



Kensington

RESIDENTIAL LENDING

6th January 2026

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

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

<p>THE RANGE:</p> <p>SELECT SPECIALS</p> <p>SELECT</p> <p>OWN NEW RATE REDUCER</p> <p>SELECT TRACKERS</p> <p>EKO REWARD</p> <p>HERO</p> <p>PROFESSIONAL</p> <p>SHARED OWNERSHIP</p> <p>CORE</p> <p>HELP TO BUY</p> <p>RIGHT TO BUY</p> <p>RESI12</p> <p>RESI 6</p> <p>FLEXI FIXED FOR TERM</p>

Products marked in blue within this guide are Special Rates

When choosing the right mortgage for your client, bear in mind that whilst their circumstances and location are pivotal, the product itself is also very important - sometimes a product with a lower reversion rate or longer initial fixed rate can enhance your client's loan size.

Kensington review the Kensington Standard Rate (KSR) Quarterly. The current KSR rate is 4.00%.

This rate is set as of the 10th December 2025 and effective from the 1st January 2026 (all new mortgage application documentation is reflected with this rate from 11th December 2025). 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: 2nd Floor, Marlow International, Parkway, Marlow, SL7 1YL. 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 SPECIALS

*Specials are marked in blue *

Residential Select Specials											
Credit Criteria *	Initial Period	Interest Rate [^]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	4.86	£1999	£25,000	£2,000,000	75	112500128	Select, 75, 2, 4.86, FV	Purchase	Free Vals	£0
		4.86	£1999	£25,000	£500,000	75	112500129	Select, 75, 2, 4.86, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		4.86	£1999	£25,000	£2,000,000	75	112500130	Select, 75, 2, 4.86, FVCB250	Remortgage	Free Vals	£250
		5.04	£1999	£25,000	£2,000,000	80	112500137	Select, 80, 2, 5.04, FV	Purchase	Free Vals	£0
		5.04	£1999	£25,000	£500,000	80	112500138	Select, 80, 2, 5.04, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.04	£1999	£25,000	£2,000,000	80	112500139	Select, 80, 2, 5.04, FVCB250	Remortgage	Free Vals	£250
		5.19	£1999	£25,000	£1,500,000	85	112500140	Select, 85, 2, 5.19, FV	Purchase	Free Vals	£0
		5.19	£1999	£25,000	£500,000	85	112500141	Select, 85, 2, 5.19, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.19	£1999	£25,000	£1,500,000	85	112500142	Select, 85, 2, 5.19, FVCB250	Remortgage	Free Vals	£250
		5.56	£1999	£25,000	£1,000,000	90	122500114	Select, 90, 2, 5.56, FV	Purchase	Free Vals	£0
		5.56	£1999	£25,000	£500,000	90	122500115	Select, 90, 2, 5.56, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.56	£1999	£25,000	£1,000,000	90	122500116	Select, 90, 2, 5.56, FVCB250	Remortgage	Free Vals	£250
		5.81	£1999	£25,000	£500,000	95	122500117	Select, 95, 2, 5.81, FV	Purchase	Free Vals	£0
	6.59	£0	£25,000	£500,000	95	122500103	Select, 95, 2, 6.59, FVCB1K	Purchase	Free Vals	£1,000	
5 Year Fixed	6.30	£0	£25,000	£500,000	95	122500104	Select, 95, 5, 6.3, FVCB1K	Purchase	Free Vals	£1,000	



RESIDENTIAL PRODUCTS - SELECT

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

* See Credit Criteria page for full details

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

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

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

Residential Select											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	4.96	£1499	£25,000	£2,000,000	75	112500147	Select, 75, 2, 4.96	Purchase, Remortgage	None	£0
		5.01	£999	£25,000	£2,000,000	75	112500001	Select, 75, 2, 5.01	Purchase, Remortgage	None	£0
		5.41	£0	£25,000	£2,000,000	75	112500118	Select, 75, 2, 5.41, FV	Purchase	Free Vals	£0
		5.41	£0	£25,000	£500,000	75	112500119	Select, 75, 2, 5.41, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		5.41	£0	£25,000	£2,000,000	75	112500120	Select, 75, 2, 5.41, FVCB250	Remortgage	Free Vals	£250
		5.14	£1499	£25,000	£2,000,000	80	112500148	Select, 80, 2, 5.14	Purchase, Remortgage	None	£0
		5.19	£999	£25,000	£2,000,000	80	112500003	Select, 80, 2, 5.19	Purchase, Remortgage	None	£0
		5.54	£0	£25,000	£2,000,000	80	122500078	Select, 80, 2, 5.54, FV	Purchase	Free Vals	£0
		5.54	£0	£25,000	£500,000	80	122500079	Select, 80, 2, 5.54, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		5.54	£0	£25,000	£2,000,000	80	122500080	Select, 80, 2, 5.54, FVCB250	Remortgage	Free Vals	£250
		5.29	£1499	£25,000	£1,500,000	85	112500149	Select, 85, 2, 5.29	Purchase, Remortgage	None	£0
		5.34	£999	£25,000	£1,500,000	85	112500005	Select, 85, 2, 5.34	Purchase, Remortgage	None	£0
		5.74	£0	£25,000	£1,500,000	85	112500016	Select, 85, 2, 5.74, FV	Purchase	Free Vals	£0
		5.74	£0	£25,000	£500,000	85	112500017	Select, 85, 2, 5.74, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		5.74	£0	£25,000	£1,500,000	85	112500018	Select, 85, 2, 5.74, FVCB250	Remortgage	Free Vals	£250
		5.66	£1499	£25,000	£1,000,000	90	122500112	Select, 90, 2, 5.66	Purchase, Remortgage	None	£0
		5.74	£999	£25,000	£1,000,000	90	112500077	Select, 90, 2, 5.74	Purchase, Remortgage	None	£0
		6.02	£0	£25,000	£1,000,000	90	122500109	Select, 90, 2, 6.02, FV	Purchase	Free Vals	£0
		6.02	£0	£25,000	£500,000	90	122500110	Select, 90, 2, 6.02, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		6.02	£0	£25,000	£1,000,000	90	122500111	Select, 90, 2, 6.02, FVCB250	Remortgage	Free Vals	£250
5.91	£1499	£25,000	£500,000	95	122500113	Select, 95, 2, 5.91, FV	Purchase	Free Vals	£0		
6.02	£999	£25,000	£500,000	95	122500092	Select, 95, 2, 6.02, FV	Purchase	Free Vals	£0		
6.27	£0	£25,000	£500,000	95	122500094	Select, 95, 2, 6.27, FV	Purchase	Free Vals	£0		

Residential Select											
Credit Criteria *	Initial Period	Interest Rate ^Δ	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	5 Year Fixed	5.01	£1499	£25,000	£2,000,000	75	112500144	Select, 75, 5, 5.01	Purchase, Remortgage	None	£0
		5.06	£999	£25,000	£2,000,000	75	112500002	Select, 75, 5, 5.06	Purchase, Remortgage	None	£0
		5.11	£0	£25,000	£2,000,000	75	112500007	Select, 75, 5, 5.11, FV	Purchase	Free Vals	£0
		5.11	£0	£25,000	£500,000	75	112500008	Select, 75, 5, 5.11, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.11	£0	£25,000	£2,000,000	75	112500009	Select, 75, 5, 5.11, FVCB250	Remortgage	Free Vals	£250
		5.19	£1499	£25,000	£2,000,000	80	102500127	Select, 80, 5, 5.19	Purchase, Remortgage	None	£0
		5.24	£999	£25,000	£2,000,000	80	112500004	Select, 80, 5, 5.24	Purchase, Remortgage	None	£0
		5.29	£0	£25,000	£2,000,000	80	112500013	Select, 80, 5, 5.29, FV	Purchase	Free Vals	£0
		5.29	£0	£25,000	£500,000	80	112500014	Select, 80, 5, 5.29, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.29	£0	£25,000	£2,000,000	80	112500015	Select, 80, 5, 5.29, FVCB250	Remortgage	Free Vals	£250
		5.34	£1499	£25,000	£1,500,000	85	112500153	Select, 85, 5, 5.34	Purchase, Remortgage	None	£0
		5.39	£999	£25,000	£1,500,000	85	112500006	Select, 85, 5, 5.39	Purchase, Remortgage	None	£0
		5.44	£0	£25,000	£1,500,000	85	102500023	Select, 85, 5, 5.44, FV	Purchase	Free Vals	£0
		5.44	£0	£25,000	£500,000	85	102500024	Select, 85, 5, 5.44, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.44	£0	£25,000	£1,500,000	85	102500025	Select, 85, 5, 5.44, FVCB250	Remortgage	Free Vals	£250
		5.72	£1499	£25,000	£1,000,000	90	122500119	Select, 90, 5, 5.72	Purchase, Remortgage	None	£0
		5.77	£999	£25,000	£1,000,000	90	122500091	Select, 90, 5, 5.77	Purchase, Remortgage	None	£0
		5.84	£0	£25,000	£1,000,000	90	112500134	Select, 90, 5, 5.84, FV	Purchase	Free Vals	£0
		5.84	£0	£25,000	£500,000	90	112500135	Select, 90, 5, 5.84, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.84	£0	£25,000	£1,000,000	90	112500136	Select, 90, 5, 5.84, FVCB250	Remortgage	Free Vals	£250
6.02	£1499	£25,000	£500,000	95	122500118	Select, 95, 5, 6.02, FV	Purchase	Free Vals	£0		
6.07	£999	£25,000	£500,000	95	122500093	Select, 95, 5, 6.07, FV	Purchase	Free Vals	£0		
6.17	£0	£25,000	£500,000	95	122500095	Select, 95, 5, 6.17, FV	Purchase	Free Vals	£0		



RESIDENTIAL PRODUCTS - OWN NEW RATE REDUCER

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

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

* See Credit Criteria page for full details

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

** Own New products are not available in Northern Ireland

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

Residential Own New Rate Reducer 5%											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	2.79	£0	£25,000	£1,500,000	85	122500099	Own New 5%, 85, 2, 2.79, FV	Purchase	Free Vals	£0
		3.24	£0	£25,000	£1,000,000	90	122500101	Own New 5%, 90, 2, 3.24, FV	Purchase	Free Vals	£0
Select	5 Year Fixed	4.26	£0	£25,000	£1,500,000	85	122500100	Own New 5%, 85, 5, 4.26, FV	Purchase	Free Vals	£0
		4.72	£0	£25,000	£1,000,000	90	122500102	Own New 5%, 90, 5, 4.72, FV	Purchase	Free Vals	£0
Residential Own New Rate Reducer 3%											
Select	2 Year Fixed	3.97	£0	£25,000	£1,500,000	85	122500105	Own New 3%, 85, 2, 3.97, FV	Purchase	Free Vals	£0
		4.35	£0	£25,000	£1,000,000	90	122500107	Own New 3%, 90, 2, 4.35, FV	Purchase	Free Vals	£0
Select	5 Year Fixed	4.73	£0	£25,000	£1,500,000	85	122500106	Own New 3%, 85, 5, 4.73, FV	Purchase	Free Vals	£0
		5.17	£0	£25,000	£1,000,000	90	122500108	Own New 3%, 90, 5, 5.17, FV	Purchase	Free Vals	£0



RESIDENTIAL PRODUCTS - SELECT TRACKERS

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

• Product tracks Kensington Standard Rate (KSR); current KSR can be found on the front page

* See Credit Criteria page for full details

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

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

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

Residential Select Tracker											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Tracker	6.09 (KSR + 2.09%)	£0	£25,000	£1,500,000	85	022400292	Select Track, 85, 2, 2.09, FV	Purchase	Free Vals	£0
		6.09 (KSR + 2.09%)	£0	£25,000	£500,000	85	022400293	Select Track, 85, 2, 2.09, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		6.09 (KSR + 2.09%)	£0	£25,000	£1,500,000	85	022400294	Select Track, 85, 2, 2.09, FVCB250	Remortgage	Free Vals	£250
		7.40 (KSR + 3.40%)	£0	£25,000	£1,000,000	90	022400296	Select Track, 90, 2, 3.4, FV	Purchase	Free Vals	£0
		7.40 (KSR + 3.40%)	£0	£25,000	£500,000	90	022400297	Select Track, 90, 2, 3.4, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		7.40 (KSR + 3.40%)	£0	£25,000	£1,000,000	90	022400298	Select Track, 90, 2, 3.4, FVCB250	Remortgage	Free Vals	£250



RESIDENTIAL PRODUCTS - EKO REWARD

£500 cashback for the most energy efficient homes

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

* See Credit Criteria page for full details

** Northern Ireland currently capped at 80% LTV.

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

Residential eKo Reward											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	5.41	£0	£25,000	£500,000	75	112500083	Select, 75, 2, 5.41, FVCB500	Purchase	Free Vals	£500
		5.54	£0	£25,000	£500,000	80	122500096	Select, 80, 2, 5.54, FVCB500	Purchase	Free Vals	£500
		5.74	£0	£25,000	£500,000	85	112500087	Select, 85, 2, 5.74, FVCB500	Purchase	Free Vals	£500
		6.02	£0	£25,000	£500,000	90	122500097	Select, 90, 2, 6.02, FVCB500	Purchase	Free Vals	£500
Select	5 Year Fixed	5.11	£0	£25,000	£500,000	75	112500084	Select, 75, 5, 5.11, FVCB500	Purchase	Free Vals	£500
		5.29	£0	£25,000	£500,000	80	112500086	Select, 80, 5, 5.29, FVCB500	Purchase	Free Vals	£500
		5.44	£0	£25,000	£500,000	85	102500079	Select, 85, 5, 5.44, FVCB500	Purchase	Free Vals	£500
		5.84	£0	£25,000	£500,000	90	112500089	Select, 90, 5, 5.84, FVCB500	Purchase	Free Vals	£500

For essential skilled workers, who provide vital community services

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

* See Credit Criteria page for full details

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

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

Residential Hero											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	4.96	£999	£25,000	£500,000	75	112500047	Heroes, 75, 2, 4.96	Purchase, Remortgage	None	£0
		5.36	£0	£25,000	£500,000	75	112500052	Heroes, 75, 2, 5.36, FV	Purchase	Free Vals	£0
		5.36	£0	£25,000	£500,000	75	112500053	Heroes, 75, 2, 5.36, FV	Remortgage	Free Vals, Free Standard Legals	£0
		5.36	£0	£25,000	£500,000	75	112500054	Heroes, 75, 2, 5.36, FV	Remortgage	Free Vals	£250
		5.14	£999	£25,000	£500,000	80	112500049	Heroes, 80, 2, 5.14	Purchase, Remortgage	None	£0
		5.49	£0	£25,000	£500,000	80	122500084	Heroes, 80, 2, 5.49, FV	Purchase	Free Vals	£0
		5.49	£0	£25,000	£500,000	80	122500085	Heroes, 80, 2, 5.49, FV	Remortgage	Free Vals, Free Standard Legals	£0
		5.49	£0	£25,000	£500,000	80	122500086	Heroes, 80, 2, 5.49, FV	Remortgage	Free Vals	£250
		5.29	£999	£25,000	£500,000	85	112500050	Heroes, 85, 2, 5.29	Purchase, Remortgage	None	£0
		5.69	£0	£25,000	£500,000	85	112500064	Heroes, 85, 2, 5.69, FV	Purchase	Free Vals	£0
		5.69	£0	£25,000	£500,000	85	112500065	Heroes, 85, 2, 5.69, FV	Remortgage	Free Vals, Free Standard Legals	£0
		5.69	£0	£25,000	£500,000	85	112500066	Heroes, 85, 2, 5.69, FV	Remortgage	Free Vals	£250
		5.69	£999	£25,000	£500,000	90	112500070	Heroes, 90, 2, 5.69	Purchase, Remortgage	None	£0
		5.97	£0	£25,000	£500,000	90	122500088	Heroes, 90, 2, 5.97, FV	Purchase	Free Vals	£0
5.97	£0	£25,000	£500,000	90	122500089	Heroes, 90, 2, 5.97, FV	Remortgage	Free Vals, Free Standard Legals	£0		
Select	5 Year Fixed	5.01	£999	£25,000	£500,000	75	112500048	Heroes, 75, 5, 5.01	Purchase, Remortgage	None	£0
		5.06	£0	£25,000	£500,000	75	112500055	Heroes, 75, 5, 5.06, FV	Purchase	Free Vals	£0
		5.06	£0	£25,000	£500,000	75	112500056	Heroes, 75, 5, 5.06, FV	Remortgage	Free Vals, Free Standard Legals	£0
		5.06	£0	£25,000	£500,000	75	112500057	Heroes, 75, 5, 5.06, FV	Remortgage	Free Vals	£250
		5.19	£999	£25,000	£500,000	80	102500042	Heroes, 80, 5, 5.19	Purchase, Remortgage	None	£0
		5.24	£0	£25,000	£500,000	80	112500061	Heroes, 80, 5, 5.24, FV	Purchase	Free Vals	£0
		5.24	£0	£25,000	£500,000	80	112500062	Heroes, 80, 5, 5.24, FV	Remortgage	Free Vals, Free Standard Legals	£0
		5.24	£0	£25,000	£500,000	80	112500063	Heroes, 80, 5, 5.24, FV	Remortgage	Free Vals	£250
		5.34	£999	£25,000	£500,000	85	112500051	Heroes, 85, 5, 5.34	Purchase, Remortgage	None	£0
		5.39	£0	£25,000	£500,000	85	112500067	Heroes, 85, 5, 5.39, FV	Purchase	Free Vals	£0
		5.39	£0	£25,000	£500,000	85	112500068	Heroes, 85, 5, 5.39, FV	Remortgage	Free Vals, Free Standard Legals	£0
		5.39	£0	£25,000	£500,000	85	112500069	Heroes, 85, 5, 5.39, FV	Remortgage	Free Vals	£250
		5.72	£999	£25,000	£500,000	90	122500087	Heroes, 90, 5, 5.72	Purchase, Remortgage	None	£0
		5.79	£0	£25,000	£500,000	90	112500074	Heroes, 90, 5, 5.79, FV	Purchase	Free Vals	£0
5.79	£0	£25,000	£500,000	90	112500075	Heroes, 90, 5, 5.79, FV	Remortgage	Free Vals, Free Standard Legals	£0		
5.79	£0	£25,000	£500,000	90	112500076	Heroes, 90, 5, 5.79, FV	Remortgage	Free Vals	£250		



RESIDENTIAL PRODUCTS - PROFESSIONAL

For your qualified professionals

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

* See Credit Criteria page for full details

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

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Residential Professional											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	4.96	£999	£25,000	£1,000,000	75	112500039	Professional, 75, 2, 4.96	Purchase, Remortgage	None	£0
		5.14	£999	£25,000	£1,000,000	80	112500041	Professional, 80, 2, 5.14	Purchase, Remortgage	None	£0
		5.29	£999	£25,000	£1,000,000	85	112500043	Professional, 85, 2, 5.29	Purchase, Remortgage	None	£0
		5.69	£999	£25,000	£1,000,000	90	112500090	Professional, 90, 2, 5.69	Purchase, Remortgage	None	£0
		5.97	£0	£25,000	£1,000,000	90	122500081	Professional, 90, 2, 5.97	Purchase, Remortgage	None	£0
Select	5 Year Fixed	5.01	£999	£25,000	£1,000,000	75	112500040	Professional, 75, 5, 5.01	Purchase, Remortgage	None	£0
		5.19	£999	£25,000	£1,000,000	80	112500042	Professional, 80, 5, 5.19	Purchase, Remortgage	None	£0
		5.34	£999	£25,000	£1,000,000	85	112500044	Professional, 85, 5, 5.34	Purchase, Remortgage	None	£0
		5.72	£999	£25,000	£1,000,000	90	122500098	Professional, 90, 5, 5.72	Purchase, Remortgage	None	£0
		5.79	£0	£25,000	£1,000,000	90	112500046	Professional, 90, 5, 5.79	Purchase, Remortgage	None	£0



Kensington

RESIDENTIAL PRODUCTS - SHARED OWNERSHIP

Shared Ownership

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

* See Credit Criteria page for full details

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

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

Residential Shared Ownership											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	5.99	£0	£25,000	£500,000	95	072500169	Shared Own, 95, 2, 5.99, FV	Purchase, Remortgage	Free Vals	£0
Select	5 Year Fixed	5.69	£0	£25,000	£500,000	95	072500170	Shared Own, 95, 5, 5.69, FV	Purchase, Remortgage	Free Vals	£0



RESIDENTIAL PRODUCTS - CORE

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

* See Credit Criteria page for full details

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

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

Residential Core											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Core	2 Year Fixed	5.11	£999	£25,000	£500,000	75	112500019	Core, 75, 2, 5.11	Purchase, Remortgage	None	£0
		5.51	£0	£25,000	£500,000	75	112500024	Core, 75, 2, 5.51, FV	Purchase	Free Vals	£0
		5.51	£0	£25,000	£500,000	75	112500025	Core, 75, 2, 5.51, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.51	£0	£25,000	£500,000	75	112500026	Core, 75, 2, 5.51, FVCB250	Remortgage	Free Vals	£250
		5.29	£999	£25,000	£500,000	80	112500021	Core, 80, 2, 5.29	Purchase, Remortgage	None	£0
		5.69	£0	£25,000	£500,000	80	112500030	Core, 80, 2, 5.69, FV	Purchase	Free Vals	£0
		5.69	£0	£25,000	£500,000	80	112500031	Core, 80, 2, 5.69, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.69	£0	£25,000	£500,000	80	112500032	Core, 80, 2, 5.69, FVCB250	Remortgage	Free Vals	£250
		5.44	£999	£25,000	£500,000	85	112500022	Core, 85, 2, 5.44	Purchase, Remortgage	None	£0
		5.84	£0	£25,000	£500,000	85	112500036	Core, 85, 2, 5.84, FV	Purchase	Free Vals	£0
		5.84	£0	£25,000	£500,000	85	112500037	Core, 85, 2, 5.84, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.84	£0	£25,000	£500,000	85	112500038	Core, 85, 2, 5.84, FVCB250	Remortgage	Free Vals	£250
		5.84	£999	£25,000	£500,000	90	112500092	Core, 90, 2, 5.84	Purchase, Remortgage	None	£0
		6.24	£0	£25,000	£500,000	90	112500094	Core, 90, 2, 6.24, FV	Purchase	Free Vals	£0
6.24	£0	£25,000	£500,000	90	112500095	Core, 90, 2, 6.24, FLFV	Remortgage	Free Vals, Free Standard Legals	£0		
6.24	£0	£25,000	£500,000	90	112500096	Core, 90, 2, 6.24, FVCB250	Remortgage	Free Vals	£250		
Core	5 Year Fixed	5.16	£999	£25,000	£500,000	75	112500020	Core, 75, 5, 5.16	Purchase, Remortgage	None	£0
		5.21	£0	£25,000	£500,000	75	112500027	Core, 75, 5, 5.21, FV	Purchase	Free Vals	£0
		5.21	£0	£25,000	£500,000	75	112500028	Core, 75, 5, 5.21, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.21	£0	£25,000	£500,000	75	112500029	Core, 75, 5, 5.21, FVCB250	Remortgage	Free Vals	£250
		5.34	£999	£25,000	£500,000	80	112500157	Core, 80, 5, 5.34	Purchase, Remortgage	None	£0
		5.39	£0	£25,000	£500,000	80	112500033	Core, 80, 5, 5.39, FV	Purchase	Free Vals	£0
		5.39	£0	£25,000	£500,000	80	112500034	Core, 80, 5, 5.39, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.39	£0	£25,000	£500,000	80	112500035	Core, 80, 5, 5.39, FVCB250	Remortgage	Free Vals	£250
		5.49	£999	£25,000	£500,000	85	112500023	Core, 85, 5, 5.49	Purchase, Remortgage	None	£0
		5.54	£0	£25,000	£500,000	85	092500026	Core, 85, 5, 5.54, FV	Purchase	Free Vals	£0
		5.54	£0	£25,000	£500,000	85	092500027	Core, 85, 5, 5.54, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.54	£0	£25,000	£500,000	85	092500028	Core, 85, 5, 5.54, FVCB250	Remortgage	Free Vals	£250
		5.89	£999	£25,000	£500,000	90	112500093	Core, 90, 5, 5.89	Purchase, Remortgage	None	£0
		5.94	£0	£25,000	£500,000	90	112500097	Core, 90, 5, 5.94, FV	Purchase	Free Vals	£0
5.94	£0	£25,000	£500,000	90	112500098	Core, 90, 5, 5.94, FLFV	Remortgage	Free Vals, Free Standard Legals	£0		
5.94	£0	£25,000	£500,000	90	112500099	Core, 90, 5, 5.94, FVCB250	Remortgage	Free Vals	£250		



RESIDENTIAL PRODUCTS - HELP TO BUY

Help To Buy (Equity Loan)

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

* See Credit Criteria page for full details

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

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

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



RESIDENTIAL PRODUCTS - RIGHT TO BUY

100% of discounted purchase price

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

* See Credit Criteria page for full details

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

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

Residential Right to Buy											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Core	2 Year Fixed	6.89	£0	£25,000	£500,000	75	122500082	RTB, 75, 2, 6.89, FV	Purchase	Free Vals	£0
Core	5 Year Fixed	6.59	£0	£25,000	£500,000	75	122500083	RTB, 75, 5, 6.59, FV	Purchase	Free Vals	£0



RESIDENTIAL PRODUCTS - RESI 12

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

* See Credit Criteria page for full details

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

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

Residential Resi 12											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
RESI 12	2 Year Fixed	6.39	£999	£25,000	£500,000	75	032500080	RESI 12, 75, 2, 6.39	Purchase, Remortgage	None	£0
		6.64	£0	£25,000	£500,000	75	032500086	RESI 12, 75, 2, 6.64, FV	Purchase	Free Vals	£0
		6.64	£0	£25,000	£500,000	75	032500087	RESI 12, 75, 2, 6.64, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		6.64	£0	£25,000	£500,000	75	032500088	RESI 12, 75, 2, 6.64, FVCB250	Remortgage	Free Vals	£250
		6.44	£999	£25,000	£500,000	80	032500082	RESI 12, 80, 2, 6.44	Purchase, Remortgage	None	£0
		6.69	£0	£25,000	£500,000	80	032500092	RESI 12, 80, 2, 6.69, FV	Purchase	Free Vals	£0
		6.69	£0	£25,000	£500,000	80	032500093	RESI 12, 80, 2, 6.69, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		6.69	£0	£25,000	£500,000	80	032500094	RESI 12, 80, 2, 6.69, FVCB250	Remortgage	Free Vals	£250
		6.49	£999	£25,000	£500,000	85	032500084	RESI 12, 85, 2, 6.49	Purchase, Remortgage	None	£0
		6.74	£0	£25,000	£500,000	85	032500098	RESI 12, 85, 2, 6.74, FV	Purchase	Free Vals	£0
		6.74	£0	£25,000	£500,000	85	032500099	RESI 12, 85, 2, 6.74, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		6.74	£0	£25,000	£500,000	85	032500100	RESI 12, 85, 2, 6.74, FVCB250	Remortgage	Free Vals	£250
RESI 12	5 Year Fixed	5.94	£999	£25,000	£500,000	75	032500081	RESI 12, 75, 5, 5.94	Purchase, Remortgage	None	£0
		6.14	£0	£25,000	£500,000	75	032500089	RESI 12, 75, 5, 6.14, FV	Purchase	Free Vals	£0
		6.14	£0	£25,000	£500,000	75	032500090	RESI 12, 75, 5, 6.14, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		6.14	£0	£25,000	£500,000	75	032500091	RESI 12, 75, 5, 6.14, FVCB250	Remortgage	Free Vals	£250
		5.99	£999	£25,000	£500,000	80	032500083	RESI 12, 80, 5, 5.99	Purchase, Remortgage	None	£0
		6.19	£0	£25,000	£500,000	80	032500095	RESI 12, 80, 5, 6.19, FV	Purchase	Free Vals	£0
		6.19	£0	£25,000	£500,000	80	032500096	RESI 12, 80, 5, 6.19, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		6.19	£0	£25,000	£500,000	80	032500097	RESI 12, 80, 5, 6.19, FVCB250	Remortgage	Free Vals	£250
		6.19	£999	£25,000	£500,000	85	032500085	RESI 12, 85, 5, 6.19	Purchase, Remortgage	None	£0
		6.29	£0	£25,000	£500,000	85	032500101	RESI 12, 85, 5, 6.29, FV	Purchase	Free Vals	£0
		6.29	£0	£25,000	£500,000	85	032500102	RESI 12, 85, 5, 6.29, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		6.29	£0	£25,000	£500,000	85	032500103	RESI 12, 85, 5, 6.29, FVCB250	Remortgage	Free Vals	£250



RESIDENTIAL PRODUCTS - RESI 6

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

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

* See Credit Criteria page for full details

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

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

Residential Resi 6											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Resi 6	2 Year Fixed	6.64	£999	£25,000	£500,000	75	032500025	RESI 6, 75, 2, 6.64	Purchase, Remortgage	None	£0
		6.89	£0	£25,000	£500,000	75	032500031	RESI 6, 75, 2, 6.89, FV	Purchase	Free Vals	£0
		6.89	£0	£25,000	£500,000	75	032500032	RESI 6, 75, 2, 6.89, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.89	£0	£25,000	£500,000	75	032500033	RESI 6, 75, 2, 6.89, FVCB250	Remortgage	Free Vals	£250
		6.69	£999	£25,000	£500,000	80	032500027	RESI 6, 80, 2, 6.69	Purchase, Remortgage	None	£0
		6.94	£0	£25,000	£500,000	80	032500037	RESI 6, 80, 2, 6.94, FV	Purchase	Free Vals	£0
		6.94	£0	£25,000	£500,000	80	032500038	RESI 6, 80, 2, 6.94, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.94	£0	£25,000	£500,000	80	032500039	RESI 6, 80, 2, 6.94, FVCB250	Remortgage	Free Vals	£250
		6.74	£999	£25,000	£500,000	85	032500029	RESI 6, 85, 2, 6.74	Purchase, Remortgage	None	£0
		6.99	£0	£25,000	£500,000	85	032500043	RESI 6, 85, 2, 6.99, FV	Purchase	Free Vals	£0
6.99	£0	£25,000	£500,000	85	032500044	RESI 6, 85, 2, 6.99, FLFV	Remortgage	Free Vals, Free Standard Legals	£0		
6.99	£0	£25,000	£500,000	85	032500045	RESI 6, 85, 2, 6.99, FVCB250	Remortgage	Free Vals	£250		
Resi 6	5 Year Fixed	6.19	£999	£25,000	£500,000	75	032500026	RESI 6, 75, 5, 6.19	Purchase, Remortgage	None	£0
		6.39	£0	£25,000	£500,000	75	032500034	RESI 6, 75, 5, 6.39, FV	Purchase	Free Vals	£0
		6.39	£0	£25,000	£500,000	75	032500035	RESI 6, 75, 5, 6.39, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.39	£0	£25,000	£500,000	75	032500036	RESI 6, 75, 5, 6.39, FVCB250	Remortgage	Free Vals	£250
		6.24	£999	£25,000	£500,000	80	032500028	RESI 6, 80, 5, 6.24	Purchase, Remortgage	None	£0
		6.44	£0	£25,000	£500,000	80	032500040	RESI 6, 80, 5, 6.44, FV	Purchase	Free Vals	£0
		6.44	£0	£25,000	£500,000	80	032500041	RESI 6, 80, 5, 6.44, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.44	£0	£25,000	£500,000	80	032500042	RESI 6, 80, 5, 6.44, FVCB250	Remortgage	Free Vals	£250
		6.44	£999	£25,000	£500,000	85	032500030	RESI 6, 85, 5, 6.44	Purchase, Remortgage	None	£0
		6.54	£0	£25,000	£500,000	85	032500046	RESI 6, 85, 5, 6.54, FV	Purchase	Free Vals	£0
6.54	£0	£25,000	£500,000	85	032500047	RESI 6, 85, 5, 6.54, FLFV	Remortgage	Free Vals, Free Standard Legals	£0		
6.54	£0	£25,000	£500,000	85	032500048	RESI 6, 85, 5, 6.54, FVCB250	Remortgage	Free Vals	£250		



Kensington

RESIDENTIAL CRITERIA SUMMARY

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

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

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

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

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

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

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ERC's

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

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RESIDENTIAL PRODUCTS - FLEXI FIXED FOR TERM

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

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

* See Credit Criteria page for full details

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

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

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

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

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

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

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

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



RESIDENTIAL CRITERIA SUMMARY

FLEXI FIXED FOR TERM

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

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RESIDENTIAL CREDIT SUMMARY

FLEXI FIXED FOR TERM

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

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

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

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

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