



## 13th March 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><b>THE RANGE:</b></p> <p><a href="#">SELECT</a></p> <p><a href="#">OWN NEW RATE REDUCER</a></p> <p><a href="#">SELECT TRACKERS</a></p> <p><a href="#">EKO REWARD</a></p> <p><a href="#">HERO</a></p> <p><a href="#">PROFESSIONAL</a></p> <p><a href="#">SHARED OWNERSHIP</a></p> <p><a href="#">CORE</a></p> <p><a href="#">HELP TO BUY</a></p> <p><a href="#">RIGHT TO BUY</a></p> <p><a href="#">RESI 12</a></p> <p><a href="#">RESI 6</a></p> <p><a href="#">FLEXI FIXED FOR TERM</a></p>
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**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 3.80%. This rate is set as of the 10th March 2026 and effective from the 1st April 2026 (all new mortgage application documentation is reflected with this rate from 11th March 2026). 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

## 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 <sup>△</sup>	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	5.19	£1999	£25,000	£2,000,000	75	032600142	Select, 75, 2, 5.19, FV	Purchase	Free Vals	£0
		5.19	£1999	£25,000	£500,000	75	032600143	Select, 75, 2, 5.19, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.19	£1999	£25,000	£2,000,000	75	032600144	Select, 75, 2, 5.19, FVCB250	Remortgage	Free Vals	£250
		5.29	£1499	£25,000	£2,000,000	75	032600159	Select, 75, 2, 5.29	Purchase, Remortgage	None	£0
		5.34	£999	£25,000	£2,000,000	75	032600162	Select, 75, 2, 5.34	Purchase, Remortgage	None	£0
		5.79	£0	£25,000	£2,000,000	75	032600256	Select, 75, 2, 5.79, FV	Purchase	Free Vals	£0
		5.79	£0	£25,000	£500,000	75	032600257	Select, 75, 2, 5.79, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.79	£0	£25,000	£2,000,000	75	032600258	Select, 75, 2, 5.79, FVCB250	Remortgage	Free Vals	£250
		5.40	£1999	£25,000	£2,000,000	80	032600177	Select, 80, 2, 5.4, FV	Purchase	Free Vals	£0
		5.40	£1999	£25,000	£500,000	80	032600178	Select, 80, 2, 5.4, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.40	£1999	£25,000	£2,000,000	80	032600179	Select, 80, 2, 5.4, FVCB250	Remortgage	Free Vals	£250
		5.50	£1499	£25,000	£2,000,000	80	032600189	Select, 80, 2, 5.5	Purchase, Remortgage	None	£0
		5.55	£999	£25,000	£2,000,000	80	032600200	Select, 80, 2, 5.55	Purchase, Remortgage	None	£0
		5.90	£0	£25,000	£2,000,000	80	032600279	Select, 80, 2, 5.9, FV	Purchase	Free Vals	£0
		5.90	£0	£25,000	£500,000	80	032600280	Select, 80, 2, 5.9, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.90	£0	£25,000	£2,000,000	80	032600281	Select, 80, 2, 5.9, FVCB250	Remortgage	Free Vals	£250
		5.59	£1999	£25,000	£1,500,000	85	032600212	Select, 85, 2, 5.59, FV	Purchase	Free Vals	£0
		5.59	£1999	£25,000	£500,000	85	032600213	Select, 85, 2, 5.59, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.59	£1999	£25,000	£1,500,000	85	032600214	Select, 85, 2, 5.59, FVCB250	Remortgage	Free Vals	£250
		5.69	£1499	£25,000	£1,500,000	85	032600231	Select, 85, 2, 5.69	Purchase, Remortgage	None	£0
		5.74	£999	£25,000	£1,500,000	85	032600238	Select, 85, 2, 5.74	Purchase, Remortgage	None	£0
		6.12	£0	£25,000	£1,500,000	85	032600317	Select, 85, 2, 6.12, FV	Purchase	Free Vals	£0
		6.12	£0	£25,000	£500,000	85	032600318	Select, 85, 2, 6.12, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.12	£0	£25,000	£1,500,000	85	032600319	Select, 85, 2, 6.12, FVCB250	Remortgage	Free Vals	£250
		6.06	£1499	£25,000	£1,000,000	90	032600304	Select, 90, 2, 6.06	Purchase, Remortgage	None	£0
6.14	£999	£25,000	£1,000,000	90	032600323	Select, 90, 2, 6.14	Purchase, Remortgage	None	£0		
6.42	£0	£25,000	£1,000,000	90	032600379	Select, 90, 2, 6.42, FV	Purchase	Free Vals	£0		
6.42	£0	£25,000	£500,000	90	032600380	Select, 90, 2, 6.42, FLFV	Remortgage	Free Vals, Free Standard Legals	£0		
6.42	£0	£25,000	£1,000,000	90	032600381	Select, 90, 2, 6.42, FVCB250	Remortgage	Free Vals	£250		

Residential Select											
Credit Criteria *	Initial Period	Interest Rate <sup>Δ</sup>	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	6.21	£1999	£25,000	£500,000	95	032600342	Select, 95, 2, 6.21, FV	Purchase	Free Vals	£0
		6.31	£1499	£25,000	£500,000	95	032600355	Select, 95, 2, 6.31, FV	Purchase	Free Vals	£0
		6.42	£999	£25,000	£500,000	95	032600378	Select, 95, 2, 6.42, FV	Purchase	Free Vals	£0
		6.67	£0	£25,000	£500,000	95	032600402	Select, 95, 2, 6.67, FV	Purchase	Free Vals	£0
		6.99	£0	£25,000	£500,000	95	032600408	Select, 95, 2, 6.99, FVCB1K	Purchase	Free Vals	£1,000
Select	5 Year Fixed	5.34	£1499	£25,000	£2,000,000	75	032600169	Select, 75, 5, 5.34	Purchase, Remortgage	None	£0
		5.39	£999	£25,000	£2,000,000	75	032600172	Select, 75, 5, 5.39	Purchase, Remortgage	None	£0
		5.51	£0	£25,000	£2,000,000	75	032600190	Select, 75, 5, 5.51, FV	Purchase	Free Vals	£0
		5.51	£0	£25,000	£500,000	75	032600191	Select, 75, 5, 5.51, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.51	£0	£25,000	£2,000,000	75	032600192	Select, 75, 5, 5.51, FVCB250	Remortgage	Free Vals	£250
		5.54	£1499	£25,000	£2,000,000	80	032600195	Select, 80, 5, 5.54	Purchase, Remortgage	None	£0
		5.59	£999	£25,000	£2,000,000	80	032600211	Select, 80, 5, 5.59	Purchase, Remortgage	None	£0
		5.69	£0	£25,000	£2,000,000	80	032600225	Select, 80, 5, 5.69, FV	Purchase	Free Vals	£0
		5.69	£0	£25,000	£500,000	80	032600226	SELECT, 80, 5, 5.69, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.69	£0	£25,000	£2,000,000	80	032600227	Select, 80, 5, 5.69, FVCB250	Remortgage	Free Vals	£250
		5.74	£1499	£25,000	£1,500,000	85	032600247	Select, 85, 5, 5.74	Purchase, Remortgage	None	£0
		5.79	£999	£25,000	£1,500,000	85	032600249	Select, 85, 5, 5.79	Purchase, Remortgage	None	£0
		5.84	£0	£25,000	£1,500,000	85	032600261	Select, 85, 5, 5.84, FV	Purchase	Free Vals	£0
		5.84	£0	£25,000	£500,000	85	032600262	Select, 85, 5, 5.84, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.84	£0	£25,000	£1,500,000	85	032600263	Select, 85, 5, 5.84, FVCB250	Remortgage	Free Vals	£250
		6.12	£1499	£25,000	£1,000,000	90	032600322	Select, 90, 5, 6.12	Purchase, Remortgage	None	£0
		6.17	£999	£25,000	£1,000,000	90	032600332	Select, 90, 5, 6.17	Purchase, Remortgage	None	£0
		6.24	£0	£25,000	£1,000,000	90	032600350	Select, 90, 5, 6.24, FV	Purchase	Free Vals	£0
		6.24	£0	£25,000	£500,000	90	032600351	Select, 90, 5, 6.24, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.24	£0	£25,000	£1,000,000	90	032600352	Select, 90, 5, 6.24, FVCB250	Remortgage	Free Vals	£250
6.42	£1499	£25,000	£500,000	95	032600382	Select, 95, 5, 6.42, FV	Purchase	Free Vals	£0		
6.47	£999	£25,000	£500,000	95	032600386	Select, 95, 5, 6.47, FV	Purchase	Free Vals	£0		
6.57	£0	£25,000	£500,000	95	032600392	Select, 95, 5, 6.57, FV	Purchase	Free Vals	£0		
6.70	£0	£25,000	£500,000	95	032600403	Select, 95, 5, 6.7, FVCB1K	Purchase	Free Vals	£1,000		



# 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 <sup>△</sup>	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	3.17	£0	£25,000	£1,500,000	85	<b>032600085</b>	Own New 5%, 85, 2, 3.17, FV	Purchase	Free Vals	£0
		3.64	£0	£25,000	£1,000,000	90	<b>032600090</b>	Own New 5%, 90, 2, 3.64, FV	Purchase	Free Vals	£0
Select	5 Year Fixed	4.66	£0	£25,000	£1,500,000	85	<b>032600108</b>	Own New 5%, 85, 5, 4.66, FV	Purchase	Free Vals	£0
		5.12	£0	£25,000	£1,000,000	90	<b>032600132</b>	Own New 5%, 90, 5, 5.12, FV	Purchase	Free Vals	£0
Residential Own New Rate Reducer 3%											
Select	2 Year Fixed	4.35	£0	£25,000	£1,500,000	85	<b>032600103</b>	Own New 3%, 85, 2, 4.35, FV	Purchase	Free Vals	£0
		4.75	£0	£25,000	£1,000,000	90	<b>032600113</b>	Own New 3%, 90, 2, 4.75, FV	Purchase	Free Vals	£0
Select	5 Year Fixed	5.13	£0	£25,000	£1,500,000	85	<b>032600135</b>	Own New 3%, 85, 5, 5.13, FV	Purchase	Free Vals	£0
		5.57	£0	£25,000	£1,000,000	90	<b>032600201</b>	Own New 3%, 90, 5, 5.57, 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 <sup>△</sup>	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Tracker	5.89 (KSR + 2.09%)	£0	£25,000	£1,500,000	85	022400292	Select Track, 85, 2, 2.09, FV	Purchase	Free Vals	£0
		5.89 (KSR + 2.09%)	£0	£25,000	£500,000	85	022400293	Select Track, 85, 2, 2.09, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		5.89 (KSR + 2.09%)	£0	£25,000	£1,500,000	85	022400294	Select Track, 85, 2, 2.09, FVCB250	Remortgage	Free Vals	£250
		7.20 (KSR + 3.40%)	£0	£25,000	£1,000,000	90	022400296	Select Track, 90, 2, 3.4, FV	Purchase	Free Vals	£0
		7.20 (KSR + 3.40%)	£0	£25,000	£500,000	90	022400297	Select Track, 90, 2, 3.4, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		7.20 (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

## For the most energy efficient homes

• 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 <sup>△</sup>	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	5.64	£1499	£25,000	£1,500,000	85	032600223	Select, 85, 2, 5.64, FV	Purchase, Remortgage	Free Vals	£0
		6.01	£1499	£25,000	£1,000,000	90	032600294	Select, 90, 2, 6.01, FV	Purchase, Remortgage	Free Vals	£0
Select	5 Year Fixed	5.69	£1499	£25,000	£1,500,000	85	032600224	Select, 85, 5, 5.69, FV	Purchase, Remortgage	Free Vals	£0
		6.07	£1499	£25,000	£1,000,000	90	032600308	Select, 90, 5, 6.07, FV	Purchase, Remortgage	Free Vals	£0

## 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 <sup>△</sup>	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	5.29	£999	£25,000	£500,000	75	032600154	Heroes, 75, 2, 5.29	Purchase, Remortgage	None	£0
		5.74	£0	£25,000	£500,000	75	032600242	Heroes, 75, 2, 5.74, FV	Purchase	Free Vals	£0
		5.74	£0	£25,000	£500,000	75	032600243	Heroes, 75, 2, 5.74, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.74	£0	£25,000	£500,000	75	032600244	Heroes, 75, 2, 5.74, FVCB250	Remortgage	Free Vals	£250
		5.50	£999	£25,000	£500,000	80	032600188	Heroes, 80, 2, 5.5	Purchase, Remortgage	None	£0
		5.85	£0	£25,000	£500,000	80	032600265	Heroes, 80, 2, 5.85, FV	Purchase	Free Vals	£0
		5.85	£0	£25,000	£500,000	80	032600266	Heroes, 80, 2, 5.85, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.85	£0	£25,000	£500,000	80	032600267	Heroes, 80, 2, 5.85, FVCB250	Remortgage	Free Vals	£250
		5.69	£999	£25,000	£500,000	85	032600230	Heroes, 85, 2, 5.69	Purchase, Remortgage	None	£0
		6.07	£0	£25,000	£500,000	85	032600305	Heroes, 85, 2, 6.07, FV	Purchase	Free Vals	£0
		6.07	£0	£25,000	£500,000	85	032600306	Heroes, 85, 2, 6.07, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.07	£0	£25,000	£500,000	85	032600307	Heroes, 85, 2, 6.07, FVCB250	Remortgage	Free Vals	£250
		6.09	£999	£25,000	£500,000	90	032600311	Heroes, 90, 2, 6.09	Purchase, Remortgage	None	£0
6.37	£0	£25,000	£500,000	90	032600366	Heroes, 90, 2, 6.37, FV	Purchase	Free Vals	£0		
6.37	£0	£25,000	£500,000	90	032600367	Heroes, 90, 2, 6.37, FLFV	Remortgage	Free Vals, Free Standard Legals	£0		
6.37	£0	£25,000	£500,000	90	032600368	Heroes, 90, 2, 6.37, FVCB250	Remortgage	Free Vals	£250		
Select	5 Year Fixed	5.34	£999	£25,000	£500,000	75	032600164	HEROES, 75, 5, 5.34	Purchase, Remortgage	None	£0
		5.46	£0	£25,000	£500,000	75	032600181	Heroes, 75, 5, 5.46, FV	Purchase	Free Vals	£0
		5.46	£0	£25,000	£500,000	75	032600182	Heroes, 75, 5, 5.46, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.46	£0	£25,000	£500,000	75	032600183	Heroes, 75, 5, 5.46, FVCB250	Remortgage	Free Vals	£250
		5.54	£999	£25,000	£500,000	80	032600197	Heroes, 80, 5, 5.54	Purchase, Remortgage	None	£0
		5.64	£0	£25,000	£500,000	80	032600220	Heroes, 80, 5, 5.64, FV	Purchase	Free Vals	£0
		5.64	£0	£25,000	£500,000	80	032600221	Heroes, 80, 5, 5.64, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.64	£0	£25,000	£500,000	80	032600222	Heroes, 80, 5, 5.64, FVCB250	Remortgage	Free Vals	£250
		5.74	£999	£25,000	£500,000	85	032600241	Heroes, 85, 5, 5.74	Purchase, Remortgage	None	£0
		5.79	£0	£25,000	£500,000	85	032600253	Heroes, 85, 5, 5.79, FV	Purchase	Free Vals	£0
		5.79	£0	£25,000	£500,000	85	032600254	Heroes, 85, 5, 5.79, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.79	£0	£25,000	£500,000	85	032600255	Heroes, 85, 5, 5.79, FVCB250	Remortgage	Free Vals	£250
		6.12	£999	£25,000	£500,000	90	032600320	Heroes, 90, 5, 6.12	Purchase, Remortgage	None	£0
6.19	£0	£25,000	£500,000	90	032600339	Heroes, 90, 5, 6.19, FV	Purchase	Free Vals	£0		
6.19	£0	£25,000	£500,000	90	032600340	Heroes, 90, 5, 6.19, FLFV	Remortgage	Free Vals, Free Standard Legals	£0		
6.19	£0	£25,000	£500,000	90	032600341	Heroes, 90, 5, 6.19, FVCB250	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 <sup>△</sup>	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	5.29	£999	£25,000	£1,000,000	75	032600153	Professional, 75, 2, 5.29	Purchase, Remortgage	None	£0
		5.50	£999	£25,000	£1,000,000	80	032600187	Professional, 80, 2, 5.5	Purchase, Remortgage	None	£0
		5.69	£999	£25,000	£1,000,000	85	032600229	Professional, 85, 2, 5.69	Purchase, Remortgage	None	£0
		6.09	£999	£25,000	£1,000,000	90	032600312	Professional, 90, 2, 6.09	Purchase, Remortgage	None	£0
		6.37	£0	£25,000	£1,000,000	90	032600365	Professional, 90, 2, 6.37	Purchase, Remortgage	None	£0
Select	5 Year Fixed	5.34	£999	£25,000	£1,000,000	75	032600163	Professional, 75, 5, 5.34	Purchase, Remortgage	None	£0
		5.54	£999	£25,000	£1,000,000	80	032600196	Professional, 80, 5, 5.54	Purchase, Remortgage	None	£0
		5.74	£999	£25,000	£1,000,000	85	032600240	Professional, 85, 5, 5.74	Purchase, Remortgage	None	£0
		6.12	£999	£25,000	£1,000,000	90	032600321	Professional, 90, 5, 6.12	Purchase, Remortgage	None	£0
		6.19	£0	£25,000	£1,000,000	90	032600333	Professional, 90, 5, 6.19	Purchase, Remortgage	None	£0



# 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 <sup>△</sup>	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	6.39	£0	£25,000	£500,000	95	032600377	Shared Own, 95, 2, 6.39, FV	Purchase, Remortgage	Free Vals	£0
Select	5 Year Fixed	6.09	£0	£25,000	£500,000	95	032600316	Shared Own, 95, 5, 6.09, 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 <sup>△</sup>	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Core	2 Year Fixed	5.44	£999	£25,000	£500,000	75	032600180	Core, 75, 2, 5.44	Purchase, Remortgage	None	£0
		5.89	£0	£25,000	£500,000	75	032600276	Core, 75, 2, 5.89, FV	Purchase	Free Vals	£0
		5.89	£0	£25,000	£500,000	75	032600277	Core, 75, 2, 5.89, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		5.89	£0	£25,000	£500,000	75	032600278	Core, 75, 2, 5.89, FVCB250	Remortgage	Free Vals	£250
		5.69	£999	£25,000	£500,000	80	032600228	Core, 80, 2, 5.69	Purchase, Remortgage	None	£0
		6.05	£0	£25,000	£500,000	80	032600299	Core, 80, 2, 6.05, FV	Purchase	Free Vals	£0
		6.05	£0	£25,000	£500,000	80	032600300	Core, 80, 2, 6.05, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		6.05	£0	£25,000	£500,000	80	032600301	Core, 80, 2, 6.05, FVCB250	Remortgage	Free Vals	£250
		5.84	£999	£25,000	£500,000	85	032600264	Core, 85, 2, 5.84	Purchase, Remortgage	None	£0
		6.24	£0	£25,000	£500,000	85	032600343	Core, 85, 2, 6.24, FV	Purchase	Free Vals	£0
		6.24	£0	£25,000	£500,000	85	032600344	Core, 85, 2, 6.24, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		6.24	£0	£25,000	£500,000	85	032600345	Core, 85, 2, 6.24, FVCB250	Remortgage	Free Vals	£250
		6.24	£999	£25,000	£500,000	90	032600347	Core, 90, 2, 6.24	Purchase, Remortgage	None	£0
		6.64	£0	£25,000	£500,000	90	032600399	Core, 90, 2, 6.64, FV	Purchase	Free Vals	£0
6.64	£0	£25,000	£500,000	90	032600400	Core, 90, 2, 6.64, FLV	Remortgage	Free Vals, Free Standard Legals	£0		
6.64	£0	£25,000	£500,000	90	032600401	Core, 90, 2, 6.64, FVCB250	Remortgage	Free Vals	£250		
Core	5 Year Fixed	5.49	£999	£25,000	£500,000	75	032600186	Core, 75, 5, 5.49	Purchase, Remortgage	None	£0
		5.61	£0	£25,000	£500,000	75	032600215	Core, 75, 5, 5.61, FV	Purchase	Free Vals	£0
		5.61	£0	£25,000	£500,000	75	032600216	Core, 75, 5, 5.61, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		5.61	£0	£25,000	£500,000	75	032600217	Core, 75, 5, 5.61, FVCB250	Remortgage	Free Vals	£250
		5.74	£999	£25,000	£500,000	80	032600239	CORE, 80, 5, 5.74	Purchase, Remortgage	None	£0
		5.79	£0	£25,000	£500,000	80	032600250	Core, 80, 5, 5.79, FV	Purchase	Free Vals	£0
		5.79	£0	£25,000	£500,000	80	032600251	Core, 80, 5, 5.79, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		5.79	£0	£25,000	£500,000	80	032600252	Core, 80, 5, 5.79, FVCB250	Remortgage	Free Vals	£250
		5.89	£999	£25,000	£500,000	85	032600273	Core, 85, 5, 5.89	Purchase, Remortgage	None	£0
		5.94	£0	£25,000	£500,000	85	032600282	Core, 85, 5, 5.94, FV	Purchase	Free Vals	£0
		5.94	£0	£25,000	£500,000	85	032600283	Core, 85, 5, 5.94, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		5.94	£0	£25,000	£500,000	85	032600284	Core, 85, 5, 5.94, FVCB250	Remortgage	Free Vals	£250
		6.29	£999	£25,000	£500,000	90	032600354	Core, 90, 5, 6.29	Purchase, Remortgage	None	£0
		6.34	£0	£25,000	£500,000	90	032600356	Core, 90, 5, 6.34, FV	Purchase	Free Vals	£0
6.34	£0	£25,000	£500,000	90	032600357	Core, 90, 5, 6.34, FLV	Remortgage	Free Vals, Free Standard Legals	£0		
6.34	£0	£25,000	£500,000	90	032600358	Core, 90, 5, 6.34, 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 <sup>△</sup>	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Core	2 Year Fixed	7.49	£0	£25,000	£500,000	75	032600412	HTB, 75, 2, 7.49, FV	Remortgage	Free Vals	£0
	5 Year Fixed	7.04	£0	£25,000	£500,000	75	032600409	HTB, 75, 5, 7.04, FV	Remortgage	Free Vals	£0
Residential Help to Buy Wales											
Core	2 Year Fixed	7.49	£0	£25,000	£500,000	75	032600413	HTB, 75, 2, 7.49, FV	Purchase, Remortgage	Free Vals	£0
	5 Year Fixed	7.04	£0	£25,000	£500,000	75	032600410	HTB, 75, 5, 7.04, 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 <sup>△</sup>	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Core	2 Year Fixed	7.29	£0	£25,000	£500,000	75	032600411	RTB, 75, 2, 7.29, FV	Purchase	Free Vals	£0
Core	5 Year Fixed	6.99	£0	£25,000	£500,000	75	032600407	RTB, 75, 5, 6.99, 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 <sup>△</sup>	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
RESI 12	2 Year Fixed	5.71	£999	£25,000	£500,000	75	032600232	RESI 12, 75, 2, 5.71	Purchase, Remortgage	None	£0
		6.16	£0	£25,000	£500,000	75	032600329	RESI 12, 75, 2, 6.16, FV	Purchase	Free Vals	£0
		6.16	£0	£25,000	£500,000	75	032600330	RESI 12, 75, 2, 6.16, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		6.16	£0	£25,000	£500,000	75	032600331	RESI 12, 75, 2, 6.16, FVCB250	Remortgage	Free Vals	£250
		5.99	£999	£25,000	£500,000	80	032600290	RESI 12, 80, 2, 5.99	Purchase, Remortgage	None	£0
		6.34	£0	£25,000	£500,000	80	032600359	RESI 12, 80, 2, 6.34, FV	Purchase	Free Vals	£0
		6.34	£0	£25,000	£500,000	80	032600360	RESI 12, 80, 2, 6.34, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		6.34	£0	£25,000	£500,000	80	032600361	RESI 12, 80, 2, 6.34, FVCB250	Remortgage	Free Vals	£250
		6.24	£999	£25,000	£500,000	85	032600348	RESI 12, 85, 2, 6.24	Purchase, Remortgage	None	£0
		6.54	£0	£25,000	£500,000	85	032600389	RESI 12, 85, 2, 6.54, FV	Purchase	Free Vals	£0
		6.54	£0	£25,000	£500,000	85	032600390	RESI 12, 85, 2, 6.54, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		6.54	£0	£25,000	£500,000	85	032600391	RESI 12, 85, 2, 6.54, FVCB250	Remortgage	Free Vals	£250
RESI 12	5 Year Fixed	5.76	£999	£25,000	£500,000	75	032600248	RESI 12, 75, 5, 5.76	Purchase, Remortgage	None	£0
		5.86	£0	£25,000	£500,000	75	032600268	RESI 12, 75, 5, 5.86, FV	Purchase	Free Vals	£0
		5.86	£0	£25,000	£500,000	75	032600269	RESI 12, 75, 5, 5.86, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		5.86	£0	£25,000	£500,000	75	032600270	RESI 12, 75, 5, 5.86, FVCB250	Remortgage	Free Vals	£250
		5.99	£999	£25,000	£500,000	80	032600291	RESI 12, 80, 5, 5.99	Purchase, Remortgage	None	£0
		6.09	£0	£25,000	£500,000	80	032600313	RESI 12, 80, 5, 6.09, FV	Purchase	Free Vals	£0
		6.09	£0	£25,000	£500,000	80	032600314	RESI 12, 80, 5, 6.09, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		6.09	£0	£25,000	£500,000	80	032600315	RESI 12, 80, 5, 6.09, FVCB250	Remortgage	Free Vals	£250
		6.24	£999	£25,000	£500,000	85	032600349	RESI 12, 85, 5, 6.24	Purchase, Remortgage	None	£0
		6.34	£0	£25,000	£500,000	85	032600362	RESI 12, 85, 5, 6.34, FV	Purchase	Free Vals	£0
		6.34	£0	£25,000	£500,000	85	032600363	RESI 12, 85, 5, 6.34, FLV	Remortgage	Free Vals, Free Standard Legals	£0
		6.34	£0	£25,000	£500,000	85	032600364	RESI 12, 85, 5, 6.34, 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 <sup>△</sup>	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Resi 6	2 Year Fixed	6.01	£999	£25,000	£500,000	75	032600292	RESI 6, 75, 2, 6.01	Purchase, Remortgage	None	£0
		6.46	£0	£25,000	£500,000	75	032600383	RESI 6, 75, 2, 6.46, FV	Purchase	Free Vals	£0
		6.46	£0	£25,000	£500,000	75	032600384	RESI 6, 75, 2, 6.46, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.46	£0	£25,000	£500,000	75	032600385	RESI 6, 75, 2, 6.46, FVCB250	Remortgage	Free Vals	£250
		6.29	£999	£25,000	£500,000	80	032600353	RESI 6, 80, 2, 6.29	Purchase, Remortgage	None	£0
		6.64	£0	£25,000	£500,000	80	032600393	RESI 6, 80, 2, 6.64, FV	Purchase	Free Vals	£0
		6.64	£0	£25,000	£500,000	80	032600394	RESI 6, 80, 2, 6.64, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.64	£0	£25,000	£500,000	80	032600395	RESI 6, 80, 2, 6.64, FVCB250	Remortgage	Free Vals	£250
		6.54	£999	£25,000	£500,000	85	032600387	RESI 6, 85, 2, 6.54	Purchase, Remortgage	None	£0
		6.84	£0	£25,000	£500,000	85	032600404	RESI 6, 85, 2, 6.84, FV	Purchase	Free Vals	£0
		6.84	£0	£25,000	£500,000	85	032600405	RESI 6, 85, 2, 6.84, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.84	£0	£25,000	£500,000	85	032600406	RESI 6, 85, 2, 6.84, FVCB250	Remortgage	Free Vals	£250
Resi 6	5 Year Fixed	6.01	£999	£25,000	£500,000	75	032600293	RESI 6, 75, 5, 6.01	Purchase, Remortgage	None	£0
		6.16	£0	£25,000	£500,000	75	032600326	RESI 6, 75, 5, 6.16, FV	Purchase	Free Vals	£0
		6.16	£0	£25,000	£500,000	75	032600327	RESI 6, 75, 5, 6.16, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.16	£0	£25,000	£500,000	75	032600328	RESI 6, 75, 5, 6.16, FVCB250	Remortgage	Free Vals	£250
		6.24	£999	£25,000	£500,000	80	032600346	RESI 6, 80, 5, 6.24	Purchase, Remortgage	None	£0
		6.39	£0	£25,000	£500,000	80	032600369	RESI 6, 80, 5, 6.39, FV	Purchase	Free Vals	£0
		6.39	£0	£25,000	£500,000	80	032600370	RESI 6, 80, 5, 6.39, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.39	£0	£25,000	£500,000	80	032600371	RESI 6, 80, 5, 6.39, FVCB250	Remortgage	Free Vals	£250
		6.54	£999	£25,000	£500,000	85	032600388	RESI 6, 85, 5, 6.54	Purchase, Remortgage	None	£0
		6.64	£0	£25,000	£500,000	85	032600396	RESI 6, 85, 5, 6.64, FV	Purchase	Free Vals	£0
		6.64	£0	£25,000	£500,000	85	032600397	RESI 6, 85, 5, 6.64, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.64	£0	£25,000	£500,000	85	032600398	RESI 6, 85, 5, 6.64, FVCB250	Remortgage	Free Vals	£250



Kensington

# RESIDENTIAL CRITERIA SUMMARY

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

<b>Property Changes</b>	If your client needs to change their property after the case has been submitted; this is something we can do if the valuation has not been carried out. Please contact us for full details.
<b>Select Credit History -</b> Residential Select; eKo, Heroes, Professional, Own New & Shared Ownership	<p>Defaults acceptable if older than 36 months</p> <p>Secured Loan/ Rent missed payments 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 missed payments 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 up to a combined £250 can be ignored. Bank Account defaults/arrears subject to underwriter discretion.</p>
<b>Core Credit History -</b> Residential Core; Help to Buy & Right to Buy	<p>Defaults acceptable if older than 24 months</p> <p>Secured Loan/ Rent missed payments 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 missed payments 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 up to a combined £250 can be ignored. Bank Account defaults/arrears subject to underwriter discretion.</p>
<b>Resi 12 Credit History -</b> Resi 12;	<p>Defaults acceptable: Max 1 in 24 months, 0 in 12. Satisfied or unsatisfied. Max £1,500</p> <p>Secured Loan/Rent missed payments: 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 missed payments 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 up to a combined £250 can be ignored. Bank Account defaults/arrears subject to underwriter discretion.</p>
<b>Resi 6 Credit History -</b> Resi 6;	<p>Defaults acceptable: Max 1 in 24 months, 0 in 6. Satisfied or unsatisfied. Max £1,500</p> <p>Secured Loan/ Rent missed payments: 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 missed payments: 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 up to a combined £250 can be ignored. Bank Account defaults/arrears subject to underwriter discretion.</p> <p>Repayment Only</p> <p>Not Available for First Time Buyers</p>
<b>Product Transfers</b>	For more information visit <a href="https://kensingtonmortgages.co.uk/intermediaries/product-transfers">kensingtonmortgages.co.uk/intermediaries/product-transfers</a> . You will be emailed if your clients are eligible 4 months before their fixed rate is ending.

**THIS INFORMATION IS FOR INTERMEDIARIES ONLY**

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

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

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

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**ERC's**

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

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

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# RESIDENTIAL CREDIT SUMMARY

## FLEXI FIXED FOR TERM

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

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

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

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# ERC's - FLEXI FIXED FOR TERM

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

- The property is sold to repay the loan.
- The loan is repaid in full using the customers own funds (for example, from savings or income). If this loan is repaid using money borrowed from another lender and secured against the security property, the early repayment charge will be charged as set out below.
- If any customers die who is named as a borrower on this loan.
- Overpayments up to 10% per 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
<b>ERC Amount Payable in year</b>						
1 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
2 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
3 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
4 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
5 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
6 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
7 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
8 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
9 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
10 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
11 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
12 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
13 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
14 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
15 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
16 year		2.00%	3.00%	4.00%	5.00%	6.00%
17 year		2.00%	3.00%	4.00%	5.00%	6.00%
18 year		2.00%	3.00%	4.00%	5.00%	6.00%
19 year		2.00%	3.00%	4.00%	5.00%	6.00%
20 year		2.00%	3.00%	4.00%	5.00%	6.00%
21 year			2.00%	3.00%	4.00%	5.00%
22 year			2.00%	3.00%	4.00%	5.00%
23 year			2.00%	3.00%	4.00%	5.00%
24 year			2.00%	3.00%	4.00%	5.00%
25 year			2.00%	3.00%	4.00%	5.00%
26 year				2.00%	3.00%	4.00%
27 year				2.00%	3.00%	4.00%
28 year				2.00%	3.00%	4.00%
29 year				2.00%	3.00%	4.00%
32 year					2.00%	3.00%
33 year					2.00%	3.00%
34 year					2.00%	3.00%
35 year					2.00%	3.00%
36 year						2.00%
37 year						2.00%
38 year						2.00%
39 year						2.00%
40 year						2.00%

**THIS INFORMATION IS FOR INTERMEDIARIES ONLY**

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