.64, FV	Purchase	Free Vals	£0	2.50



# RESIDENTIAL PRODUCTS - SELECT TRACKERS

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

• Product tracks Kensington Standard Rate (KSR); current KSR can be found on Page 1

\* See Credit Criteria page for full details

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

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

Residential Select Tracker													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Residential Select	Select	2 Year Tracker	7.19 (KSR + 1.84%)	£999	£25,000	£1,500,000	85	022400291	Select Track, 85, 2, 1.84	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	2 Year Tracker	7.44 (KSR + 2.09%)	0	£25,000	£1,500,000	85	022400292	Select Track, 85, 2, 2.09, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	2 Year Tracker	7.44 (KSR + 2.09%)	0	£25,000	£500,000	85	022400293	Select Track, 85, 2, 2.09, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	2 Year Tracker	7.44 (KSR + 2.09%)	0	£25,000	£1,500,000	85	022400294	Select Track, 85, 2, 2.09, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	2 Year Tracker	8.35 (KSR + 3.00%)	£999	£25,000	£1,000,000	90	022400295	Select Track, 90, 2, 3	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	2 Year Tracker	8.75 (KSR + 3.40%)	0	£25,000	£1,000,000	90	022400296	Select Track, 90, 2, 3.4, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	2 Year Tracker	8.75 (KSR + 3.40%)	0	£25,000	£500,000	90	022400297	Select Track, 90, 2, 3.4, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	2 Year Tracker	8.75 (KSR + 3.40%)	0	£25,000	£1,000,000	90	022400298	Select Track, 90, 2, 3.4, FVCB250	Remortgage	Free Vals	£250	2.50



## £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 *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives***	Cashback	Reversion Margin (above KSR)
eKo***	Select	5 Year Fixed	5.39	0	£25,000	£500,000	75	022400179	Select, 75, 5, 5.39, FVEKO	Purchase, Remortgage	Free Vals	£1,000	2.50
eKo***	Select	5 Year Fixed	5.39	0	£25,000	£500,000	75	022400180	Select, 75, 5, 5.39, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	2.50
eKo***	Select	2 Year Fixed	5.84	0	£25,000	£500,000	75	022400177	Select, 75, 2, 5.84, FVEKO	Purchase, Remortgage	Free Vals	£1,000	2.50
eKo***	Select	2 Year Fixed	5.84	0	£25,000	£500,000	75	022400178	Select, 75, 2, 5.84, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	2.50
eKo***	Select	5 Year Fixed	5.74	0	£25,000	£500,000	80	022400183	Select, 80, 5, 5.74, FVEKO	Purchase, Remortgage	Free Vals	£1,000	2.50
eKo***	Select	5 Year Fixed	5.74	0	£25,000	£500,000	80	022400184	Select, 80, 5, 5.74, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	2.50
eKo***	Select	2 Year Fixed	6.19	0	£25,000	£500,000	80	022400181	Select, 80, 2, 6.19, FVEKO	Purchase, Remortgage	Free Vals	£1,000	2.50
eKo***	Select	2 Year Fixed	6.19	0	£25,000	£500,000	80	022400182	Select, 80, 2, 6.19, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	2.50
eKo***	Select	5 Year Fixed	6.19	£0	£25,000	£500,000	85	032400095	Select, 85, 5, 6.19, FVEKO	Purchase, Remortgage	Free Vals	£1,000	2.50
eKo***	Select	5 Year Fixed	6.19	£0	£25,000	£500,000	85	032400096	Select, 85, 5, 6.19, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	2.50
eKo***	Select	2 Year Fixed	6.44	0	£25,000	£500,000	85	022400185	Select, 85, 2, 6.44, FVEKO	Purchase, Remortgage	Free Vals	£1,000	2.50
eKo***	Select	2 Year Fixed	6.44	0	£25,000	£500,000	85	022400186	Select, 85, 2, 6.44, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	2.50



# 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 eKo Reward													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Residential eKo Reward	Select	5 Year Fixed	5.39	0	£25,000	£500,000	75	022400224	Select, 75, 5, 5.39, FVCB500	Purchase	Free Vals	£500	2.50
Residential eKo Reward	Select	2 Year Fixed	5.84	0	£25,000	£500,000	75	022400223	Select, 75, 2, 5.84, FVCB500	Purchase	Free Vals	£500	2.50
Residential eKo Reward	Select	5 Year Fixed	5.74	0	£25,000	£500,000	80	022400226	Select, 80, 5, 5.74, FVCB500	Purchase	Free Vals	£500	2.50
Residential eKo Reward	Select	2 Year Fixed	6.19	0	£25,000	£500,000	80	022400225	Select, 80, 2, 6.19, FVCB500	Purchase	Free Vals	£500	2.50
Residential eKo Reward	Select	5 Year Fixed	6.19	£0	£25,000	£500,000	85	032400108	Select, 85, 5, 6.19, FVCB500	Purchase	Free Vals	£500	2.50
Residential eKo Reward	Select	2 Year Fixed	6.44	0	£25,000	£500,000	85	022400227	Select, 85, 2, 6.44, FVCB500	Purchase	Free Vals	£500	2.50
Residential eKo Reward	Select	5 Year Fixed	6.64	0	£25,000	£500,000	90	022400238	Select, 90, 5, 6.64, FVCB500	Purchase	Free Vals	£500	2.50
Residential eKo Reward	Select	2 Year Fixed	7.14	0	£25,000	£500,000	90	022400237	Select, 90, 2, 7.14, FVCB500	Purchase	Free Vals	£500	2.50



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

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

\* See Credit Criteria page for full details

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

Residential Hero													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Hero	Select	5 Year Fixed	5.19	£999	£25,000	£500,000	75	022400100	Heroes, 75, 5, 5.19	Purchase, Remortgage	None	£0	2.50
Hero	Select	5 Year Fixed	5.29	0	£25,000	£500,000	75	022400108	Heroes, 75, 5, 5.29, FV	Purchase	Free Vals	£0	2.50
Hero	Select	5 Year Fixed	5.29	0	£25,000	£500,000	75	022400109	Heroes, 75, 5, 5.29, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Hero	Select	5 Year Fixed	5.29	0	£25,000	£500,000	75	022400110	Heroes, 75, 5, 5.29, FVCB250	Remortgage	Free Vals	£250	2.50
Hero	Select	2 Year Fixed	5.49	£999	£25,000	£500,000	75	022400099	Heroes, 75, 2, 5.49	Purchase, Remortgage	None	£0	2.50
Hero	Select	2 Year Fixed	5.74	0	£25,000	£500,000	75	022400105	Heroes, 75, 2, 5.74, FV	Purchase	Free Vals	£0	2.50
Hero	Select	2 Year Fixed	5.74	0	£25,000	£500,000	75	022400106	Heroes, 75, 2, 5.74, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Hero	Select	2 Year Fixed	5.74	0	£25,000	£500,000	75	022400107	Heroes, 75, 2, 5.74, FVCB250	Remortgage	Free Vals	£250	2.50
Hero	Select	5 Year Fixed	5.54	£999	£25,000	£500,000	80	022400102	Heroes, 80, 5, 5.54	Purchase, Remortgage	None	£0	2.50
Hero	Select	5 Year Fixed	5.64	0	£25,000	£500,000	80	022400114	Heroes, 80, 5, 5.64, FV	Purchase	Free Vals	£0	2.50
Hero	Select	5 Year Fixed	5.64	0	£25,000	£500,000	80	022400115	Heroes, 80, 5, 5.64, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Hero	Select	5 Year Fixed	5.64	0	£25,000	£500,000	80	022400116	Heroes, 80, 5, 5.64, FVCB250	Remortgage	Free Vals	£250	2.50
Hero	Select	2 Year Fixed	5.84	£999	£25,000	£500,000	80	022400101	Heroes, 80, 2, 5.84	Purchase, Remortgage	None	£0	2.50
Hero	Select	2 Year Fixed	6.09	0	£25,000	£500,000	80	022400111	Heroes, 80, 2, 6.09, FV	Purchase	Free Vals	£0	2.50
Hero	Select	2 Year Fixed	6.09	0	£25,000	£500,000	80	022400112	Heroes, 80, 2, 6.09, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Hero	Select	2 Year Fixed	6.09	0	£25,000	£500,000	80	022400113	Heroes, 80, 2, 6.09, FVCB250	Remortgage	Free Vals	£250	2.50
Hero	Select	5 Year Fixed	5.99	£999	£25,000	£500,000	85	032400066	Heroes, 85, 5, 5.99	Purchase, Remortgage	None	£0	2.50
Hero	Select	5 Year Fixed	6.09	£0	£25,000	£500,000	85	032400082	Heroes, 85, 5, 6.09, FV	Purchase	Free Vals	£0	2.50
Hero	Select	5 Year Fixed	6.09	£0	£25,000	£500,000	85	032400083	Heroes, 85, 5, 6.09, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Hero	Select	5 Year Fixed	6.09	£0	£25,000	£500,000	85	032400084	Heroes, 85, 5, 6.09, FVCB250	Remortgage	Free Vals	£250	2.50
Hero	Select	2 Year Fixed	6.09	£999	£25,000	£500,000	85	022400103	Heroes, 85, 2, 6.09	Purchase, Remortgage	None	£0	2.50
Hero	Select	2 Year Fixed	6.34	0	£25,000	£500,000	85	022400117	Heroes, 85, 2, 6.34, FV	Purchase	Free Vals	£0	2.50
Hero	Select	2 Year Fixed	6.34	0	£25,000	£500,000	85	022400118	Heroes, 85, 2, 6.34, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Hero	Select	2 Year Fixed	6.34	0	£25,000	£500,000	85	022400119	Heroes, 85, 2, 6.34, FVCB250	Remortgage	Free Vals	£250	2.50
Hero	Select	5 Year Fixed	6.34	£999	£25,000	£500,000	90	022400190	Heroes, 90, 5, 6.34	Purchase, Remortgage	None	£0	2.50
Hero	Select	5 Year Fixed	6.54	0	£25,000	£500,000	90	022400194	Heroes, 90, 5, 6.54, FV	Purchase	Free Vals	£0	2.50
Hero	Select	5 Year Fixed	6.54	0	£25,000	£500,000	90	022400195	Heroes, 90, 5, 6.54, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Hero	Select	5 Year Fixed	6.54	0	£25,000	£500,000	90	022400196	Heroes, 90, 5, 6.54, FVCB250	Remortgage	Free Vals	£250	2.50
Hero	Select	2 Year Fixed	6.79	£999	£25,000	£500,000	90	022400189	Heroes, 90, 2, 6.79	Purchase, Remortgage	None	£0	2.50
Hero	Select	2 Year Fixed	7.04	0	£25,000	£500,000	90	022400191	Heroes, 90, 2, 7.04, FV	Purchase	Free Vals	£0	2.50
Hero	Select	2 Year Fixed	7.04	0	£25,000	£500,000	90	022400192	Heroes, 90, 2, 7.04, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Hero	Select	2 Year Fixed	7.04	0	£25,000	£500,000	90	022400193	Heroes, 90, 2, 7.04, FVCB250	Remortgage	Free Vals	£250	2.50



# 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 *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Professional	Select	5 Year Fixed	5.24	£999	£25,000	£1,000,000	75	022400062	Professional, 75, 5, 5.24	Purchase, Remortgage	None	£0	2.50
Professional	Select	2 Year Fixed	5.54	£999	£25,000	£1,000,000	75	022400061	Professional, 75, 2, 5.54	Purchase, Remortgage	None	£0	2.50
Professional	Select	5 Year Fixed	5.59	£999	£25,000	£1,000,000	80	022400064	Professional, 80, 5, 5.59	Purchase, Remortgage	None	£0	2.50
Professional	Select	2 Year Fixed	5.89	£999	£25,000	£1,000,000	80	022400063	Professional, 80, 2, 5.89	Purchase, Remortgage	None	£0	2.50
Professional	Select	5 Year Fixed	6.04	£999	£25,000	£1,000,000	85	032400060	Professional, 85, 5, 6.04	Purchase, Remortgage	None	£0	2.50
Professional	Select	2 Year Fixed	6.14	£999	£25,000	£1,000,000	85	022400065	Professional, 85, 2, 6.14	Purchase, Remortgage	None	£0	2.50
Professional	Select	5 Year Fixed	6.39	£999	£25,000	£1,000,000	90	022400262	Professional, 90, 5, 6.39	Purchase, Remortgage	None	£0	2.50
Professional	Select	2 Year Fixed	6.84	£999	£25,000	£1,000,000	90	022400261	Professional, 90, 2, 6.84	Purchase, Remortgage	None	£0	2.50





# RESIDENTIAL PRODUCTS - SHARED OWNERSHIP

## Shared Ownership

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

\* See Credit Criteria page for full details

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

Residential Shared Ownership													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	Customer Share LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Shared Ownership	Select	5 Year Fixed	6.49	0	£25,000	£500,000	85	022400426	Shared Own, 85, 5, 6.49, FV	Purchase, Remortgage	Free Vals	£0	2.50
Shared Ownership	Select	2 Year Fixed	6.69	0	£25,000	£500,000	85	022400425	Shared Own, 85, 2, 6.69, FV	Purchase, Remortgage	Free Vals	£0	2.50
Shared Ownership	Select	5 Year Fixed	6.59	0	£25,000	£500,000	90	022400424	Shared Own, 90, 5, 6.59, FV	Purchase, Remortgage	Free Vals	£0	2.50
Shared Ownership	Select	2 Year Fixed	6.79	0	£25,000	£500,000	90	022400423	Shared Own, 90, 2, 6.79, FV	Purchase, Remortgage	Free Vals	£0	2.50
Shared Ownership	Select	5 Year Fixed	6.99	0	£25,000	£500,000	95	022400222	Shared Own, 95, 5, 6.99, FV	Purchase, Remortgage	Free Vals	£0	2.50
Shared Ownership	Select	2 Year Fixed	7.19	0	£25,000	£500,000	95	022400221	Shared Own, 95, 2, 7.19, FV	Purchase, Remortgage	Free Vals	£0	2.50



# 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.

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

Residential Large Loan													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Large Loan	Select	5 Year Fixed	5.29	£1999	£500,000	£2,000,000	75	022400416	Select, 75, 5, 5.29, FV	Purchase, Remortgage	Free Vals	£0	2.50
Large Loan	Select	5 Year Fixed	5.39	£1499	£500,000	£2,000,000	75	022400413	Select, 75, 5, 5.39, FV	Purchase, Remortgage	Free Vals	£0	2.50
Large Loan	Select	5 Year Fixed	5.64	£1999	£500,000	£2,000,000	80	022400417	Select, 80, 5, 5.64, FV	Purchase, Remortgage	Free Vals	£0	2.50
Large Loan	Select	5 Year Fixed	5.74	£1499	£500,000	£2,000,000	80	022400414	Select, 80, 5, 5.74, FV	Purchase, Remortgage	Free Vals	£0	2.50
Large Loan	Select	5 Year Fixed	5.84	£1999	£500,000	£1,500,000	85	022400418	Select, 85, 5, 5.84, FV	Purchase, Remortgage	Free Vals	£0	2.50
Large Loan	Select	5 Year Fixed	5.94	£1499	£500,000	£1,500,000	85	022400415	Select, 85, 5, 5.94, FV	Purchase, Remortgage	Free Vals	£0	2.50



# RESIDENTIAL PRODUCTS - CORE

## Lending with head and heart on our core residential range

\* 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 *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Residential Core	Core	5 Year Fixed	5.44	£999	£25,000	£500,000	70	022400272	Core, 70, 5, 5.44	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	5 Year Fixed	5.64	0	£25,000	£500,000	70	022400276	Core, 70, 5, 5.64, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	5 Year Fixed	5.64	0	£25,000	£500,000	70	022400277	Core, 70, 5, 5.64, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	5 Year Fixed	5.64	0	£25,000	£500,000	70	022400278	Core, 70, 5, 5.64, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	2 Year Fixed	5.84	£999	£25,000	£500,000	70	022400271	Core, 70, 2, 5.84	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	2 Year Fixed	6.24	0	£25,000	£500,000	70	022400273	Core, 70, 2, 6.24, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	2 Year Fixed	6.24	0	£25,000	£500,000	70	022400274	Core, 70, 2, 6.24, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	2 Year Fixed	6.24	0	£25,000	£500,000	70	022400275	Core, 70, 2, 6.24, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	5 Year Fixed	5.54	£999	£25,000	£500,000	75	022400038	Core, 75, 5, 5.54	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	5 Year Fixed	5.74	0	£25,000	£500,000	75	022400046	Core, 75, 5, 5.74, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	5 Year Fixed	5.74	0	£25,000	£500,000	75	022400047	Core, 75, 5, 5.74, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	5 Year Fixed	5.74	0	£25,000	£500,000	75	022400048	Core, 75, 5, 5.74, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	2 Year Fixed	5.89	£999	£25,000	£500,000	75	022400037	Core, 75, 2, 5.89	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	3 Year Fixed	5.99	£999	£25,000	£500,000	75	022400353	Core, 75, 3, 5.99	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	3 Year Fixed	6.09	0	£25,000	£500,000	75	022400356	Core, 75, 3, 6.09, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	3 Year Fixed	6.09	0	£25,000	£500,000	75	022400357	Core, 75, 3, 6.09, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	3 Year Fixed	6.09	0	£25,000	£500,000	75	022400358	Core, 75, 3, 6.09, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	2 Year Fixed	6.34	0	£25,000	£500,000	75	022400043	Core, 75, 2, 6.34, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	2 Year Fixed	6.34	0	£25,000	£500,000	75	022400044	Core, 75, 2, 6.34, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	2 Year Fixed	6.34	0	£25,000	£500,000	75	022400045	Core, 75, 2, 6.34, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	5 Year Fixed	5.84	£999	£25,000	£500,000	80	022400040	Core, 80, 5, 5.84	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	5 Year Fixed	6.04	0	£25,000	£500,000	80	022400052	Core, 80, 5, 6.04, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	5 Year Fixed	6.04	0	£25,000	£500,000	80	022400053	Core, 80, 5, 6.04, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	5 Year Fixed	6.04	0	£25,000	£500,000	80	022400054	Core, 80, 5, 6.04, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	2 Year Fixed	6.24	£999	£25,000	£500,000	80	022400039	Core, 80, 2, 6.24	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	3 Year Fixed	6.34	£999	£25,000	£500,000	80	022400354	Core, 80, 3, 6.34	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	3 Year Fixed	6.44	0	£25,000	£500,000	80	022400359	Core, 80, 3, 6.44, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	3 Year Fixed	6.44	0	£25,000	£500,000	80	022400360	Core, 80, 3, 6.44, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	3 Year Fixed	6.44	0	£25,000	£500,000	80	022400361	Core, 80, 3, 6.44, FVCB250	Remortgage	Free Vals	£250	2.50

Residential Core													
Product Category		Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Residential Core	Core	2 Year Fixed	6.69	0	£25,000	£500,000	80	022400049	Core, 80, 2, 6.69, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	2 Year Fixed	6.69	0	£25,000	£500,000	80	022400050	Core, 80, 2, 6.69, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	2 Year Fixed	6.69	0	£25,000	£500,000	80	022400051	Core, 80, 2, 6.69, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	5 Year Fixed	6.14	£999	£25,000	£500,000	85	022400042	Core, 85, 5, 6.14	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	5 Year Fixed	6.34	0	£25,000	£500,000	85	022400058	Core, 85, 5, 6.34, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	5 Year Fixed	6.34	0	£25,000	£500,000	85	022400059	Core, 85, 5, 6.34, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	5 Year Fixed	6.34	0	£25,000	£500,000	85	022400060	Core, 85, 5, 6.34, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	3 Year Fixed	6.54	£999	£25,000	£500,000	85	022400355	Core, 85, 3, 6.54	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	2 Year Fixed	6.59	£999	£25,000	£500,000	85	022400041	Core, 85, 2, 6.59	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	3 Year Fixed	6.64	0	£25,000	£500,000	85	022400362	Core, 85, 3, 6.64, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	3 Year Fixed	6.64	0	£25,000	£500,000	85	022400363	Core, 85, 3, 6.64, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	3 Year Fixed	6.64	0	£25,000	£500,000	85	022400364	Core, 85, 3, 6.64, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	2 Year Fixed	6.94	0	£25,000	£500,000	85	022400055	Core, 85, 2, 6.94, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	2 Year Fixed	6.94	0	£25,000	£500,000	85	022400056	Core, 85, 2, 6.94, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	2 Year Fixed	6.94	0	£25,000	£500,000	85	022400057	Core, 85, 2, 6.94, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	5 Year Fixed	6.99	£999	£25,000	£500,000	90	022400264	Core, 90, 5, 6.99	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	3 Year Fixed	7.09	£999	£25,000	£500,000	90	022400387	Core, 90, 3, 7.09	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	2 Year Fixed	7.19	£999	£25,000	£500,000	90	022400263	Core, 90, 2, 7.19	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	5 Year Fixed	7.24	0	£25,000	£500,000	90	022400268	Core, 90, 5, 7.24, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	5 Year Fixed	7.24	0	£25,000	£500,000	90	022400269	Core, 90, 5, 7.24, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	5 Year Fixed	7.24	0	£25,000	£500,000	90	022400270	Core, 90, 5, 7.24, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	3 Year Fixed	7.34	0	£25,000	£500,000	90	022400388	Core, 90, 3, 7.34, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	3 Year Fixed	7.34	0	£25,000	£500,000	90	022400389	Core, 90, 3, 7.34, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	3 Year Fixed	7.34	0	£25,000	£500,000	90	022400390	Core, 90, 3, 7.34, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	2 Year Fixed	7.44	0	£25,000	£500,000	90	022400265	Core, 90, 2, 7.44, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	2 Year Fixed	7.44	0	£25,000	£500,000	90	022400266	Core, 90, 2, 7.44, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	2 Year Fixed	7.44	0	£25,000	£500,000	90	022400267	Core, 90, 2, 7.44, FVCB250	Remortgage	Free Vals	£250	2.50



# RESIDENTIAL PRODUCTS - HELP TO BUY

## Help To Buy (Equity Loan)

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

\* 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 *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives	Cashback	Reversion Margin (above KSR)
Help to Buy - Wales	Core	2 Year Fixed	7.09	£999	£25,000	£500,000	75	022400315	HTB, 75, 2, 7.09, FV	Purchase	Free Vals	£0	2.50
Help to Buy - Wales	Core	5 Year Fixed	7.09	£999	£25,000	£500,000	75	022400316	HTB, 75, 5, 7.09, FV	Purchase	Free Vals	£0	2.50
Help to Buy	Core	2 Year Fixed	7.09	£999	£25,000	£500,000	75	022400095	HTB, 75, 2, 7.09, FV	Remortgage	Free Vals	£0	2.50
Help to Buy	Core	5 Year Fixed	7.09	£999	£25,000	£500,000	75	022400097	HTB, 75, 5, 7.09, FV	Remortgage	Free Vals	£0	2.50



# RESIDENTIAL PRODUCTS - RIGHT TO BUY

## 100% of discounted purchase price

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

\* See Credit Criteria page for full details

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

Residential Right to Buy													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives	Cashback	Reversion Margin (above KSR)
Right to Buy	Core	5 Year Fixed	6.99	0	£25,000	£500,000	75	022400094	RTB, 75, 5, 6.99, FV	Purchase	Free Vals	£0	2.50
Right to Buy	Core	2 Year Fixed	7.59	0	£25,000	£500,000	75	022400093	RTB, 75, 2, 7.59, FV	Purchase	Free Vals	£0	2.50



# 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

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

Residential Property Plus													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Core - Property Plus	Core	5 Year Fixed	5.74	£999	£25,000	£500,000	75	022400160	Core, 75, 5, 5.74	Purchase, Remortgage	None	£0	2.50
Core - Property Plus	Core	5 Year Fixed	5.94	0	£25,000	£500,000	75	022400164	Core, 75, 5, 5.94, FV	Purchase	Free Vals	£0	2.50
Core - Property Plus	Core	5 Year Fixed	5.94	0	£25,000	£500,000	75	022400165	Core, 75, 5, 5.94, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Core - Property Plus	Core	5 Year Fixed	5.94	0	£25,000	£500,000	75	022400166	Core, 75, 5, 5.94, FVCB250	Remortgage	Free Vals	£250	2.50
Core - Property Plus	Core	2 Year Fixed	6.09	£999	£25,000	£500,000	75	022400159	Core, 75, 2, 6.09	Purchase, Remortgage	None	£0	2.50
Core - Property Plus	Core	2 Year Fixed	6.54	0	£25,000	£500,000	75	022400161	Core, 75, 2, 6.54, FV	Purchase	Free Vals	£0	2.50
Core - Property Plus	Core	2 Year Fixed	6.54	0	£25,000	£500,000	75	022400162	Core, 75, 2, 6.54, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Core - Property Plus	Core	2 Year Fixed	6.54	0	£25,000	£500,000	75	022400163	Core, 75, 2, 6.54, FVCB250	Remortgage	Free Vals	£250	2.50



# RESIDENTIAL PRODUCTS - RESI 12

## Less-than perfect credit doesn't have to mean less options

\* See Credit Criteria page for full details

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

Residential Resi 12													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives	Cashback	Reversion Margin (above KSR)
RESI 12	RESI 12	5 Year Fixed	6.30	£999	£25,000	£500,000	70	022400404	RESI 12, 70, 5, 6.3	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	5 Year Fixed	6.40	0	£25,000	£500,000	70	022400408	RESI 12, 70, 5, 6.4, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	5 Year Fixed	6.40	0	£25,000	£500,000	70	022400409	RESI 12, 70, 5, 6.4, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	5 Year Fixed	6.40	0	£25,000	£500,000	70	022400410	RESI 12, 70, 5, 6.4, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	2 Year Fixed	6.50	£999	£25,000	£500,000	70	022400403	RESI 12, 70, 2, 6.5	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	2 Year Fixed	6.60	0	£25,000	£500,000	70	022400405	RESI 12, 70, 2, 6.6, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	2 Year Fixed	6.60	0	£25,000	£500,000	70	022400406	RESI 12, 70, 2, 6.6, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	2 Year Fixed	6.60	0	£25,000	£500,000	70	022400407	RESI 12, 70, 2, 6.6, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	5 Year Fixed	6.35	£999	£25,000	£500,000	75	022400318	RESI 12, 75, 5, 6.35	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	5 Year Fixed	6.45	0	£25,000	£500,000	75	022400326	RESI 12, 75, 5, 6.45, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	5 Year Fixed	6.45	0	£25,000	£500,000	75	022400327	RESI 12, 75, 5, 6.45, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	5 Year Fixed	6.45	0	£25,000	£500,000	75	022400328	RESI 12, 75, 5, 6.45, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	3 Year Fixed	6.45	£999	£25,000	£500,000	75	022400391	RESI 12, 75, 3, 6.45	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	2 Year Fixed	6.55	£999	£25,000	£500,000	75	022400317	RESI 12, 75, 2, 6.55	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	3 Year Fixed	6.55	0	£25,000	£500,000	75	022400394	RESI 12, 75, 3, 6.55, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	3 Year Fixed	6.55	0	£25,000	£500,000	75	022400395	RESI 12, 75, 3, 6.55, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	3 Year Fixed	6.55	0	£25,000	£500,000	75	022400396	RESI 12, 75, 3, 6.55, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	2 Year Fixed	6.65	0	£25,000	£500,000	75	022400323	RESI 12, 75, 2, 6.65, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	2 Year Fixed	6.65	0	£25,000	£500,000	75	022400324	RESI 12, 75, 2, 6.65, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	2 Year Fixed	6.65	0	£25,000	£500,000	75	022400325	RESI 12, 75, 2, 6.65, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	5 Year Fixed	6.65	£999	£25,000	£500,000	80	022400320	RESI 12, 80, 5, 6.65	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	3 Year Fixed	6.75	£999	£25,000	£500,000	80	022400392	RESI 12, 80, 3, 6.75	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	2 Year Fixed	6.85	£999	£25,000	£500,000	80	022400319	RESI 12, 80, 2, 6.85	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	5 Year Fixed	6.99	0	£25,000	£500,000	80	022400332	RESI 12, 80, 5, 6.99, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	5 Year Fixed	6.99	0	£25,000	£500,000	80	022400333	RESI 12, 80, 5, 6.99, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	5 Year Fixed	6.99	0	£25,000	£500,000	80	022400334	RESI 12, 80, 5, 6.99, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	3 Year Fixed	7.09	0	£25,000	£500,000	80	022400397	RESI 12, 80, 3, 7.09, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	3 Year Fixed	7.09	0	£25,000	£500,000	80	022400398	RESI 12, 80, 3, 7.09, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	3 Year Fixed	7.09	0	£25,000	£500,000	80	022400399	RESI 12, 80, 3, 7.09, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	2 Year Fixed	7.19	0	£25,000	£500,000	80	022400329	RESI 12, 80, 2, 7.19, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	2 Year Fixed	7.19	0	£25,000	£500,000	80	022400330	RESI 12, 80, 2, 7.19, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	2 Year Fixed	7.19	0	£25,000	£500,000	80	022400331	RESI 12, 80, 2, 7.19, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	5 Year Fixed	6.94	£999	£25,000	£500,000	85	022400322	RESI 12, 85, 5, 6.94	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	3 Year Fixed	7.04	£999	£25,000	£500,000	85	022400393	RESI 12, 85, 3, 7.04	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	2 Year Fixed	7.14	£999	£25,000	£500,000	85	022400321	RESI 12, 85, 2, 7.14	Purchase, Remortgage	None	£0	2.50



Residential Resi 12													
Product Category		Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives	Cashback	Reversion Margin (above KSR)
RESI 12	RESI 12	5 Year Fixed	7.34	0	£25,000	£500,000	85	022400338	RESI 12, 85, 5, 7.34, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	5 Year Fixed	7.34	0	£25,000	£500,000	85	022400339	RESI 12, 85, 5, 7.34, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	5 Year Fixed	7.34	0	£25,000	£500,000	85	022400340	RESI 12, 85, 5, 7.34, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	3 Year Fixed	7.44	0	£25,000	£500,000	85	022400400	RESI 12, 85, 3, 7.44, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	3 Year Fixed	7.44	0	£25,000	£500,000	85	022400401	RESI 12, 85, 3, 7.44, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	3 Year Fixed	7.44	0	£25,000	£500,000	85	022400402	RESI 12, 85, 3, 7.44, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	2 Year Fixed	7.54	0	£25,000	£500,000	85	022400335	RESI 12, 85, 2, 7.54, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	2 Year Fixed	7.54	0	£25,000	£500,000	85	022400336	RESI 12, 85, 2, 7.54, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	2 Year Fixed	7.54	0	£25,000	£500,000	85	022400337	RESI 12, 85, 2, 7.54, FVCB250	Remortgage	Free Vals	£250	2.50



# RESIDENTIAL PRODUCTS - RESI 6

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

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

\* See Credit Criteria page for full details

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

Residential Resi 6													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives	Cashback	Reversion Margin (above KSR)
RESI 6	Resi 6	5 Year Fixed	6.50	£999	£25,000	£500,000	70	022400280	RESI 6, 70, 5, 6.5	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	5 Year Fixed	6.70	0	£25,000	£500,000	70	022400284	RESI 6, 70, 5, 6.7, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	5 Year Fixed	6.70	0	£25,000	£500,000	70	022400285	RESI 6, 70, 5, 6.7, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	5 Year Fixed	6.70	0	£25,000	£500,000	70	022400286	RESI 6, 70, 5, 6.7, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	2 Year Fixed	6.80	£999	£25,000	£500,000	70	022400279	RESI 6, 70, 2, 6.8	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	2 Year Fixed	7.00	0	£25,000	£500,000	70	022400281	RESI 6, 70, 2, 7, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	2 Year Fixed	7.00	0	£25,000	£500,000	70	022400282	RESI 6, 70, 2, 7, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	2 Year Fixed	7.00	0	£25,000	£500,000	70	022400283	RESI 6, 70, 2, 7, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	5 Year Fixed	6.55	£999	£25,000	£500,000	75	022400070	RESI 6, 75, 5, 6.55	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	3 Year Fixed	6.65	£999	£25,000	£500,000	75	022400365	RESI 6, 75, 3, 6.65	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	5 Year Fixed	6.75	0	£25,000	£500,000	75	022400078	RESI 6, 75, 5, 6.75, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	5 Year Fixed	6.75	0	£25,000	£500,000	75	022400079	RESI 6, 75, 5, 6.75, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	5 Year Fixed	6.75	0	£25,000	£500,000	75	022400080	RESI 6, 75, 5, 6.75, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	2 Year Fixed	6.85	£999	£25,000	£500,000	75	022400069	RESI 6, 75, 2, 6.85	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	3 Year Fixed	6.85	0	£25,000	£500,000	75	022400368	RESI 6, 75, 3, 6.85, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	3 Year Fixed	6.85	0	£25,000	£500,000	75	022400369	RESI 6, 75, 3, 6.85, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	3 Year Fixed	6.85	0	£25,000	£500,000	75	022400370	RESI 6, 75, 3, 6.85, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	2 Year Fixed	7.15	0	£25,000	£500,000	75	022400075	RESI 6, 75, 2, 7.15, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	2 Year Fixed	7.15	0	£25,000	£500,000	75	022400076	RESI 6, 75, 2, 7.15, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	2 Year Fixed	7.15	0	£25,000	£500,000	75	022400077	RESI 6, 75, 2, 7.15, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	5 Year Fixed	6.85	£999	£25,000	£500,000	80	022400072	RESI 6, 80, 5, 6.85	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	3 Year Fixed	6.95	£999	£25,000	£500,000	80	022400366	RESI 6, 80, 3, 6.95	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	2 Year Fixed	7.15	£999	£25,000	£500,000	80	022400071	RESI 6, 80, 2, 7.15	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	5 Year Fixed	7.29	0	£25,000	£500,000	80	022400084	RESI 6, 80, 5, 7.29, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	5 Year Fixed	7.29	0	£25,000	£500,000	80	022400085	RESI 6, 80, 5, 7.29, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	5 Year Fixed	7.29	0	£25,000	£500,000	80	022400086	RESI 6, 80, 5, 7.29, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	3 Year Fixed	7.39	0	£25,000	£500,000	80	022400371	RESI 6, 80, 3, 7.39, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	3 Year Fixed	7.39	0	£25,000	£500,000	80	022400372	RESI 6, 80, 3, 7.39, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	3 Year Fixed	7.39	0	£25,000	£500,000	80	022400373	RESI 6, 80, 3, 7.39, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	2 Year Fixed	7.59	0	£25,000	£500,000	80	022400081	RESI 6, 80, 2, 7.59, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	2 Year Fixed	7.59	0	£25,000	£500,000	80	022400082	RESI 6, 80, 2, 7.59, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	2 Year Fixed	7.59	0	£25,000	£500,000	80	022400083	RESI 6, 80, 2, 7.59, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	5 Year Fixed	7.14	£999	£25,000	£500,000	85	022400074	RESI 6, 85, 5, 7.14	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	3 Year Fixed	7.24	£999	£25,000	£500,000	85	022400367	RESI 6, 85, 3, 7.24	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	2 Year Fixed	7.44	£999	£25,000	£500,000	85	022400073	RESI 6, 85, 2, 7.44	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	5 Year Fixed	7.44	0	£25,000	£500,000	85	022400090	RESI 6, 85, 5, 7.44, FV	Purchase	Free Vals	£0	2.50

**Residential Resi 6**

Product Category		Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives	Cashback	Reversion Margin (above KSR)
RESI 6	Resi 6	5 Year Fixed	7.44	0	£25,000	£500,000	85	022400091	RESI 6, 85, 5, 7.44, FFLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	5 Year Fixed	7.44	0	£25,000	£500,000	85	022400092	RESI 6, 85, 5, 7.44, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	3 Year Fixed	7.54	0	£25,000	£500,000	85	022400374	RESI 6, 85, 3, 7.54, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	3 Year Fixed	7.54	0	£25,000	£500,000	85	022400375	RESI 6, 85, 3, 7.54, FFLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	3 Year Fixed	7.54	0	£25,000	£500,000	85	022400376	RESI 6, 85, 3, 7.54, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	2 Year Fixed	7.94	0	£25,000	£500,000	85	022400087	RESI 6, 85, 2, 7.94, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	2 Year Fixed	7.94	0	£25,000	£500,000	85	022400088	RESI 6, 85, 2, 7.94, FFLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	2 Year Fixed	7.94	0	£25,000	£500,000	85	022400089	RESI 6, 85, 2, 7.94, FVCB250	Remortgage	Free Vals	£250	2.50



# RESIDENTIAL CRITERIA SUMMARY

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

<b>Property Plus</b>	<p>Range allows for lending on the following (subject to an acceptable valuation with no comments negatively effecting resale):</p> <p>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</p> <p>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</p>
<b>Property Changes</b>	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.
<b>Select Credit History -</b> Residential Select; eKo, Heroes, Large Loan, Professional & Shared Ownership	<p>Defaults acceptable if older than 36 months</p> <p>Secured Loan/ Rent Arrears acceptable if older than 36 months</p> <p>Satisfied CCJs acceptable if older than 36 months</p> <p>We are able to accept unsatisfied CCJs that are registered over 36 months ago at the underwriter's discretion</p> <p>Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months)</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 12 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p>
<b>Core Credit History -</b> Residential Core; Property Plus, Help to Buy & Right to Buy	<p>Defaults acceptable if older than 24 months</p> <p>Secured Loan/ Rent Arrears acceptable if older than 24 months</p> <p>Satisfied CCJs acceptable if older than 24 months</p> <p>We are able to accept unsatisfied CCJs that are registered over 24 months ago at the underwriter's discretion</p> <p>Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months)</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 12 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p>
<b>Resi 12 Credit History -</b> Resi 12;	<p>Defaults acceptable: Max 1 in 24 months, 0 in 12. Satisfied or unsatisfied. Max £1,500</p> <p>Secured Loan/ Rent Arrears: 1 in 24 months, 0 in 12 (worst status)</p> <p>CCJs: Max of 1 registered in 24 months. 0 in 12 (registered), maximum total of £1000. Need not be satisfied.</p> <p>Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months)</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 12 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p>
<b>Resi 6 Credit History -</b> Resi 6;	<p>Defaults acceptable: Max 1 in 24 months, 0 in 6. Satisfied or unsatisfied. Max £1,500</p> <p>Secured Loan/ Rent Arrears: 1 in 24 months, 0 in 3 (worst status)</p> <p>CCJs: Max of 1 registered in 24 months. 0 in 6 (registered), maximum total of £1000. Need not be satisfied.</p> <p>Unsecured Credit arrears: No max status. If current/existing arrears are present the last 6 months payments must have been made.</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 6 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p> <p>Repayment Only</p> <p>Not Available for First Time Buyers</p>
<b>Product Transfers</b>	For more information visit <a href="http://www.kensingtonmortgages.co.uk/intermediaries/product-transfers">www.kensingtonmortgages.co.uk/intermediaries/product-transfers</a> . You will be emailed if your clients are eligible 4 months before their fixed rate is ending

**THIS INFORMATION IS FOR INTERMEDIARIES ONLY**

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CRITERIA	SELECT	CORE	RESI 12	RESI 6
<b>Ranges</b>	<b>Select Residential, eKo, Hero, Young Professional, Large Loan, Shared Ownership</b>	<b>Core Residential, Property Plus, Help to Buy, Right to Buy</b>	<b>Resi 12</b>	<b>Resi 6</b>
Defaults acceptable (if older than)	36 months No limit on number or value	24 months No limit on number or value	0 in 12 months 1 in last 24 months max of £1,500	0 in 6 months 1 in last 24 months max of £1,500
Secured Loan/Rent Arrears acceptable (if older than)	<b>36 months</b>	<b>24 months</b>	<b>0 in 12 months Worst status 1 in 24 months.</b>	<b>0 in 3 months Worst status 1 in 24 months.</b>
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 12 months (registered) 1 in last 24 months max of £1,000	0 in 6 months (registered) 1 in last 24 months max of £1,000
Unsecured Credit arrears acceptable if accounts now up to date	<b>Max status of 2 in last 12 months</b>	<b>Max status of 2 in last 12 months</b>	<b>Max status of 2 in last 12 months</b>	<b>No max status, last 6 months payments must have been made</b>
Debt Management Plans (DMPs) accept with a track record of	12 months	12 months	12 months	12 months
No Payday loans, taken out within the last	<b>12 months</b>	<b>12 months</b>	<b>12 months</b>	<b>6 months</b>
<b>Communication/Insurance/Bank Account and utility defaults:</b> We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.				
<b>Important bankruptcy update:</b> We can accept customers that have not been, in last 6 years, subject to proceedings for Bankruptcy/ Sequestration or an Individual Voluntary Arrangement (IVA) / Protected Trust Deed and/or Debt Arrangement Scheme (DAS) and must be satisfied/ discharged and no longer showing on credit bureau				

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

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**ERC's**

<b>Term</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>	<b>Year 6-10</b>
<b>2 Year Fixed</b>	3.00%	2.00%				
<b>3 Year Fixed</b>	3.00%	2.00%	1.00%			
<b>5 Year Fixed</b>	4.00%	3.00%	1.50%	1.00%	1.00%	
<b>2 Year Tracker</b>	1.00%	1.00%				

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# RESIDENTIAL PRODUCTS - FLEXI FIXED FOR TERM

## Our New Flexi Fixed for Term

- Flexi Fixed for Term is a capital repayment residential mortgage that lets borrowers fix their mortgage from 11 to 40 Year Fixed 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. Up to 4.49 loan to income multiple for all borrowers.
- No ERCs for life events (Please refer to Flexi Fixed for Term ERC's Page)
- Up to 85% LTV
- For first time buyers, home movers 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 £1,500,000, £1,000,000 for First Time Buyers.

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

### Flexi Fixed For Term

#### For those wanting a term 11- 15 Year Fixed

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

### Flexi Fixed For Term

#### For those wanting a term 16-20 Year Fixed

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



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

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

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

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



# RESIDENTIAL CRITERIA SUMMARY

## FLEXI FIXED FOR TERM

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

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# RESIDENTIAL CREDIT SUMMARY

## FLEXI FIXED FOR TERM

CRITERIA	FIXED FOR TERM
<b>Ranges</b>	<b>Flexi Fixed for Term</b>
Defaults acceptable (if older than)	36 months No limit on number or value
Secured Loan Arrears acceptable (if older than)	<b>36 months</b>
CCJs	72 months ago No limit on number or value
Unsecured Credit arrears acceptable if accounts now up to date	<b>0 in 24 months (Now up to date)</b>
Debt Management Plans (DMPs)	None
No Payday loans, taken out within the last	<b>24 months</b>
IVA	Not Acceptable
<b>Bankruptcy</b>	<b>Not Acceptable</b>
Previous repossession	Not Acceptable
<p><b>Communication/Insurance/Bank Account and utility defaults:</b> We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p>	
<p>Important bankruptcy update: We can accept customers that have not been, in last 6 Year Fixed, subject to proceedings for Bankruptcy/Sequestration or an Individual Voluntary Arrangement (IVA) / Protected Trust Deed and/or Debt Arrangement Scheme (DAS) and must be discharged.</p>	

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

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# ERC's - FLEXI FIXED FOR TERM

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

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

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

**THIS INFORMATION IS FOR INTERMEDIARIES ONLY**

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