



Kensington

RESIDENTIAL LENDING

1st November 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 REWARD

HERO

PROFESSIONAL

LARGE LOAN

SHARED OWNERSHIP

CORE

HELP TO BUY

RIGHT TO BUY

RESI 12

RESI 12 STEP DOWN

RESI 6

RESI 6 STEP DOWN

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 5.00%. This rate is set as of the 10th September 2024 and effective from the 1st October 2024 (all new mortgage application documentation is reflected with this rate from 11th September 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 - Special	Select	2 Years Fixed	5.29	£999	£25,000	£1,500,000	70	082400361	Select, 70, 2, 5.29	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	5 Year Fixed	5.24	£999	£25,000	£1,500,000	75	102400078	Select, 75, 5, 5.24	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	5 Year Fixed	5.44	£0	£25,000	£1,500,000	75	102400081	Select, 75, 5, 5.44, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	5 Year Fixed	5.44	£0	£25,000	£500,000	75	102400082	Select, 75, 5, 5.44, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	5 Year Fixed	5.44	£0	£25,000	£1,500,000	75	102400083	Select, 75, 5, 5.44, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	3 Year Fixed	5.49	£999	£25,000	£1,500,000	75	082400244	Select, 75, 3, 5.49	Purchase, Remortgage	None	£0	2.50
Residential Select - Special	Select	2 Years Fixed	5.49	£999	£25,000	£1,500,000	75	082400337	Select, 75, 2, 5.49	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	2 Year Fixed	5.69	£999	£25,000	£1,500,000	75	082400016	Select, 75, 2, 5.69	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	3 Year Fixed	5.74	£0	£25,000	£1,500,000	75	082400247	Select, 75, 3, 5.74, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	3 Year Fixed	5.74	£0	£25,000	£500,000	75	082400248	Select, 75, 3, 5.74, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	3 Year Fixed	5.74	£0	£25,000	£1,500,000	75	082400249	Select, 75, 3, 5.74, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select - Special	Select	2 Years Fixed	5.74	0	£25,000	£1,500,000	75	082400358	Select, 75, 2, 5.74, FV	Purchase	Free Vals	£0	2.50
Residential Select - Special	Select	2 Years Fixed	5.74	0	£25,000	£500,000	75	082400359	Select, 75, 2, 5.74, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select - Special	Select	2 Years Fixed	5.74	0	£25,000	£1,500,000	75	082400360	Select, 75, 2, 5.74, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	2 Year Fixed	6.19	£0	£25,000	£1,500,000	75	082400333	Select, 75, 2, 6.19, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	2 Year Fixed	6.19	£0	£25,000	£500,000	75	082400334	Select, 75, 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	75	082400335	Select, 75, 2, 6.19, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	5 Year Fixed	5.29	£999	£25,000	£1,500,000	80	102400079	Select, 80, 5, 5.29	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	5 Year Fixed	5.49	£0	£25,000	£1,500,000	80	102400084	Select, 80, 5, 5.49, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	5 Year Fixed	5.49	£0	£25,000	£500,000	80	102400085	Select, 80, 5, 5.49, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	5 Year Fixed	5.49	£0	£25,000	£1,500,000	80	102400086	Select, 80, 5, 5.49, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	3 Year Fixed	5.54	£999	£25,000	£1,500,000	80	082400245	Select, 80, 3, 5.54	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	2 Year Fixed	5.74	£999	£25,000	£1,500,000	80	082400018	Select, 80, 2, 5.74	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	3 Year Fixed	5.89	0	£25,000	£1,500,000	80	102400276	Select, 80, 3, 5.89, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	3 Year Fixed	5.89	0	£25,000	£500,000	80	102400277	Select, 80, 3, 5.89, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	3 Year Fixed	5.89	0	£25,000	£1,500,000	80	102400278	Select, 80, 3, 5.89, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select - Special	Select	2 Year Fixed	6.09	0	£25,000	£1,500,000	80	082400344	Select, 80, 2, 6.09, FV	Purchase	Free Vals	£0	2.50
Residential Select - Special	Select	2 Year Fixed	6.09	0	£25,000	£500,000	80	082400345	Select, 80, 2, 6.09, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select - Special	Select	2 Year Fixed	6.09	0	£25,000	£1,500,000	80	082400346	Select, 80, 2, 6.09, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	2 Year Fixed	6.29	£0	£25,000	£1,500,000	80	082400025	Select, 80, 2, 6.29, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	2 Year Fixed	6.29	£0	£25,000	£500,000	80	082400026	Select, 80, 2, 6.29, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	2 Year Fixed	6.29	£0	£25,000	£1,500,000	80	082400027	Select, 80, 2, 6.29, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	5 Year Fixed	5.44	£999	£25,000	£1,500,000	82.5	102400220	Select, 82.5, 5, 5.44	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	5 Year Fixed	5.64	£0	£25,000	£1,500,000	82.5	102400223	Select, 82.5, 5, 5.64, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	5 Year Fixed	5.64	£0	£25,000	£500,000	82.5	102400224	Select, 82.5, 5, 5.64, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	5 Year Fixed	5.64	£0	£25,000	£1,500,000	82.5	102400225	Select, 82.5, 5, 5.64, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	2 Year Fixed	5.94	£999	£25,000	£1,500,000	82.5	082400311	Select, 82.5, 2, 5.94	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	2 Year Fixed	6.42	£0	£25,000	£1,500,000	82.5	082400317	Select, 82.5, 2, 6.42, FV	Purchase	Free Vals	£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	2 Year Fixed	6.42	£0	£25,000	£500,000	82.5	082400318	Select, 82.5, 2, 6.42, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	2 Year Fixed	6.42	£0	£25,000	£1,500,000	82.5	082400319	Select, 82.5, 2, 6.42, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	5 Year Fixed	5.59	£999	£25,000	£1,500,000	85	102400080	Select, 85, 5, 5.59	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	5 Year Fixed	5.79	£0	£25,000	£1,500,000	85	102400087	Select, 85, 5, 5.79, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	5 Year Fixed	5.79	£0	£25,000	£500,000	85	102400088	Select, 85, 5, 5.79, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	5 Year Fixed	5.79	£0	£25,000	£1,500,000	85	102400089	Select, 85, 5, 5.79, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	3 Year Fixed	5.94	£999	£25,000	£1,500,000	85	082400246	Select, 85, 3, 5.94	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	2 Year Fixed	6.14	£999	£25,000	£1,500,000	85	082400020	Select, 85, 2, 6.14	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	3 Year Fixed	6.29	£0	£25,000	£1,500,000	85	082400253	Select, 85, 3, 6.29, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	3 Year Fixed	6.29	£0	£25,000	£500,000	85	082400254	Select, 85, 3, 6.29, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	3 Year Fixed	6.29	£0	£25,000	£1,500,000	85	082400255	Select, 85, 3, 6.29, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	2 Year Fixed	6.54	£0	£25,000	£1,500,000	85	082400031	Select, 85, 2, 6.54, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	2 Year Fixed	6.54	£0	£25,000	£500,000	85	082400032	Select, 85, 2, 6.54, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	2 Year Fixed	6.54	£0	£25,000	£1,500,000	85	082400033	Select, 85, 2, 6.54, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	5 Year Fixed	5.97	£999	£25,000	£1,000,000	87.5	102400221	Select, 87.5, 5, 5.97	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	5 Year Fixed	6.17	£0	£25,000	£1,000,000	87.5	102400226	Select, 87.5, 5, 6.17, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	5 Year Fixed	6.17	£0	£25,000	£500,000	87.5	102400227	Select, 87.5, 5, 6.17, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	5 Year Fixed	6.17	£0	£25,000	£1,000,000	87.5	102400228	Select, 87.5, 5, 6.17, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	2 Year Fixed	6.42	£999	£25,000	£1,000,000	87.5	092400018	Select, 87.5, 2, 6.42	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	2 Year Fixed	6.74	£0	£25,000	£1,000,000	87.5	092400021	Select, 87.5, 2, 6.74, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	2 Year Fixed	6.74	£0	£25,000	£500,000	87.5	092400022	Select, 87.5, 2, 6.74, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	2 Year Fixed	6.74	£0	£25,000	£1,000,000	87.5	092400023	Select, 87.5, 2, 6.74, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	5 Year Fixed	6.34	£999	£25,000	£1,000,000	90	102400146	Select, 90, 5, 6.34	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	5 Year Fixed	6.54	£0	£25,000	£1,000,000	90	102400147	Select, 90, 5, 6.54, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	5 Year Fixed	6.54	£0	£25,000	£500,000	90	102400148	Select, 90, 5, 6.54, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	5 Year Fixed	6.54	£0	£25,000	£1,000,000	90	102400149	Select, 90, 5, 6.54, FVCB250	Remortgage	Free Vals	£250	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	2 Year Fixed	6.69	£999	£25,000	£1,000,000	90	092400005	Select, 90, 2, 6.69	Purchase, Remortgage	None	£0	2.50
Residential Select	Select	3 Year Fixed	6.74	£0	£25,000	£1,000,000	90	082400280	Select, 90, 3, 6.74, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	3 Year Fixed	6.74	£0	£25,000	£500,000	90	082400281	Select, 90, 3, 6.74, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	3 Year Fixed	6.74	£0	£25,000	£1,000,000	90	082400282	Select, 90, 3, 6.74, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	2 Year Fixed	6.94	£0	£25,000	£1,000,000	90	092400030	Select, 90, 2, 6.94, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	2 Year Fixed	6.94	£0	£25,000	£500,000	90	092400031	Select, 90, 2, 6.94, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Select	Select	2 Year Fixed	6.94	£0	£25,000	£1,000,000	90	092400032	Select, 90, 2, 6.94, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Select	Select	5 Year Fixed	6.52	£999	£25,000	£500,000	92.5	102400222	Select, 92.5, 5, 6.52, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	5 Year Fixed	6.72	£0	£25,000	£500,000	92.5	102400229	Select, 92.5, 5, 6.72, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	2 Year Fixed	6.89	£999	£25,000	£500,000	92.5	092400019	Select, 92.5, 2, 6.89, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	2 Year Fixed	7.14	£0	£25,000	£500,000	92.5	092400024	Select, 92.5, 2, 7.14, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	5 Year Fixed	6.69	£999	£25,000	£500,000	95	102400150	Select, 95, 5, 6.69, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	5 Year Fixed	6.89	£0	£25,000	£500,000	95	102400151	Select, 95, 5, 6.89, FV	Purchase	Free Vals	£0	2.50
Residential Select - Special	Select	5 Year Fixed	6.94	£0	£25,000	£500,000	95	102400232	Select, 95, 5, 6.94, FVCB1K	Purchase	Free Vals	£1,000	2.50
Residential Select	Select	3 Year Fixed	6.99	£999	£25,000	£500,000	95	092400012	Select, 95, 3, 6.99, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	2 Year Fixed	7.09	£999	£25,000	£500,000	95	092400006	Select, 95, 2, 7.09, FV	Purchase	Free Vals	£0	2.50
Residential Select	Select	3 Year Fixed	7.24	£0	£25,000	£500,000	95	092400013	Select, 95, 3, 7.24, FV	Purchase	Free Vals	£0	2.50
Residential Select - Special	Select	2 Year Fixed	7.29	£0	£25,000	£500,000	95	092400026	Select, 95, 2, 7.29, FVCB250	Purchase	Free Vals	£250	2.50
Residential Select - Special	Select	3 Year Fixed	7.29	£0	£25,000	£500,000	95	092400029	Select, 95, 3, 7.29, FVCB1K	Purchase	Free Vals	£1,000	2.50
Residential Select	Select	2 Year Fixed	7.34	£0	£25,000	£500,000	95	092400008	Select, 95, 2, 7.34, FV	Purchase	Free Vals	£0	2.50
Residential Select - Special	Select	2 Year Fixed	7.39	£0	£25,000	£500,000	95	092400027	Select, 95, 2, 7.39, FVCB1K	Purchase	Free Vals	£1,000	2.50



RESIDENTIAL PRODUCTS - SELECT TRACKERS

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

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

* See Credit Criteria page for full details

** Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free 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	6.84 (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	7.09 (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	7.09 (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	7.09 (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	8.00 (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	8.40 (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	8.40 (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	8.40 (KSR + 3.40%)	£0	£25,000	£1,000,000	90	022400298	Select Track, 90, 2, 3.4, FVCB250	Remortgage	Free Vals	£250	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	5.44	£0	£25,000	£500,000	75	102400153	Select, 75, 5, 5.44, FVCB500	Purchase	Free Vals	£500	2.50
Residential eKo Reward	Select	2 Year Fixed	6.19	£0	£25,000	£500,000	75	082400159	Select, 75, 2, 6.19, FVCB500	Purchase	Free Vals	£500	2.50
Residential eKo Reward	Select	5 Year Fixed	5.49	£0	£25,000	£500,000	80	102400154	Select, 80, 5, 5.49, FVCB500	Purchase	Free Vals	£500	2.50
Residential eKo Reward	Select	2 Year Fixed	6.29	£0	£25,000	£500,000	80	082400161	Select, 80, 2, 6.29, FVCB500	Purchase	Free Vals	£500	2.50
Residential eKo Reward	Select	5 Year Fixed	5.79	£0	£25,000	£500,000	85	102400155	Select, 85, 5, 5.79, FVCB500	Purchase	Free Vals	£500	2.50
Residential eKo Reward	Select	2 Year Fixed	6.54	£0	£25,000	£500,000	85	082400163	Select, 85, 2, 6.54, FVCB500	Purchase	Free Vals	£500	2.50
Residential eKo Reward	Select	5 Year Fixed	6.54	£0	£25,000	£500,000	90	102400156	Select, 90, 5, 6.54, FVCB500	Purchase	Free Vals	£500	2.50
Residential eKo Reward	Select	2 Year Fixed	6.94	£0	£25,000	£500,000	90	092400010	Select, 90, 2, 6.94, FVCB500	Purchase	Free Vals	£500	2.50



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	5.14	£999	£25,000	£500,000	75	102400120	Heroes, 75, 5, 5.14	Purchase, Remortgage	None	£0	2.50
Hero	Select	5 Year Fixed	5.34	£0	£25,000	£500,000	75	102400123	Heroes, 75, 5, 5.34, FV	Purchase	Free Vals	£0	2.50
Hero	Select	5 Year Fixed	5.34	£0	£25,000	£500,000	75	102400124	Heroes, 75, 5, 5.34, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Hero	Select	5 Year Fixed	5.34	£0	£25,000	£500,000	75	102400125	Heroes, 75, 5, 5.34, FVCB250	Remortgage	Free Vals	£250	2.50
Hero	Select	2 Year Fixed	5.59	£999	£25,000	£500,000	75	082400096	Heroes, 75, 2, 5.59	Purchase, Remortgage	None	£0	2.50
Hero	Select	2 Year Fixed	6.09	£0	£25,000	£500,000	75	082400102	Heroes, 75, 2, 6.09, FV	Purchase	Free Vals	£0	2.50
Hero	Select	2 Year Fixed	6.09	£0	£25,000	£500,000	75	082400103	Heroes, 75, 2, 6.09, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Hero	Select	2 Year Fixed	6.09	£0	£25,000	£500,000	75	082400104	Heroes, 75, 2, 6.09, FVCB250	Remortgage	Free Vals	£250	2.50
Hero	Select	5 Year Fixed	5.19	£999	£25,000	£500,000	80	102400121	Heroes, 80, 5, 5.19	Purchase, Remortgage	None	£0	2.50
Hero	Select	5 Year Fixed	5.39	£0	£25,000	£500,000	80	102400126	Heroes, 80, 5, 5.39, FV	Purchase	Free Vals	£0	2.50
Hero	Select	5 Year Fixed	5.39	£0	£25,000	£500,000	80	102400127	Heroes, 80, 5, 5.39, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Hero	Select	5 Year Fixed	5.39	£0	£25,000	£500,000	80	102400128	Heroes, 80, 5, 5.39, FVCB250	Remortgage	Free Vals	£250	2.50
Hero	Select	2 Year Fixed	5.64	£999	£25,000	£500,000	80	082400098	Heroes, 80, 2, 5.64	Purchase, Remortgage	None	£0	2.50
Hero	Select	2 Year Fixed	6.19	£0	£25,000	£500,000	80	082400108	Heroes, 80, 2, 6.19, FV	Purchase	Free Vals	£0	2.50
Hero	Select	2 Year Fixed	6.19	£0	£25,000	£500,000	80	082400109	Heroes, 80, 2, 6.19, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Hero	Select	2 Year Fixed	6.19	£0	£25,000	£500,000	80	082400110	Heroes, 80, 2, 6.19, FVCB250	Remortgage	Free Vals	£250	2.50
Hero	Select	5 Year Fixed	5.49	£999	£25,000	£500,000	85	102400122	Heroes, 85, 5, 5.49	Purchase, Remortgage	None	£0	2.50
Hero	Select	5 Year Fixed	5.69	£0	£25,000	£500,000	85	102400129	Heroes, 85, 5, 5.69, FV	Purchase	Free Vals	£0	2.50
Hero	Select	5 Year Fixed	5.69	£0	£25,000	£500,000	85	102400130	Heroes, 85, 5, 5.69, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Hero	Select	5 Year Fixed	5.69	£0	£25,000	£500,000	85	102400131	Heroes, 85, 5, 5.69, FVCB250	Remortgage	Free Vals	£250	2.50
Hero	Select	2 Year Fixed	6.04	£999	£25,000	£500,000	85	082400100	Heroes, 85, 2, 6.04	Purchase, Remortgage	None	£0	2.50
Hero	Select	2 Year Fixed	6.44	£0	£25,000	£500,000	85	082400114	Heroes, 85, 2, 6.44, FV	Purchase	Free Vals	£0	2.50
Hero	Select	2 Year Fixed	6.44	£0	£25,000	£500,000	85	082400115	Heroes, 85, 2, 6.44, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Hero	Select	2 Year Fixed	6.44	£0	£25,000	£500,000	85	082400116	Heroes, 85, 2, 6.44, FVCB250	Remortgage	Free Vals	£250	2.50
Hero	Select	5 Year Fixed	6.24	£999	£25,000	£500,000	90	102400142	Heroes, 90, 5, 6.24	Purchase, Remortgage	None	£0	2.50
Hero	Select	5 Year Fixed	6.44	£0	£25,000	£500,000	90	102400143	Heroes, 90, 5, 6.44, FV	Purchase	Free Vals	£0	2.50
Hero	Select	5 Year Fixed	6.44	£0	£25,000	£500,000	90	102400144	Heroes, 90, 5, 6.44, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Hero	Select	5 Year Fixed	6.44	£0	£25,000	£500,000	90	102400145	Heroes, 90, 5, 6.44, FVCB250	Remortgage	Free Vals	£250	2.50
Hero	Select	2 Year Fixed	6.59	£999	£25,000	£500,000	90	092400001	Heroes, 90, 2, 6.59	Purchase, Remortgage	None	£0	2.50
Hero	Select	2 Year Fixed	6.84	£0	£25,000	£500,000	90	092400002	Heroes, 90, 2, 6.84, FV	Purchase	Free Vals	£0	2.50
Hero	Select	2 Year Fixed	6.84	£0	£25,000	£500,000	90	092400003	Heroes, 90, 2, 6.84, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Hero	Select	2 Year Fixed	6.84	£0	£25,000	£500,000	90	092400004	Heroes, 90, 2, 6.84, FVCB250	Remortgage	Free Vals	£250	2.50



RESIDENTIAL PRODUCTS - PROFESSIONAL

For your qualified professionals

- 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 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	5.19	£999	£25,000	£1,000,000	75	102400102	Professional, 75, 5, 5.19	Purchase, Remortgage	None	£0	2.50
Professional	Select	2 Year Fixed	5.64	£999	£25,000	£1,000,000	75	082400061	Professional, 75, 2, 5.64	Purchase, Remortgage	None	£0	2.50
Professional	Select	5 Year Fixed	5.24	£999	£25,000	£1,000,000	80	102400103	Professional, 80, 5, 5.24	Purchase, Remortgage	None	£0	2.50
Professional	Select	2 Year Fixed	5.69	£999	£25,000	£1,000,000	80	082400063	Professional, 80, 2, 5.69	Purchase, Remortgage	None	£0	2.50
Professional	Select	5 Year Fixed	5.54	£999	£25,000	£1,000,000	85	102400104	Professional, 85, 5, 5.54	Purchase, Remortgage	None	£0	2.50
Professional	Select	2 Year Fixed	6.09	£999	£25,000	£1,000,000	85	082400065	Professional, 85, 2, 6.09	Purchase, Remortgage	None	£0	2.50
Professional	Select	5 Year Fixed	6.29	£999	£25,000	£1,000,000	90	102400160	Professional, 90, 5, 6.29	Purchase, Remortgage	None	£0	2.50
Professional - Special	Select	5 Year Fixed	6.49	£0	£25,000	£1,000,000	90	102400105	Professional, 90, 5, 6.49	Purchase, Remortgage	None	£0	2.50
Professional	Select	2 Year Fixed	6.64	£999	£25,000	£1,000,000	90	092400011	Professional, 90, 2, 6.64	Purchase, Remortgage	None	£0	2.50
Professional - Special	Select	2 Year Fixed	6.89	£0	£25,000	£1,000,000	90	092400035	Professional, 90, 2, 6.89	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 - Special	Select	5 Year Fixed	5.94	£0	£25,000	£500,000	85	102400231	Shared Own, 85, 5, 5.94, FV	Purchase, Remortgage	Free Vals	£0	2.50
Shared Ownership	Select	5 Year Fixed	6.64	£0	£25,000	£500,000	85	102400235	Shared Own, 85, 5, 6.64, FV	Purchase, Remortgage	Free Vals	£0	2.50
Shared Ownership	Select	2 Year Fixed	6.79	0	£25,000	£500,000	85	082400332	Shared Own, 85, 2, 6.79, FV	Purchase, Remortgage	Free Vals	£0	2.50
Shared Ownership - Special	Select	5 Year Fixed	6.04	£0	£25,000	£500,000	90	102400230	Shared Own, 90, 5, 6.04, FV	Purchase, Remortgage	Free Vals	£0	2.50
Shared Ownership	Select	5 Year Fixed	6.74	£0	£25,000	£500,000	90	102400234	Shared Own, 90, 5, 6.74, FV	Purchase, Remortgage	Free Vals	£0	2.50
Shared Ownership	Select	2 Year Fixed	6.89	0	£25,000	£500,000	90	082400331	Shared Own, 90, 2, 6.89, FV	Purchase, Remortgage	Free Vals	£0	2.50
Shared Ownership - Special	Select	5 Year Fixed	6.14	£0	£25,000	£500,000	95	102400152	Shared Own, 95, 5, 6.14, FV	Purchase, Remortgage	Free Vals	£0	2.50
Shared Ownership	Select	2 Year Fixed	6.99	0	£25,000	£500,000	95	082400158	Shared Own, 95, 2, 6.99, FV	Purchase, Remortgage	Free Vals	£0	2.50
Shared Ownership	Select	5 Year Fixed	7.14	£0	£25,000	£500,000	95	102400233	Shared Own, 95, 5, 7.14, 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 Years Fixed	5.24	£1999	£500,000	£2,000,000	75	102400217	Select, 75, 5, 5.24	Purchase, Remortgage	None	£0	2.50
Large Loan	Select	5 Years Fixed	5.34	£1499	£500,000	£2,000,000	75	102400214	Select, 75, 5, 5.34	Purchase, Remortgage	None	£0	2.50
Large Loan	Select	5 Years Fixed	5.59	£1999	£500,000	£2,000,000	80	102400218	Select, 80, 5, 5.59	Purchase, Remortgage	None	£0	2.50
Large Loan	Select	5 Years Fixed	5.69	£1499	£500,000	£2,000,000	80	102400215	Select, 80, 5, 5.69	Purchase, Remortgage	None	£0	2.50
Large Loan	Select	5 Years Fixed	5.79	£1999	£500,000	£1,500,000	85	102400219	Select, 85, 5, 5.79	Purchase, Remortgage	None	£0	2.50
Large Loan	Select	5 Years Fixed	5.89	£1499	£500,000	£1,500,000	85	102400216	Select, 85, 5, 5.89	Purchase, Remortgage	None	£0	2.50



RESIDENTIAL PRODUCTS - CORE

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

* See Credit Criteria page for full details

** Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free 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	5.39	£999	£25,000	£500,000	70	102400165	Core, 70, 5, 5.39	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	5 Year Fixed	5.59	£0	£25,000	£500,000	70	102400166	Core, 70, 5, 5.59, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	5 Year Fixed	5.59	£0	£25,000	£500,000	70	102400167	Core, 70, 5, 5.59, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	5 Year Fixed	5.59	£0	£25,000	£500,000	70	102400168	Core, 70, 5, 5.59, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	2 Year Fixed	5.84	£999	£25,000	£500,000	70	082400172	Core, 70, 2, 5.84	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	2 Year Fixed	6.04	£0	£25,000	£500,000	70	082400174	Core, 70, 2, 6.04, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	2 Year Fixed	6.04	£0	£25,000	£500,000	70	082400175	Core, 70, 2, 6.04, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	2 Year Fixed	6.04	£0	£25,000	£500,000	70	082400176	Core, 70, 2, 6.04, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	5 Year Fixed	5.49	£999	£25,000	£500,000	75	102400090	Core, 75, 5, 5.49	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	5 Year Fixed	5.69	£0	£25,000	£500,000	75	102400093	Core, 75, 5, 5.69, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	5 Year Fixed	5.69	£0	£25,000	£500,000	75	102400094	Core, 75, 5, 5.69, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	5 Year Fixed	5.69	£0	£25,000	£500,000	75	102400095	Core, 75, 5, 5.69, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	3 Year Fixed	5.74	£999	£25,000	£500,000	75	082400256	Core, 75, 3, 5.74	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	2 Year Fixed	5.84	£999	£25,000	£500,000	75	082400037	Core, 75, 2, 5.84	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	3 Year Fixed	5.94	£0	£25,000	£500,000	75	082400259	Core, 75, 3, 5.94, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	3 Year Fixed	5.94	£0	£25,000	£500,000	75	082400260	Core, 75, 3, 5.94, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	3 Year Fixed	5.94	£0	£25,000	£500,000	75	082400261	Core, 75, 3, 5.94, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	2 Year Fixed	6.14	£0	£25,000	£500,000	75	082400043	Core, 75, 2, 6.14, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	2 Year Fixed	6.14	£0	£25,000	£500,000	75	082400044	Core, 75, 2, 6.14, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	2 Year Fixed	6.14	£0	£25,000	£500,000	75	082400045	Core, 75, 2, 6.14, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	5 Year Fixed	5.54	£999	£25,000	£500,000	80	102400091	Core, 80, 5, 5.54	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	5 Year Fixed	5.74	£0	£25,000	£500,000	80	102400096	Core, 80, 5, 5.74, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	5 Year Fixed	5.74	£0	£25,000	£500,000	80	102400097	Core, 80, 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	80	102400098	Core, 80, 5, 5.74, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	3 Year Fixed	5.79	£999	£25,000	£500,000	80	082400257	Core, 80, 3, 5.79	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	2 Year Fixed	5.99	£999	£25,000	£500,000	80	082400039	Core, 80, 2, 5.99	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	3 Year Fixed	5.99	£0	£25,000	£500,000	80	082400262	Core, 80, 3, 5.99, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	3 Year Fixed	5.99	£0	£25,000	£500,000	80	082400263	Core, 80, 3, 5.99, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	3 Year Fixed	5.99	£0	£25,000	£500,000	80	082400264	Core, 80, 3, 5.99, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	2 Year Fixed	6.19	£0	£25,000	£500,000	80	082400049	Core, 80, 2, 6.19, FV	Purchase	Free Vals	£0	2.50

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	2 Year Fixed	6.19	£0	£25,000	£500,000	80	082400050	Core, 80, 2, 6.19, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	2 Year Fixed	6.19	£0	£25,000	£500,000	80	082400051	Core, 80, 2, 6.19, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	5 Year Fixed	5.84	£999	£25,000	£500,000	85	102400092	Core, 85, 5, 5.84	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	5 Year Fixed	6.04	£0	£25,000	£500,000	85	102400099	Core, 85, 5, 6.04, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	5 Year Fixed	6.04	£0	£25,000	£500,000	85	102400100	Core, 85, 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	85	102400101	Core, 85, 5, 6.04, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	3 Year Fixed	6.19	£999	£25,000	£500,000	85	082400258	Core, 85, 3, 6.19	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	2 Year Fixed	6.39	£999	£25,000	£500,000	85	082400041	Core, 85, 2, 6.39	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	3 Year Fixed	6.39	£0	£25,000	£500,000	85	082400265	Core, 85, 3, 6.39, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	3 Year Fixed	6.39	£0	£25,000	£500,000	85	082400266	Core, 85, 3, 6.39, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	3 Year Fixed	6.39	£0	£25,000	£500,000	85	082400267	Core, 85, 3, 6.39, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	2 Year Fixed	6.59	£0	£25,000	£500,000	85	082400055	Core, 85, 2, 6.59, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	2 Year Fixed	6.59	£0	£25,000	£500,000	85	082400056	Core, 85, 2, 6.59, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	2 Year Fixed	6.59	£0	£25,000	£500,000	85	082400057	Core, 85, 2, 6.59, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	5 Year Fixed	6.74	£999	£25,000	£500,000	90	102400161	Core, 90, 5, 6.74	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	5 Year Fixed	6.84	£0	£25,000	£500,000	90	102400162	Core, 90, 5, 6.84, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	5 Year Fixed	6.84	£0	£25,000	£500,000	90	102400163	Core, 90, 5, 6.84, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	5 Year Fixed	6.84	£0	£25,000	£500,000	90	102400164	Core, 90, 5, 6.84, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	3 Year Fixed	7.09	£999	£25,000	£500,000	90	062400095	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	062400071	Core, 90, 2, 7.19	Purchase, Remortgage	None	£0	2.50
Residential Core	Core	3 Year Fixed	7.19	£0	£25,000	£500,000	90	062400096	Core, 90, 3, 7.19, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	3 Year Fixed	7.19	£0	£25,000	£500,000	90	062400097	Core, 90, 3, 7.19, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	3 Year Fixed	7.19	£0	£25,000	£500,000	90	062400098	Core, 90, 3, 7.19, FVCB250	Remortgage	Free Vals	£250	2.50
Residential Core	Core	2 Year Fixed	7.39	£0	£25,000	£500,000	90	082400169	Core, 90, 2, 7.39, FV	Purchase	Free Vals	£0	2.50
Residential Core	Core	2 Year Fixed	7.39	£0	£25,000	£500,000	90	082400170	Core, 90, 2, 7.39, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
Residential Core	Core	2 Year Fixed	7.39	£0	£25,000	£500,000	90	082400171	Core, 90, 2, 7.39, 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	5 Year Fixed	6.44	£0	£25,000	£500,000	75	102400173	HTB, 75, 5, 6.44, FV	Purchase, Remortgage	Free Vals	£0	2.50
Help to Buy - Wales	Core	2 Year Fixed	6.89	£0	£25,000	£500,000	75	082400194	HTB, 75, 2, 6.89, FV	Purchase, Remortgage	Free Vals	£0	2.50
Help to Buy	Core	5 Year Fixed	6.44	£0	£25,000	£500,000	75	102400119	HTB, 75, 5, 6.44, FV	Remortgage	Free Vals	£0	2.50
Help to Buy	Core	2 Year Fixed	6.89	£0	£25,000	£500,000	75	082400094	HTB, 75, 2, 6.89, 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	6.54	£0	£25,000	£500,000	75	102400118	RTB, 75, 5, 6.54, FV	Purchase	Free Vals	£0	2.50
Right to Buy	Core	2 Year Fixed	7.19	£0	£25,000	£500,000	75	082400092	RTB, 75, 2, 7.19, FV	Purchase	Free Vals	£0	2.50



RESIDENTIAL PRODUCTS - RESI 12

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

* See Credit Criteria page for full details

** Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free legals 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	6.05	£999	£25,000	£500,000	70	102400210	RESI 12, 70, 5, 6.05	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	5 Year Fixed	6.15	£0	£25,000	£500,000	70	102400211	RESI 12, 70, 5, 6.15, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	5 Year Fixed	6.15	£0	£25,000	£500,000	70	102400212	RESI 12, 70, 5, 6.15, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	5 Year Fixed	6.15	£0	£25,000	£500,000	70	102400213	RESI 12, 70, 5, 6.15, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	2 Year Fixed	6.30	£999	£25,000	£500,000	70	082400295	RESI 12, 70, 2, 6.3	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	2 Year Fixed	6.40	£0	£25,000	£500,000	70	082400297	RESI 12, 70, 2, 6.4, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	2 Year Fixed	6.40	£0	£25,000	£500,000	70	082400298	RESI 12, 70, 2, 6.4, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	2 Year Fixed	6.40	£0	£25,000	£500,000	70	082400299	RESI 12, 70, 2, 6.4, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	5 Year Fixed	6.10	£999	£25,000	£500,000	75	102400198	RESI 12, 75, 5, 6.1	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	5 Year Fixed	6.20	£0	£25,000	£500,000	75	102400201	RESI 12, 75, 5, 6.2, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	5 Year Fixed	6.20	£0	£25,000	£500,000	75	102400202	RESI 12, 75, 5, 6.2, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	5 Year Fixed	6.20	£0	£25,000	£500,000	75	102400203	RESI 12, 75, 5, 6.2, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	3 Year Fixed	6.25	£999	£25,000	£500,000	75	082400283	RESI 12, 75, 3, 6.25	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	2 Year Fixed	6.35	£999	£25,000	£500,000	75	082400220	RESI 12, 75, 2, 6.35	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	3 Year Fixed	6.35	£0	£25,000	£500,000	75	082400286	RESI 12, 75, 3, 6.35, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	3 Year Fixed	6.35	£0	£25,000	£500,000	75	082400287	RESI 12, 75, 3, 6.35, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	3 Year Fixed	6.35	£0	£25,000	£500,000	75	082400288	RESI 12, 75, 3, 6.35, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	2 Year Fixed	6.45	£0	£25,000	£500,000	75	082400226	RESI 12, 75, 2, 6.45, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	2 Year Fixed	6.45	£0	£25,000	£500,000	75	082400227	RESI 12, 75, 2, 6.45, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	2 Year Fixed	6.45	£0	£25,000	£500,000	75	082400228	RESI 12, 75, 2, 6.45, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	5 Year Fixed	6.40	£999	£25,000	£500,000	80	102400199	RESI 12, 80, 5, 6.4	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	3 Year Fixed	6.55	£999	£25,000	£500,000	80	082400284	RESI 12, 80, 3, 6.55	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	2 Year Fixed	6.65	£999	£25,000	£500,000	80	082400222	RESI 12, 80, 2, 6.65	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	5 Year Fixed	6.74	£0	£25,000	£500,000	80	102400204	RESI 12, 80, 5, 6.74, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	5 Year Fixed	6.74	£0	£25,000	£500,000	80	102400205	RESI 12, 80, 5, 6.74, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	5 Year Fixed	6.74	£0	£25,000	£500,000	80	102400206	RESI 12, 80, 5, 6.74, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	3 Year Fixed	6.89	£0	£25,000	£500,000	80	082400289	RESI 12, 80, 3, 6.89, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	3 Year Fixed	6.89	£0	£25,000	£500,000	80	082400290	RESI 12, 80, 3, 6.89, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	3 Year Fixed	6.89	£0	£25,000	£500,000	80	082400291	RESI 12, 80, 3, 6.89, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	2 Year Fixed	6.99	£0	£25,000	£500,000	80	082400232	RESI 12, 80, 2, 6.99, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	2 Year Fixed	6.99	£0	£25,000	£500,000	80	082400233	RESI 12, 80, 2, 6.99, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	2 Year Fixed	6.99	£0	£25,000	£500,000	80	082400234	RESI 12, 80, 2, 6.99, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	5 Year Fixed	6.69	£999	£25,000	£500,000	85	102400200	RESI 12, 85, 5, 6.69	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	3 Year Fixed	6.84	£999	£25,000	£500,000	85	082400285	RESI 12, 85, 3, 6.84	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	2 Year Fixed	6.94	£999	£25,000	£500,000	85	082400224	RESI 12, 85, 2, 6.94	Purchase, Remortgage	None	£0	2.50

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	7.09	£0	£25,000	£500,000	85	102400207	RESI 12, 85, 5, 7.09, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	5 Year Fixed	7.09	£0	£25,000	£500,000	85	102400208	RESI 12, 85, 5, 7.09, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	5 Year Fixed	7.09	£0	£25,000	£500,000	85	102400209	RESI 12, 85, 5, 7.09, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	3 Year Fixed	7.24	£0	£25,000	£500,000	85	082400292	RESI 12, 85, 3, 7.24, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	3 Year Fixed	7.24	£0	£25,000	£500,000	85	082400293	RESI 12, 85, 3, 7.24, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	3 Year Fixed	7.24	£0	£25,000	£500,000	85	082400294	RESI 12, 85, 3, 7.24, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	2 Year Fixed	7.34	£0	£25,000	£500,000	85	082400238	RESI 12, 85, 2, 7.34, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	2 Year Fixed	7.34	£0	£25,000	£500,000	85	082400239	RESI 12, 85, 2, 7.34, FLFV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	2 Year Fixed	7.34	£0	£25,000	£500,000	85	082400240	RESI 12, 85, 2, 7.34, FVCB250	Remortgage	Free Vals	£250	2.50



RESIDENTIAL PRODUCTS - RESI 12 STEP DOWN

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

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

* See Credit Criteria page for full details

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

Residential Resi 12 Step Down													
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 (2 Year Fixed then 3 Year Fixed)	6.42, 5.28	£999	£25,000	£500,000	75	102400252	RESI 12 Step, 75, 5, 6.42	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	5 Year Fixed (2 Year Fixed then 3 Year Fixed)	6.52, 5.37	£0	£25,000	£500,000	75	102400255	RESI 12 Step, 75, 5, 6.52, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	5 Year Fixed (2 Year Fixed then 3 Year Fixed)	6.52, 5.37	£0	£25,000	£500,000	75	102400256	RESI 12 Step, 75, 5, 6.52, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	5 Year Fixed (2 Year Fixed then 3 Year Fixed)	6.52, 5.37	£0	£25,000	£500,000	75	102400257	RESI 12 Step, 75, 5, 6.52, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	5 Year Fixed (2 Year Fixed then 3 Year Fixed)	6.73, 5.55	£999	£25,000	£500,000	80	102400253	RESI 12 Step, 80, 5, 6.73	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	5 Year Fixed (2 Year Fixed then 3 Year Fixed)	7.09, 5.84	£0	£25,000	£500,000	80	102400260	RESI 12 Step, 80, 5, 7.09, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 12	RESI 12	5 Year Fixed (2 Year Fixed then 3 Year Fixed)	7.09, 5.84	£0	£25,000	£500,000	80	102400258	RESI 12 Step, 80, 5, 7.09, FV	Purchase	Free Vals	£0	2.50
RESI 12	RESI 12	5 Year Fixed (2 Year Fixed then 3 Year Fixed)	7.09, 5.84	£0	£25,000	£500,000	80	102400259	RESI 12 Step, 80, 5, 7.09, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	5 Year Fixed (2 Year Fixed then 3 Year Fixed)	7.04, 5.80	£999	£25,000	£500,000	85	102400254	RESI 12 Step, 85, 5, 7.04	Purchase, Remortgage	None	£0	2.50
RESI 12	RESI 12	5 Year Fixed (2 Year Fixed then 3 Year Fixed)	7.46, 6.15	£0	£25,000	£500,000	85	102400261	RESI 12 Step, 85, 5, 7.46, FV	Purchase	Free Vals	£0	2.50

Residential Resi 12 Step Down													
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 (2 Year Fixed then 3 Year Fixed)	7.46, 6.15	£0	£25,000	£500,000	85	102400262	RESI 12 Step, 85, 5, 7.46, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 12	RESI 12	5 Year Fixed (2 Year Fixed then 3 Year Fixed)	7.46, 6.15	£0	£25,000	£500,000	85	102400263	RESI 12 Step, 85, 5, 7.46, 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	6.25	£999	£25,000	£500,000	70	102400169	RESI 6, 70, 5, 6.25	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	5 Year Fixed	6.45	£0	£25,000	£500,000	70	102400170	RESI 6, 70, 5, 6.45, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	5 Year Fixed	6.45	£0	£25,000	£500,000	70	102400171	RESI 6, 70, 5, 6.45, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	5 Year Fixed	6.45	£0	£25,000	£500,000	70	102400172	RESI 6, 70, 5, 6.45, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	2 Year Fixed	6.60	£999	£25,000	£500,000	70	082400180	RESI 6, 70, 2, 6.6	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	2 Year Fixed	6.80	£0	£25,000	£500,000	70	082400182	RESI 6, 70, 2, 6.8, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	2 Year Fixed	6.80	£0	£25,000	£500,000	70	082400183	RESI 6, 70, 2, 6.8, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	2 Year Fixed	6.80	£0	£25,000	£500,000	70	082400184	RESI 6, 70, 2, 6.8, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	5 Year Fixed	6.30	£999	£25,000	£500,000	75	102400106	RESI 6, 75, 5, 6.3	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	3 Year Fixed	6.45	£999	£25,000	£500,000	75	082400268	RESI 6, 75, 3, 6.45	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	5 Year Fixed	6.50	£0	£25,000	£500,000	75	102400109	RESI 6, 75, 5, 6.5, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	5 Year Fixed	6.50	£0	£25,000	£500,000	75	102400110	RESI 6, 75, 5, 6.5, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	5 Year Fixed	6.50	£0	£25,000	£500,000	75	102400111	RESI 6, 75, 5, 6.5, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	2 Year Fixed	6.65	£999	£25,000	£500,000	75	082400068	RESI 6, 75, 2, 6.65	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	3 Year Fixed	6.65	£0	£25,000	£500,000	75	082400271	RESI 6, 75, 3, 6.65, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	3 Year Fixed	6.65	£0	£25,000	£500,000	75	082400272	RESI 6, 75, 3, 6.65, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	3 Year Fixed	6.65	£0	£25,000	£500,000	75	082400273	RESI 6, 75, 3, 6.65, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	2 Year Fixed	6.95	£0	£25,000	£500,000	75	082400074	RESI 6, 75, 2, 6.95, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	2 Year Fixed	6.95	£0	£25,000	£500,000	75	082400075	RESI 6, 75, 2, 6.95, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	2 Year Fixed	6.95	£0	£25,000	£500,000	75	082400076	RESI 6, 75, 2, 6.95, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	5 Year Fixed	6.60	£999	£25,000	£500,000	80	102400107	RESI 6, 80, 5, 6.6	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	3 Year Fixed	6.75	£999	£25,000	£500,000	80	082400269	RESI 6, 80, 3, 6.75	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	2 Year Fixed	6.95	£999	£25,000	£500,000	80	082400070	RESI 6, 80, 2, 6.95	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	5 Year Fixed	7.04	£0	£25,000	£500,000	80	102400112	RESI 6, 80, 5, 7.04, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	5 Year Fixed	7.04	£0	£25,000	£500,000	80	102400113	RESI 6, 80, 5, 7.04, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	5 Year Fixed	7.04	£0	£25,000	£500,000	80	102400114	RESI 6, 80, 5, 7.04, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	3 Year Fixed	7.19	£0	£25,000	£500,000	80	082400274	RESI 6, 80, 3, 7.19, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	3 Year Fixed	7.19	£0	£25,000	£500,000	80	082400275	RESI 6, 80, 3, 7.19, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	3 Year Fixed	7.19	£0	£25,000	£500,000	80	082400276	RESI 6, 80, 3, 7.19, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	2 Year Fixed	7.39	£0	£25,000	£500,000	80	082400080	RESI 6, 80, 2, 7.39, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	2 Year Fixed	7.39	£0	£25,000	£500,000	80	082400081	RESI 6, 80, 2, 7.39, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	2 Year Fixed	7.39	£0	£25,000	£500,000	80	082400082	RESI 6, 80, 2, 7.39, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	5 Year Fixed	6.89	£999	£25,000	£500,000	85	102400108	RESI 6, 85, 5, 6.89	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	3 Year Fixed	7.04	£999	£25,000	£500,000	85	082400270	RESI 6, 85, 3, 7.04	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	5 Year Fixed	7.19	£0	£25,000	£500,000	85	102400115	RESI 6, 85, 5, 7.19, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	5 Year Fixed	7.19	£0	£25,000	£500,000	85	102400116	RESI 6, 85, 5, 7.19, FLV	Remortgage	Free Vals, Free Legals	£0	2.50

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	7.19	£0	£25,000	£500,000	85	102400117	RESI 6, 85, 5, 7.19, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	2 Year Fixed	7.24	£999	£25,000	£500,000	85	082400072	RESI 6, 85, 2, 7.24	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	3 Year Fixed	7.34	£0	£25,000	£500,000	85	082400277	RESI 6, 85, 3, 7.34, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	3 Year Fixed	7.34	£0	£25,000	£500,000	85	082400278	RESI 6, 85, 3, 7.34, FV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	3 Year Fixed	7.34	£0	£25,000	£500,000	85	082400279	RESI 6, 85, 3, 7.34, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	2 Year Fixed	7.74	£0	£25,000	£500,000	85	082400086	RESI 6, 85, 2, 7.74, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	2 Year Fixed	7.74	£0	£25,000	£500,000	85	082400087	RESI 6, 85, 2, 7.74, FV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	2 Year Fixed	7.74	£0	£25,000	£500,000	85	082400088	RESI 6, 85, 2, 7.74, FVCB250	Remortgage	Free Vals	£250	2.50



RESIDENTIAL PRODUCTS - RESI 6 STEP DOWN

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

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

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

* See Credit Criteria page for full details

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

Residential Resi 6 Step Down													
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 (2 Year Fixed followed by 3 Year Fixed)	6.63, 5.46	£999	£25,000	£500,000	75	102400264	RESI 6 Step, 75, 5, 6.63	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	5 Year Fixed (2 Year Fixed followed by 3 Year Fixed)	6.84, 5.63	£0	£25,000	£500,000	75	102400267	RESI 6 Step, 75, 5, 6.84, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	5 Year Fixed (2 Year Fixed followed by 3 Year Fixed)	6.84, 5.63	£0	£25,000	£500,000	75	102400268	RESI 6 Step, 75, 5, 6.84, FLV	Remortgage	Free Vals, Free Legals	£0	2.50
RESI 6	Resi 6	5 Year Fixed (2 Year Fixed followed by 3 Year Fixed)	6.84, 5.63	£0	£25,000	£500,000	75	102400269	RESI 6 Step, 75, 5, 6.84, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	5 Year Fixed (2 Year Fixed followed by 3 Year Fixed)	6.94, 5.73	£999	£25,000	£500,000	80	102400265	RESI 6 Step, 80, 5, 6.94	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	5 Year Fixed (2 Year Fixed followed by 3 Year Fixed)	7.40, 6.10	£0	£25,000	£500,000	80	102400270	RESI 6 Step, 80, 5, 7.4, FV	Purchase	Free Vals	£0	2.50

Residential Resi 6 Step Down													
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 (2 Year Fixed followed by 3 Year Fixed)	7.40, 6.10	£0	£25,000	£500,000	80	102400271	RESI 6 Step, 80, 5, 7.4, FLV	Remortgage	Free Vals, Free Le	£0	2.50
RESI 6	Resi 6	5 Year Fixed (2 Year Fixed followed by 3 Year Fixed)	7.40, 6.10	£0	£25,000	£500,000	80	102400272	RESI 6 Step, 80, 5, 7.4, FVCB250	Remortgage	Free Vals	£250	2.50
RESI 6	Resi 6	5 Year Fixed (2 Year Fixed followed by 3 Year Fixed)	7.25, 5.97	£999	£25,000	£500,000	85	102400266	RESI 6 Step, 85, 5, 7.25	Purchase, Remortgage	None	£0	2.50
RESI 6	Resi 6	5 Year Fixed (2 Year Fixed followed by 3 Year Fixed)	7.56, 6.23	£0	£25,000	£500,000	85	102400273	RESI 6 Step, 85, 5, 7.56, FV	Purchase	Free Vals	£0	2.50
RESI 6	Resi 6	5 Year Fixed (2 Year Fixed followed by 3 Year Fixed)	7.56, 6.23	£0	£25,000	£500,000	85	102400274	RESI 6 Step, 85, 5, 7.56, FLV	Remortgage	Free Vals, Free Le	£0	2.50
RESI 6	Resi 6	5 Year Fixed (2 Year Fixed followed by 3 Year Fixed)	7.56, 6.23	£0	£25,000	£500,000	85	102400275	RESI 6 Step, 85, 5, 7.56, FVCB250	Remortgage	Free Vals	£250	2.50



Kensington

RESIDENTIAL CRITERIA SUMMARY

Minimum loan amount	Please refer to product grid for minimum loan amount.
Maximum loan amount	Please refer to product grid for maximum loan amount. Where fees are added to the loan then affordability will be calculated on the gross loan amount. Please note, that our maximum lending to an individual (or joint applicants) is limited to no greater than £2m across Residential and Buy to Let mortgages.
Employment status	Employed/Self-employed. For the Hero Mortgage Range, Employed in Public Sector only.
Region	England, Wales, mainland Scotland and Northern Ireland only.
Minimum age at submission	18 Years.
Maximum age	Maximum age is 70 at the end of the term. Where a customer is borrowing beyond the age of 70, this can be agreed on repayment mortgage and up to a maximum age of 75.
Minimum term	5 Years, except: The minimum term for 5 year fixed rates is 6 years and the minimum term for 10 year fixed is 11 years
Maximum term	40 Years
Minimum valuation	£75,000
New build	Maximum 90% LTV. Subject to product maximums and underwriter discretion regarding new build exposure. Once an Offer is produced it is valid for a 180-day period. Extensions may be granted on purchase applications subject to reassessment of the client, income (where applicable), re-inspection of the property (where applicable) and new product.
Minimum income	Professional range: £35,000 sole applications £50,000 joint applications. All other products no minimum income. All applications underwritten on affordability.
Referencing	Credit search will be undertaken for all applicants and where they do not appear on the electoral roll, proof of residency will be obtained covering a period of 24 months. Where the applicants cannot be verified by E-ID, proof of ID will be required. Income verification: Employed - payslips covering the last 3 months plus the latest P60. Where the LTV is less than 75%, the latest P60 and most recent payslip are acceptable providing that no variable income is being considered. Self-employed - most recent finalised and agreed accounts (for tax assessment) attached to the accountant's headed paper or SA302 supported by the latest Self-Assessment Tax overview. If over 85% LTV, a minimum of 2 Year trading will be required including proof of income. Interest Only - proof of interest only repayment vehicle is required (Supplementary Form for Interest Only must be completed). We may request additional information including most recent 3 months bank statements.
Shared Ownership	Purchase and remortgage. England & Wales only. Up to £90k joint income for applicants within London. Up to £80k for joint applicants within England (excluding London). Up to £60k joint income for applicants within Wales. Up to 95% loan to customer share; subject to max 75% open market value LTV. Minimum Share purchase 25%. We only accept shared ownership scheme providers registered in England and Wales with the Homes and Communities Agency (Homes England) and the Welsh Assembly (Shared Ownership-Wales). For a list of all current providers please see the relevant website www.gov.uk/government/publications/registered-providers-of-social-housing www.gov.wales/registered-social-landlords The lease must be in the standard model format produced by the Homes and Communities Agency incorporating a Mortgage Protection Clause and the lease must allow staircasing up to 100% ownership and have no re-sale or section 106 restrictions
Self-employed trading history	Up to 85% 1 year trading 90%, 92.5% and 95% 2 year trading
Help to Buy	The Government Help to Buy scheme in England & Scotland is closed. We can still help your clients remortgaging their Help to Buy property in England or Scotland. Help to Buy Equity loan is available in Wales for purchase & remortgages Please refer to https://www.gov.wales/help-buy-wales for scheme eligibility Property must be rated with an EPC rating of A or B

Property Changes	If your client needs to change their property after the case has been submitted; this is something we can do if the valuation has not been carried out. Please contact us for full details.
Select Credit History - Residential Select; eKo, Heroes, 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 (72 months for LTV's above 90%)</p> <p>We are able to accept unsatisfied CCJs that are registered over 36 months ago at the underwriter's discretion</p> <p>Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months)</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 12 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p>
Core Credit History - Residential Core; Help to Buy & Right to Buy	<p>Defaults acceptable if older than 24 months</p> <p>Secured Loan/ Rent Arrears acceptable if older than 24 months</p> <p>Satisfied CCJs acceptable if older than 24 months</p> <p>We are able to accept unsatisfied CCJs that are registered over 24 months ago at the underwriter's discretion</p> <p>Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months)</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 12 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p>
Resi 12 Credit History - Resi 12;	<p>Defaults acceptable: Max 1 in 24 months, 0 in 12. Satisfied or unsatisfied. Max £1,500</p> <p>Secured Loan/ Rent Arrears: 1 in 24 months, 0 in 12 (worst status)</p> <p>CCJs: Max of 1 registered in 24 months. 0 in 12 (registered), maximum total of £1000. Need not be satisfied.</p> <p>Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months)</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 12 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p>
Resi 6 Credit History - Resi 6;	<p>Defaults acceptable: Max 1 in 24 months, 0 in 6. Satisfied or unsatisfied. Max £1,500</p> <p>Secured Loan/ Rent Arrears: 1 in 24 months, 0 in 3 (worst status)</p> <p>CCJs: Max of 1 registered in 24 months. 0 in 6 (registered), maximum total of £1000. Need not be satisfied.</p> <p>Unsecured Credit arrears: No max status. If current/existing arrears are present the last 6 months payments must have been made.</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 6 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p> <p>Repayment Only</p> <p>Not Available for First Time Buyers</p>
Product Transfers	For more information visit www.kensingtonmortgages.co.uk/intermediaries/product-transfers . You will be emailed if your clients are eligible 4 months before their fixed rate is ending.

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

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 12	RESI 6
Ranges	Select Residential, eKo, Hero, Professional, Large Loan, Shared Ownership	Core Residential, Help to Buy, Right to Buy	Resi 12	Resi 6
Defaults acceptable (if older than)	36 months No limit on number or value	24 months No limit on number or value	0 in 12 months 1 in last 24 months max of £1,500	0 in 6 months 1 in last 24 months max of £1,500
Secured Loan/Rent Arrears acceptable (if older than)	36 months	24 months	0 in 12 months Worst status 1 in 24 months.	0 in 3 months Worst status 1 in 24 months.
CCJs (unsatisfied CCJ's will be accepted at the underwriters discretion)	36 months ago 72 months for products above 90% LTV No limit on number or value	24 months ago No limit on number or value	0 in 12 months (registered) 1 in last 24 months max of £1,000	0 in 6 months (registered) 1 in last 24 months max of £1,000
Unsecured Credit arrears acceptable if accounts now up to date	Max status of 2 in last 12 months	Max status of 2 in last 12 months	Max status of 2 in last 12 months	No max status, last 6 months payments must have been made
Debt Management Plans (DMPs) accept with a track record of	12 months	12 months	12 months	12 months
No Payday loans, taken out within the last	12 months	12 months	12 months	6 months
Communication/Insurance/Bank Account and utility defaults: We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.				
Important bankruptcy update: We can accept customers that have not been, in last 6 years, subject to proceedings for Bankruptcy/ Sequestration or an Individual Voluntary Arrangement (IVA) / Protected Trust Deed and/or Debt Arrangement Scheme (DAS) and must be satisfied/ discharged and no longer showing on credit bureau				

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

To find your local BDM:
www.kensingtonmortgages.co.uk/intermediaries/bdm

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ERC's

Term	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6-10
1 Year Fixed	1.50%					
2 Year Fixed	3.00%	2.00%				
3 Year Fixed	3.00%	2.00%	1.00%			
5 Year Fixed	5.00%	4.00%	3.00%	2.00%	1.00%	
2 Year Tracker	1.00%	1.00%				

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RESIDENTIAL PRODUCTS - FLEXI FIXED FOR TERM

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

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

* See Credit Criteria page for full details

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

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

Flexi Fixed For Term												
For those wanting a term 11- 15 Year Fixed												
Product Category	Credit Criteria *	Term Taken	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Fixed for Term	Fixed for Term	11-15 Year Fixed	5.57	£1499	£75,000	£2,000,000	60	102200052	Select FFT, 15Y 60, 5.57, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	5.79	£0	£75,000	£2,000,000	60	102200053	Select FFT, 15Y 60, 5.79, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	5.79	£0	£75,000	£500,000	60	102200054	Select FFT, 15Y 60, 5.79, 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

Minimum Loan	£75,000
Maximum loan amount	Please refer to product grid for Maximum loan amount. Where fees are added to the loan then affordability will be calculated on the gross loan amount. Fees cannot be added above 90% Please note, that our maximum lending to an individual (or joint applicants) is limited to no greater than £2m across Residential and Buy to Let mortgages.
Employment status	Employed/Self-employed. Must have been in current employment minimum 12 months
Region	England, Wales, mainland Scotland
Minimum age at submission	18 Years
Maximum age	Maximum age is 70 at the end of the term.
Minimum term	11 Years
Maximum term	40 Years
Additional Lending	Available. Additional lending is acceptable to fund the maintenance or development of the security property or the purchase of an alternative property (where the mortgage is to be ported to that property). Additional lending is not available in the first 12 months of the mortgage and is subject to assessment criteria and availability at the time of application. New business Rates apply for Additional Lending
Porting	Allowed. This option is not available in the first 12 months and will be subject to assessment criteria at the time of application.
New build	Maximum 90% LTV for Houses and 85% for Flats. Subject to product maximums and underwriter discretion regarding new build exposure. Once an Offer is produced it is valid for a 180-day period. Extensions may be granted on purchase applications subject to reassessment of the client, income (where applicable), re-inspection of the property (where applicable) and new product.
Minimum income	No minimum income. All applications underwritten on affordability.
Referencing	Credit search will be undertaken for all applicants and where they do not appear on the electoral roll, proof of residency will be obtained covering a period of 24 months. Where the applicants cannot be verified by E-ID, proof of ID will be required. Income verification: Employed - payslips covering the last 3 months plus the latest P60. Where the LTV is less than 75%, the latest P60 and most recent payslip are acceptable providing that no variable income is being considered. Self-employed - a minimum of 2 Year Fixed trading will be required including proof of income. We may request additional information including most recent 3 months bank statements.
Self-employed trading history	A minimum of 2 year's trading history is required and the lower of: - the most recent year's net profit figure; or - the average of the last 2 year's net profit figures; will be considered when assessing affordability.
Fixed for Term Credit History - Flexi Fixed for Term	See Flexi Fixed for Term Credit Summary page
Gifted Deposit	Is acceptable. Immediate family members only
Procurator Fee	We will pay a gross Procurator fee of 0.75%. If applicable please contact your mortgage club/network for your net amount; a total of any fees will be shown on the ESIS.

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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

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

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

To find your local BDM:
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
ERC Amount Payable in year						
1 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
2 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
3 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
4 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
5 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
6 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
7 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
8 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
9 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
10 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
11 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
12 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
13 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
14 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
15 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
16 year		2.00%	3.00%	4.00%	5.00%	6.00%
17 year		2.00%	3.00%	4.00%	5.00%	6.00%
18 year		2.00%	3.00%	4.00%	5.00%	6.00%
19 year		2.00%	3.00%	4.00%	5.00%	6.00%
20 year		2.00%	3.00%	4.00%	5.00%	6.00%
21 year			2.00%	3.00%	4.00%	5.00%
22 year			2.00%	3.00%	4.00%	5.00%
23 year			2.00%	3.00%	4.00%	5.00%
24 year			2.00%	3.00%	4.00%	5.00%
25 year			2.00%	3.00%	4.00%	5.00%
26 year				2.00%	3.00%	4.00%
27 year				2.00%	3.00%	4.00%
28 year				2.00%	3.00%	4.00%
29 year				2.00%	3.00%	4.00%
32 year					2.00%	3.00%
33 year					2.00%	3.00%
34 year					2.00%	3.00%
35 year					2.00%	3.00%
36 year						2.00%
37 year						2.00%
38 year						2.00%
39 year						2.00%
40 year						2.00%

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