



## RESIDENTIAL LENDING

**29th May 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.*

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|---|
| <p><b>THE RANGE:</b></p> <p><a href="#">SPECIALS</a></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**

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# RESIDENTIAL PRODUCTS - SELECT

| Residential Specials |                |                            |                |          |            |       |              |                              |              |                                 |          |
|----------------------|----------------|----------------------------|----------------|----------|------------|-------|--------------|------------------------------|--------------|---------------------------------|----------|
| 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               | 5 Year Fixed   | 5.73                       | £0             | £25,000  | £2,000,000 | 75    | 052600058    | Select, 75, 5, 5.73, FV      | Purchase     | Free Vals                       | £0       |
|                      |                | 5.73                       | £0             | £25,000  | £500,000   | 75    | 052600059    | Select, 75, 5, 5.73, FLFV    | Remortgage   | Free Vals, Free Standard Legals | £0       |
|                      |                | 5.73                       | £0             | £25,000  | £2,000,000 | 75    | 052600060    | Select, 75, 5, 5.73, FVCB250 | Remortgage   | Free Vals                       | £250     |



# 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   | 5.59                       | £1999          | £25,000  | £2,000,000 | 75                      | 032601372            | Select, 75, 2, 5.59, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 5.59                       | £1999          | £25,000  | £500,000   | 75                      | 032601373            | Select, 75, 2, 5.59, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 5.59                       | £1999          | £25,000  | £2,000,000 | 75                      | 032601374            | Select, 75, 2, 5.59, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                    |                | 5.69                       | £999           | £25,000  | £2,000,000 | 75                      | 052600698            | Select, 75, 2, 5.69, FV      | Purchase, Remortgage | Free Vals                       | £0       |
|                    |                | 6.04                       | £0             | £25,000  | £2,000,000 | 75                      | 052600864            | Select, 75, 2, 6.04, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 6.04                       | £0             | £25,000  | £500,000   | 75                      | 052600865            | Select, 75, 2, 6.04, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 6.04                       | £0             | £25,000  | £2,000,000 | 75                      | 052600866            | Select, 75, 2, 6.04, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                    |                | 5.80                       | £1999          | £25,000  | £2,000,000 | 80                      | 032601381            | Select, 80, 2, 5.8, FV       | Purchase             | Free Vals                       | £0       |
|                    |                | 5.80                       | £1999          | £25,000  | £500,000   | 80                      | 032601382            | Select, 80, 2, 5.8, FLFV     | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 5.80                       | £1999          | £25,000  | £2,000,000 | 80                      | 032601383            | Select, 80, 2, 5.8, FVCB250  | Remortgage           | Free Vals                       | £250     |
|                    |                | 5.95                       | £999           | £25,000  | £2,000,000 | 80                      | 052600003            | Select, 80, 2, 5.95, FV      | Purchase, Remortgage | Free Vals                       | £0       |
|                    |                | 6.15                       | £0             | £25,000  | £2,000,000 | 80                      | 052600707            | Select, 80, 2, 6.15, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 6.15                       | £0             | £25,000  | £500,000   | 80                      | 052600708            | Select, 80, 2, 6.15, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 6.15                       | £0             | £25,000  | £2,000,000 | 80                      | 052600709            | Select, 80, 2, 6.15, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                    |                | 5.99                       | £1999          | £25,000  | £1,500,000 | 85                      | 032601384            | Select, 85, 2, 5.99, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 5.99                       | £1999          | £25,000  | £500,000   | 85                      | 032601385            | Select, 85, 2, 5.99, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 5.99                       | £1999          | £25,000  | £1,500,000 | 85                      | 032601386            | Select, 85, 2, 5.99, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                    |                | 6.14                       | £999           | £25,000  | £1,500,000 | 85                      | 052600005            | Select, 85, 2, 6.14, FV      | Purchase, Remortgage | Free Vals                       | £0       |
|                    |                | 6.37                       | £0             | £25,000  | £1,500,000 | 85                      | 052600713            | Select, 85, 2, 6.37, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 6.37                       | £0             | £25,000  | £500,000   | 85                      | 052600714            | Select, 85, 2, 6.37, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 6.37                       | £0             | £25,000  | £1,500,000 | 85                      | 052600715            | Select, 85, 2, 6.37, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                    |                | 6.31                       | £1999          | £25,000  | £1,000,000 | 90                      | 052600891            | Select, 90, 2, 6.31, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 6.31                       | £1999          | £25,000  | £500,000   | 90                      | 052600892            | Select, 90, 2, 6.31, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 6.31                       | £1999          | £25,000  | £1,000,000 | 90                      | 052600893            | Select, 90, 2, 6.31, FVCB250 | Remortgage           | Free Vals                       | £250     |
| 6.54               | £999           | £25,000                    | £1,000,000     | 90       | 052600033  | Select, 90, 2, 6.54, FV | Purchase, Remortgage | Free Vals                    | £0                   |                                 |          |

| 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   | 6.77                       | £0             | £25,000  | £1,000,000 | 90                         | 052600872    | Select, 90, 2, 6.77, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 6.77                       | £0             | £25,000  | £500,000   | 90                         | 052600873    | Select, 90, 2, 6.77, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 6.77                       | £0             | £25,000  | £1,000,000 | 90                         | 052600874    | Select, 90, 2, 6.77, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                    |                | 6.56                       | £1999          | £25,000  | £500,000   | 95                         | 052600903    | Select, 95, 2, 6.56, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 6.77                       | £999           | £25,000  | £500,000   | 95                         | 052600813    | Select, 95, 2, 6.77, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 6.95                       | £0             | £25,000  | £500,000   | 95                         | 052600061    | Select, 95, 2, 6.95, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 7.39                       | £0             | £25,000  | £500,000   | 95                         | 032601362    | Select, 95, 2, 7.39, FVCB1K  | Purchase             | Free Vals                       | £1,000   |
| Select             | 5 Year Fixed   | 5.59                       | £1999          | £25,000  | £2,000,000 | 75                         | 052600045    | Select, 75, 5, 5.59, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 5.59                       | £1999          | £25,000  | £500,000   | 75                         | 052600046    | Select, 75, 5, 5.59, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 5.59                       | £1999          | £25,000  | £2,000,000 | 75                         | 052600047    | Select, 75, 5, 5.59, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                    |                | 5.69                       | £999           | £25,000  | £2,000,000 | 75                         | 052600002    | Select, 75, 5, 5.69, FV      | Purchase, Remortgage | Free Vals                       | £0       |
|                    |                | 5.81                       | £0             | £25,000  | £2,000,000 | 75                         | 032600623    | Select, 75, 5, 5.81, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 5.81                       | £0             | £25,000  | £500,000   | 75                         | 032600624    | Select, 75, 5, 5.81, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 5.81                       | £0             | £25,000  | £2,000,000 | 75                         | 032600625    | Select, 75, 5, 5.81, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                    |                | 5.79                       | £1999          | £25,000  | £2,000,000 | 80                         | 052600049    | Select, 80, 5, 5.79, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 5.79                       | £1999          | £25,000  | £500,000   | 80                         | 052600050    | Select, 80, 5, 5.79, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 5.79                       | £1999          | £25,000  | £2,000,000 | 80                         | 052600051    | Select, 80, 5, 5.79, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                    |                | 5.89                       | £999           | £25,000  | £2,000,000 | 80                         | 052600004    | Select, 80, 5, 5.89, FV      | Purchase, Remortgage | Free Vals                       | £0       |
|                    |                | 5.99                       | £0             | £25,000  | £2,000,000 | 80                         | 032600629    | Select, 80, 5, 5.99, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 5.99                       | £0             | £25,000  | £500,000   | 80                         | 032600630    | Select, 80, 5, 5.99, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 5.99                       | £0             | £25,000  | £2,000,000 | 80                         | 032600631    | Select, 80, 5, 5.99, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                    |                | 5.99                       | £1999          | £25,000  | £1,500,000 | 85                         | 052600052    | Select, 85, 5, 5.99, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 5.99                       | £1999          | £25,000  | £500,000   | 85                         | 052600053    | Select, 85, 5, 5.99, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 5.99                       | £1999          | £25,000  | £1,500,000 | 85                         | 052600054    | Select, 85, 5, 5.99, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                    |                | 6.14                       | £999           | £25,000  | £1,500,000 | 85                         | 052600703    | Select, 85, 5, 6.14, FV      | Purchase, Remortgage | Free Vals                       | £0       |
|                    |                | 6.19                       | £0             | £25,000  | £1,500,000 | 85                         | 052600716    | Select, 85, 5, 6.19, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 6.19                       | £0             | £25,000  | £500,000   | 85                         | 052600717    | Select, 85, 5, 6.19, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 6.19                       | £0             | £25,000  | £1,500,000 | 85                         | 052600718    | Select, 85, 5, 6.19, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                    |                | 6.37                       | £1999          | £25,000  | £1,000,000 | 90                         | 052600055    | Select, 90, 5, 6.37, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 6.37                       | £1999          | £25,000  | £500,000   | 90                         | 052600056    | Select, 90, 5, 6.37, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 6.37                       | £1999          | £25,000  | £1,000,000 | 90                         | 052600057    | Select, 90, 5, 6.37, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                    |                | 6.52                       | £999           | £25,000  | £1,000,000 | 90                         | 052600812    | Select, 90, 5, 6.52, FV      | Purchase, Remortgage | Free Vals                       | £0       |
|                    |                | 6.59                       | £0             | £25,000  | £1,000,000 | 90                         | 052600875    | Select, 90, 5, 6.59, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 6.59                       | £0             | £25,000  | £500,000   | 90                         | 052600876    | Select, 90, 5, 6.59, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 6.59                       | £0             | £25,000  | £1,000,000 | 90                         | 052600877    | Select, 90, 5, 6.59, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                    |                | 6.62                       | £1999          | £25,000  | £500,000   | 95                         | 052600887    | Select, 95, 5, 6.62, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 6.72                       | £999           | £25,000  | £500,000   | 95                         | 052601025    | Select, 95, 5, 6.72, FV      | Purchase             | Free Vals                       | £0       |
| 6.79               | £0             | £25,000                    | £500,000       | 95       | 052600062  | Select, 95, 5, 6.79, FV    | Purchase     | Free Vals                    | £0                   |                                 |          |
| 7.10               | £0             | £25,000                    | £500,000       | 95       | 032601363  | Select, 95, 5, 7.1, 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   | 3.42                       | £0             | £25,000  | £1,500,000 | 85    | 052600834    | Own New 5%, 85, 2, 3.42, FV | Purchase     | Free Vals    | £0       |
|                                     |                | 3.99                       | £0             | £25,000  | £1,000,000 | 90    | 052600836    | Own New 5%, 90, 2, 3.99, FV | Purchase     | Free Vals    | £0       |
| Select                              | 5 Year Fixed   | 5.01                       | £0             | £25,000  | £1,500,000 | 85    | 052600835    | Own New 5%, 85, 5, 5.01, FV | Purchase     | Free Vals    | £0       |
|                                     |                | 5.37                       | £0             | £25,000  | £1,000,000 | 90    | 052600837    | Own New 5%, 90, 5, 5.37, FV | Purchase     | Free Vals    | £0       |
| Residential Own New Rate Reducer 3% |                |                            |                |          |            |       |              |                             |              |              |          |
| Select                              | 2 Year Fixed   | 4.60                       | £0             | £25,000  | £1,500,000 | 85    | 052600868    | Own New 3%, 85, 2, 4.6, FV  | Purchase     | Free Vals    | £0       |
|                                     |                | 5.10                       | £0             | £25,000  | £1,000,000 | 90    | 052600870    | Own New 3%, 90, 2, 5.1, FV  | Purchase     | Free Vals    | £0       |
| Select                              | 5 Year Fixed   | 5.48                       | £0             | £25,000  | £1,500,000 | 85    | 052600869    | Own New 3%, 85, 5, 5.48, FV | Purchase     | Free Vals    | £0       |
|                                     |                | 5.82                       | £0             | £25,000  | £1,000,000 | 90    | 052600871    | Own New 3%, 90, 5, 5.82, 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    | <b>022400292</b> | Select Track, 85, 2, 2.09, FV      | Purchase     | Free Vals                       | £0       |
|                            |                | 5.89 (KSR + 2.09%)         | £0             | £25,000  | £500,000   | 85    | <b>022400293</b> | Select Track, 85, 2, 2.09, FLFV    | Remortgage   | Free Vals, Free Standard Legals | £0       |
|                            |                | 5.89 (KSR + 2.09%)         | £0             | £25,000  | £1,500,000 | 85    | <b>022400294</b> | Select Track, 85, 2, 2.09, FVCB250 | Remortgage   | Free Vals                       | £250     |
|                            |                | 7.20 (KSR + 3.40%)         | £0             | £25,000  | £1,000,000 | 90    | <b>022400296</b> | Select Track, 90, 2, 3.4, FV       | Purchase     | Free Vals                       | £0       |
|                            |                | 7.20 (KSR + 3.40%)         | £0             | £25,000  | £500,000   | 90    | <b>022400297</b> | Select Track, 90, 2, 3.4, FLFV     | Remortgage   | Free Vals, Free Standard Legals | £0       |
|                            |                | 7.20 (KSR + 3.40%)         | £0             | £25,000  | £1,000,000 | 90    | <b>022400298</b> | 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   | 6.04                       | £1499          | £25,000  | £1,500,000 | 85    | 032601318    | Select, 85, 2, 6.04, FV | Purchase, Remortgage | Free Vals    | £0       |
|                        |                | 6.41                       | £1499          | £25,000  | £1,000,000 | 90    | 032601320    | Select, 90, 2, 6.41, FV | Purchase, Remortgage | Free Vals    | £0       |
| Select                 | 5 Year Fixed   | 5.99                       | £1499          | £25,000  | £1,500,000 | 85    | 032600738    | Select, 85, 5, 5.99, FV | Purchase, Remortgage | Free Vals    | £0       |
|                        |                | 6.37                       | £1499          | £25,000  | £1,000,000 | 90    | 032600740    | Select, 90, 5, 6.37, 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   | 5.64                       | £999           | £25,000  | £500,000   | 75                           | 052600779    | Heroes, 75, 2, 5.64, FV         | Purchase, Remortgage | Free Vals                       | £0       |
|                   |                | 5.99                       | £0             | £25,000  | £500,000   | 75                           | 052600785    | Heroes, 75, 2, 5.99, FV         | Purchase             | Free Vals                       | £0       |
|                   |                | 5.99                       | £0             | £25,000  | £500,000   | 75                           | 052600786    | Heroes, 75, 2, 5.99, FLFV       | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                   |                | 5.99                       | £0             | £25,000  | £500,000   | 75                           | 052600787    | Heroes, 75, 2, 5.99, FVCB250    | Remortgage           | Free Vals                       | £250     |
|                   |                | 5.90                       | £999           | £25,000  | £500,000   | 80                           | 052600027    | Heroes, 80, 2, 5.9, FV          | Purchase, Remortgage | Free Vals                       | £0       |
|                   |                | 6.10                       | £0             | £25,000  | £500,000   | 80                           | 052600791    | Heroes, 80, 2, 6.1, FV          | Purchase             | Free Vals                       | £0       |
|                   |                | 6.10                       | £0             | £25,000  | £500,000   | 80                           | 052600792    | Heroes, 80, 2, 6.1, FLFV        | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                   |                | 6.10                       | £0             | £25,000  | £500,000   | 80                           | 052600793    | Heroes, 80, 2, 6.1, FVCB250     | Remortgage           | Free Vals                       | £250     |
|                   |                | 6.09                       | £999           | £25,000  | £500,000   | 85                           | 052600029    | Heroes, 85, 2, 6.09, FV         | Purchase, Remortgage | Free Vals                       | £0       |
|                   |                | 6.32                       | £0             | £25,000  | £500,000   | 85                           | 052600797    | Heroes, 85, 2, 6.32, FV         | Purchase             | Free Vals                       | £0       |
|                   |                | 6.32                       | £0             | £25,000  | £500,000   | 85                           | 052600798    | Heroes, 85, 2, 6.32, FLFV       | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                   |                | 6.32                       | £0             | £25,000  | £500,000   | 85                           | 052600799    | Heroes, 85, 2, 6.32, FVCB250    | Remortgage           | Free Vals                       | £250     |
|                   |                | 6.49                       | £999           | £25,000  | £500,000   | 90                           | 052600031    | Heroes, 90, 2, 6.49, FV         | Purchase, Remortgage | Free Vals                       | £0       |
|                   |                | 6.72                       | £0             | £25,000  | £500,000   | 90                           | 052600805    | Heroes, 90, 2, 6.72, FV         | Purchase             | Free Vals                       | £0       |
| 6.72              | £0             | £25,000                    | £500,000       | 90       | 052600806  | Heroes, 90, 2, 6.72, FLFV    | Remortgage   | Free Vals, Free Standard Legals | £0                   |                                 |          |
| 6.72              | £0             | £25,000                    | £500,000       | 90       | 052600807  | Heroes, 90, 2, 6.72, FVCB250 | Remortgage   | Free Vals                       | £250                 |                                 |          |
| Select            | 5 Year Fixed   | 5.64                       | £999           | £25,000  | £500,000   | 75                           | 052600026    | Heroes, 75, 5, 5.64, FV         | Purchase, Remortgage | Free Vals                       | £0       |
|                   |                | 5.76                       | £0             | £25,000  | £500,000   | 75                           | 032600707    | Heroes, 75, 5, 5.76, FV         | Purchase             | Free Vals                       | £0       |
|                   |                | 5.76                       | £0             | £25,000  | £500,000   | 75                           | 032600708    | Heroes, 75, 5, 5.76, FLFV       | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                   |                | 5.76                       | £0             | £25,000  | £500,000   | 75                           | 032600709    | Heroes, 75, 5, 5.76, FVCB250    | Remortgage           | Free Vals                       | £250     |
|                   |                | 5.84                       | £999           | £25,000  | £500,000   | 80                           | 052600028    | Heroes, 80, 5, 5.84, FV         | Purchase, Remortgage | Free Vals                       | £0       |
|                   |                | 5.94                       | £0             | £25,000  | £500,000   | 80                           | 032600713    | Heroes, 80, 5, 5.94, FV         | Purchase             | Free Vals                       | £0       |
|                   |                | 5.94                       | £0             | £25,000  | £500,000   | 80                           | 032600714    | Heroes, 80, 5, 5.94, FLFV       | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                   |                | 5.94                       | £0             | £25,000  | £500,000   | 80                           | 032600715    | Heroes, 80, 5, 5.94, FVCB250    | Remortgage           | Free Vals                       | £250     |
|                   |                | 6.09                       | £999           | £25,000  | £500,000   | 85                           | 052600784    | Heroes, 85, 5, 6.09, FV         | Purchase, Remortgage | Free Vals                       | £0       |
|                   |                | 6.14                       | £0             | £25,000  | £500,000   | 85                           | 052600800    | Heroes, 85, 5, 6.14, FV         | Purchase             | Free Vals                       | £0       |
|                   |                | 6.14                       | £0             | £25,000  | £500,000   | 85                           | 052600801    | Heroes, 85, 5, 6.14, FLFV       | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                   |                | 6.14                       | £0             | £25,000  | £500,000   | 85                           | 052600802    | Heroes, 85, 5, 6.14, FVCB250    | Remortgage           | Free Vals                       | £250     |
|                   |                | 6.44                       | £0             | £25,000  | £500,000   | 90                           | 052600808    | Heroes, 90, 5, 6.44, FV         | Purchase             | Free Vals                       | £0       |
|                   |                | 6.44                       | £0             | £25,000  | £500,000   | 90                           | 052600809    | Heroes, 90, 5, 6.44, FLFV       | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                   |                | 6.44                       | £0             | £25,000  | £500,000   | 90                           | 052600810    | Heroes, 90, 5, 6.44, FVCB250    | Remortgage           | Free Vals                       | £250     |
|                   |                | 6.47                       | £999           | £25,000  | £500,000   | 90                           | 052600804    | Heroes, 90, 5, 6.47, FV         | Purchase, Remortgage | Free Vals                       | £0       |



# 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.

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

| 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   | 5.64                       | £999           | £25,000  | £1,000,000 | 75    | 052600743    | Professional, 75, 2, 5.64, FV | Purchase, Remortgage | Free Vals    | £0       |
|                          |                | 5.90                       | £999           | £25,000  | £1,000,000 | 80    | 052600015    | Professional, 80, 2, 5.9, FV  | Purchase, Remortgage | Free Vals    | £0       |
|                          |                | 6.09                       | £999           | £25,000  | £1,000,000 | 85    | 052600017    | Professional, 85, 2, 6.09, FV | Purchase, Remortgage | Free Vals    | £0       |
|                          |                | 6.49                       | £999           | £25,000  | £1,000,000 | 90    | 052600035    | Professional, 90, 2, 6.49, FV | Purchase, Remortgage | Free Vals    | £0       |
|                          |                | 6.72                       | 0              | £25,000  | £1,000,000 | 90    | 052600749    | Professional, 90, 2, 6.72, FV | Purchase, Remortgage | Free Vals    | £0       |
| Select                   | 5 Year Fixed   | 5.64                       | £999           | £25,000  | £1,000,000 | 75    | 052600014    | Professional, 75, 5, 5.64, FV | Purchase, Remortgage | Free Vals    | £0       |
|                          |                | 5.84                       | £999           | £25,000  | £1,000,000 | 80    | 052600016    | Professional, 80, 5, 5.84, FV | Purchase, Remortgage | Free Vals    | £0       |
|                          |                | 6.09                       | £999           | £25,000  | £1,000,000 | 85    | 052600748    | Professional, 85, 5, 6.09, FV | Purchase, Remortgage | Free Vals    | £0       |
|                          |                | 6.44                       | 0              | £25,000  | £1,000,000 | 90    | 052600750    | Professional, 90, 5, 6.44, FV | Purchase, Remortgage | Free Vals    | £0       |
|                          |                | 6.47                       | £999           | £25,000  | £1,000,000 | 90    | 052600823    | Professional, 90, 5, 6.47, FV | Purchase, Remortgage | Free Vals    | £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   | 6.59                       | £0             | £25,000  | £500,000   | 95    | 032600533    | Shared Own, 95, 2, 6.59, FV | Purchase, Remortgage | Free Vals    | £0       |
| Select                       | 5 Year Fixed   | 6.29                       | £0             | £25,000  | £500,000   | 95    | 032600583    | Shared Own, 95, 5, 6.29, 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   | 5.84                       | £999           | £25,000  | £500,000   | 75                         | 052600007    | Core, 75, 2, 5.84, FV           | Purchase, Remortgage | Free Vals                       | £0       |
|                   |                | 6.19                       | £0             | £25,000  | £500,000   | 75                         | 032600644    | Core, 75, 2, 6.19, FV           | Purchase             | Free Vals                       | £0       |
|                   |                | 6.19                       | £0             | £25,000  | £500,000   | 75                         | 032600645    | Core, 75, 2, 6.19, FLFV         | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                   |                | 6.19                       | £0             | £25,000  | £500,000   | 75                         | 032600646    | Core, 75, 2, 6.19, FVCB250      | Remortgage           | Free Vals                       | £250     |
|                   |                | 6.09                       | £999           | £25,000  | £500,000   | 80                         | 052600009    | Core, 80, 2, 6.09, FV           | Purchase, Remortgage | Free Vals                       | £0       |
|                   |                | 6.35                       | £0             | £25,000  | £500,000   | 80                         | 032600650    | Core, 80, 2, 6.35, FV           | Purchase             | Free Vals                       | £0       |
|                   |                | 6.35                       | £0             | £25,000  | £500,000   | 80                         | 032600651    | Core, 80, 2, 6.35, FLFV         | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                   |                | 6.35                       | £0             | £25,000  | £500,000   | 80                         | 032600652    | Core, 80, 2, 6.35, FVCB250      | Remortgage           | Free Vals                       | £250     |
|                   |                | 6.24                       | £999           | £25,000  | £500,000   | 85                         | 052600011    | Core, 85, 2, 6.24, FV           | Purchase, Remortgage | Free Vals                       | £0       |
|                   |                | 6.54                       | £0             | £25,000  | £500,000   | 85                         | 032600656    | Core, 85, 2, 6.54, FV           | Purchase             | Free Vals                       | £0       |
|                   |                | 6.54                       | £0             | £25,000  | £500,000   | 85                         | 032600657    | Core, 85, 2, 6.54, FLFV         | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                   |                | 6.54                       | £0             | £25,000  | £500,000   | 85                         | 032600658    | Core, 85, 2, 6.54, FVCB250      | Remortgage           | Free Vals                       | £250     |
|                   |                | 6.64                       | £999           | £25,000  | £500,000   | 90                         | 052600037    | Core, 90, 2, 6.64, FV           | Purchase, Remortgage | Free Vals                       | £0       |
|                   |                | 7.04                       | £0             | £25,000  | £500,000   | 90                         | 032601326    | Core, 90, 2, 7.04, FV           | Purchase             | Free Vals                       | £0       |
| 7.04              | £0             | £25,000                    | £500,000       | 90       | 032601327  | Core, 90, 2, 7.04, FLFV    | Remortgage   | Free Vals, Free Standard Legals | £0                   |                                 |          |
| 7.04              | £0             | £25,000                    | £500,000       | 90       | 032601328  | Core, 90, 2, 7.04, FVCB250 | Remortgage   | Free Vals                       | £250                 |                                 |          |
| Core              | 5 Year Fixed   | 5.79                       | £999           | £25,000  | £500,000   | 75                         | 052600008    | Core, 75, 5, 5.79, FV           | Purchase, Remortgage | Free Vals                       | £0       |
|                   |                | 5.91                       | £0             | £25,000  | £500,000   | 75                         | 032600647    | Core, 75, 5, 5.91, FV           | Purchase             | Free Vals                       | £0       |
|                   |                | 5.91                       | £0             | £25,000  | £500,000   | 75                         | 032600648    | Core, 75, 5, 5.91, FLFV         | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                   |                | 5.91                       | £0             | £25,000  | £500,000   | 75                         | 032600649    | Core, 75, 5, 5.91, FVCB250      | Remortgage           | Free Vals                       | £250     |
|                   |                | 6.04                       | £999           | £25,000  | £500,000   | 80                         | 052600010    | Core, 80, 5, 6.04, FV           | Purchase, Remortgage | Free Vals                       | £0       |
|                   |                | 6.09                       | £0             | £25,000  | £500,000   | 80                         | 032600653    | Core, 80, 5, 6.09, FV           | Purchase             | Free Vals                       | £0       |
|                   |                | 6.09                       | £0             | £25,000  | £500,000   | 80                         | 032600654    | Core, 80, 5, 6.09, FLFV         | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                   |                | 6.09                       | £0             | £25,000  | £500,000   | 80                         | 032600655    | Core, 80, 5, 6.09, FVCB250      | Remortgage           | Free Vals                       | £250     |
|                   |                | 6.29                       | £999           | £25,000  | £500,000   | 85                         | 052600012    | Core, 85, 5, 6.29, FV           | Purchase, Remortgage | Free Vals                       | £0       |
|                   |                | 6.34                       | £0             | £25,000  | £500,000   | 85                         | 032601240    | Core, 85, 5, 6.34, FV           | Purchase             | Free Vals                       | £0       |
|                   |                | 6.34                       | £0             | £25,000  | £500,000   | 85                         | 032601241    | Core, 85, 5, 6.34, FLFV         | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                   |                | 6.34                       | £0             | £25,000  | £500,000   | 85                         | 032601242    | Core, 85, 5, 6.34, FVCB250      | Remortgage           | Free Vals                       | £250     |
|                   |                | 6.69                       | £999           | £25,000  | £500,000   | 90                         | 052600038    | Core, 90, 5, 6.69, FV           | Purchase, Remortgage | Free Vals                       | £0       |
|                   |                | 6.74                       | £0             | £25,000  | £500,000   | 90                         | 032601329    | Core, 90, 5, 6.74, FV           | Purchase             | Free Vals                       | £0       |
| 6.74              | £0             | £25,000                    | £500,000       | 90       | 032601330  | Core, 90, 5, 6.74, FLFV    | Remortgage   | Free Vals, Free Standard Legals | £0                   |                                 |          |
| 6.74              | £0             | £25,000                    | £500,000       | 90       | 032601331  | Core, 90, 5, 6.74, 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   | 7.69                       | £0             | £25,000  | £500,000   | 75    | 032600493    | HTB, 75, 2, 7.69, FV | Remortgage           | Free Vals    | £0       |
|                                      | 5 Year Fixed   | 7.24                       | £0             | £25,000  | £500,000   | 75    | 032600494    | HTB, 75, 5, 7.24, FV | Remortgage           | Free Vals    | £0       |
| Residential Help to Buy Wales        |                |                            |                |          |            |       |              |                      |                      |              |          |
| Core                                 | 2 Year Fixed   | 7.69                       | £0             | £25,000  | £500,000   | 75    | 032600548    | HTB, 75, 2, 7.69, FV | Purchase, Remortgage | Free Vals    | £0       |
|                                      | 5 Year Fixed   | 7.24                       | £0             | £25,000  | £500,000   | 75    | 032600549    | HTB, 75, 5, 7.24, 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   | 7.49                       | £0             | £25,000  | £500,000   | 75    | 032600491    | RTB, 75, 2, 7.49, FV | Purchase     | Free Vals    | £0       |
| Core                     | 5 Year Fixed   | 7.19                       | £0             | £25,000  | £500,000   | 75    | 032600492    | RTB, 75, 5, 7.19, 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   | 6.01                       | £999           | £25,000  | £500,000   | 75                            | 052600039    | RESI 12, 75, 2, 6.01, FV      | Purchase, Remortgage | Free Vals                       | £0       |
|                     |                | 6.46                       | £0             | £25,000  | £500,000   | 75                            | 032600763    | RESI 12, 75, 2, 6.46, FV      | Purchase             | Free Vals                       | £0       |
|                     |                | 6.46                       | £0             | £25,000  | £500,000   | 75                            | 032600764    | RESI 12, 75, 2, 6.46, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                     |                | 6.46                       | £0             | £25,000  | £500,000   | 75                            | 032600765    | RESI 12, 75, 2, 6.46, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                     |                | 6.29                       | £999           | £25,000  | £500,000   | 80                            | 052600041    | RESI 12, 80, 2, 6.29, FV      | Purchase, Remortgage | Free Vals                       | £0       |
|                     |                | 6.64                       | £0             | £25,000  | £500,000   | 80                            | 032600769    | RESI 12, 80, 2, 6.64, FV      | Purchase             | Free Vals                       | £0       |
|                     |                | 6.64                       | £0             | £25,000  | £500,000   | 80                            | 032600770    | RESI 12, 80, 2, 6.64, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                     |                | 6.64                       | £0             | £25,000  | £500,000   | 80                            | 032600771    | RESI 12, 80, 2, 6.64, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                     |                | 6.54                       | £999           | £25,000  | £500,000   | 85                            | 052600043    | RESI 12, 85, 2, 6.54, FV      | Purchase, Remortgage | Free Vals                       | £0       |
|                     |                | 6.84                       | £0             | £25,000  | £500,000   | 85                            | 032600775    | RESI 12, 85, 2, 6.84, FV      | Purchase             | Free Vals                       | £0       |
| RESI 12             | 5 Year Fixed   | 6.84                       | £0             | £25,000  | £500,000   | 85                            | 032600776    | RESI 12, 85, 2, 6.84, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                     |                | 6.84                       | £0             | £25,000  | £500,000   | 85                            | 032600777    | RESI 12, 85, 2, 6.84, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                     |                | 6.06                       | £999           | £25,000  | £500,000   | 75                            | 052600040    | RESI 12, 75, 5, 6.06, FV      | Purchase, Remortgage | Free Vals                       | £0       |
|                     |                | 6.16                       | £0             | £25,000  | £500,000   | 75                            | 032600766    | RESI 12, 75, 5, 6.16, FV      | Purchase             | Free Vals                       | £0       |
|                     |                | 6.16                       | £0             | £25,000  | £500,000   | 75                            | 032600767    | RESI 12, 75, 5, 6.16, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                     |                | 6.16                       | £0             | £25,000  | £500,000   | 75                            | 032600768    | RESI 12, 75, 5, 6.16, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                     |                | 6.29                       | £999           | £25,000  | £500,000   | 80                            | 052600042    | RESI 12, 80, 5, 6.29, FV      | Purchase, Remortgage | Free Vals                       | £0       |
|                     |                | 6.39                       | £0             | £25,000  | £500,000   | 80                            | 032600772    | RESI 12, 80, 5, 6.39, FV      | Purchase             | Free Vals                       | £0       |
|                     |                | 6.39                       | £0             | £25,000  | £500,000   | 80                            | 032600773    | RESI 12, 80, 5, 6.39, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                     |                | 6.39                       | £0             | £25,000  | £500,000   | 80                            | 032600774    | RESI 12, 80, 5, 6.39, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                     |                | 6.64                       | £999           | £25,000  | £500,000   | 85                            | 052600044    | RESI 12, 85, 5, 6.64, FV      | Purchase, Remortgage | Free Vals                       | £0       |
|                     |                | 6.74                       | £0             | £25,000  | £500,000   | 85                            | 032601359    | RESI 12, 85, 5, 6.74, FV      | Purchase             | Free Vals                       | £0       |
|                     |                | 6.74                       | £0             | £25,000  | £500,000   | 85                            | 032601360    | RESI 12, 85, 5, 6.74, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
| 6.74                | £0             | £25,000                    | £500,000       | 85       | 032601361  | RESI 12, 85, 5, 6.74, 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   | 6.31                       | £999           | £25,000  | £500,000   | 75    | 052600019    | RESI 6, 75, 2, 6.31, FV      | Purchase, Remortgage | Free Vals                       | £0       |
|                    |                | 6.76                       | £0             | £25,000  | £500,000   | 75    | 032600676    | RESI 6, 75, 2, 6.76, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 6.76                       | £0             | £25,000  | £500,000   | 75    | 032600677    | RESI 6, 75, 2, 6.76, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 6.76                       | £0             | £25,000  | £500,000   | 75    | 032600678    | RESI 6, 75, 2, 6.76, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                    |                | 6.59                       | £999           | £25,000  | £500,000   | 80    | 052600021    | RESI 6, 80, 2, 6.59, FV      | Purchase, Remortgage | Free Vals                       | £0       |
|                    |                | 6.94                       | £0             | £25,000  | £500,000   | 80    | 032600682    | RESI 6, 80, 2, 6.94, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 6.94                       | £0             | £25,000  | £500,000   | 80    | 032600683    | RESI 6, 80, 2, 6.94, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 6.94                       | £0             | £25,000  | £500,000   | 80    | 032600684    | RESI 6, 80, 2, 6.94, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                    |                | 6.84                       | £999           | £25,000  | £500,000   | 85    | 052600023    | RESI 6, 85, 2, 6.84, FV      | Purchase, Remortgage | Free Vals                       | £0       |
|                    |                | 7.14                       | £0             | £25,000  | £500,000   | 85    | 032600688    | RESI 6, 85, 2, 7.14, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 7.14                       | £0             | £25,000  | £500,000   | 85    | 032600689    | RESI 6, 85, 2, 7.14, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 7.14                       | £0             | £25,000  | £500,000   | 85    | 032600690    | RESI 6, 85, 2, 7.14, FVCB250 | Remortgage           | Free Vals                       | £250     |
| Resi 6             | 5 Year Fixed   | 6.31                       | £999           | £25,000  | £500,000   | 75    | 052600020    | RESI 6, 75, 5, 6.31, FV      | Purchase, Remortgage | Free Vals                       | £0       |
|                    |                | 6.46                       | £0             | £25,000  | £500,000   | 75    | 032600679    | RESI 6, 75, 5, 6.46, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 6.46                       | £0             | £25,000  | £500,000   | 75    | 032600680    | RESI 6, 75, 5, 6.46, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 6.46                       | £0             | £25,000  | £500,000   | 75    | 032600681    | RESI 6, 75, 5, 6.46, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                    |                | 6.54                       | £999           | £25,000  | £500,000   | 80    | 052600022    | RESI 6, 80, 5, 6.54, FV      | Purchase, Remortgage | Free Vals                       | £0       |
|                    |                | 6.69                       | £0             | £25,000  | £500,000   | 80    | 032600685    | RESI 6, 80, 5, 6.69, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 6.69                       | £0             | £25,000  | £500,000   | 80    | 032600686    | RESI 6, 80, 5, 6.69, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 6.69                       | £0             | £25,000  | £500,000   | 80    | 032600687    | RESI 6, 80, 5, 6.69, FVCB250 | Remortgage           | Free Vals                       | £250     |
|                    |                | 6.94                       | £999           | £25,000  | £500,000   | 85    | 052600024    | RESI 6, 85, 5, 6.94, FV      | Purchase, Remortgage | Free Vals                       | £0       |
|                    |                | 7.04                       | £0             | £25,000  | £500,000   | 85    | 032601272    | RESI 6, 85, 5, 7.04, FV      | Purchase             | Free Vals                       | £0       |
|                    |                | 7.04                       | £0             | £25,000  | £500,000   | 85    | 032601273    | RESI 6, 85, 5, 7.04, FLFV    | Remortgage           | Free Vals, Free Standard Legals | £0       |
|                    |                | 7.04                       | £0             | £25,000  | £500,000   | 85    | 032601274    | RESI 6, 85, 5, 7.04, 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.<br>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.<br>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.<br>Income verification:<br>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.<br>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.<br>Interest Only - proof of interest only repayment vehicle is required (Supplementary Form for Interest Only must be completed).<br>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%.<br>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<br><a href="http://www.gov.uk/government/publications/registered-providers-of-social-housing">www.gov.uk/government/publications/registered-providers-of-social-housing</a><br><a href="http://www.gov.wales/registered-social-landlords">www.gov.wales/registered-social-landlords</a><br>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<br>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.<br><br>Help to Buy Equity loan is available in Wales for purchase & remortgages<br>Please refer to <a href="https://www.gov.wales/help-buy-wales">https://www.gov.wales/help-buy-wales</a> for scheme eligibility<br>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><br>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><br>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><br>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><br>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**

**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.**

| 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<br>No limit on number or value  | 24 months<br>No limit on number or value  | 0 in 12 months<br>1 in last 24 months<br>max of £1,500                        | 0 in 6 months<br>1 in last 24 months<br>max of £1,500              |
| Secured Loan/Rent missed payments acceptable (if older than)  | <b>36 months</b>  | <b>24 months</b>  | <b>0 in 12 months</b><br>Worst status 1 in 24 months.                         | <b>0 in 3 months</b><br>Worst status 1 in 24 months.               |
| CCJs  | 36 months ago<br>72 months for products above 90% LTV<br>No limit on number or value<br>(unsatisfied CCJ's will be accepted at the underwriters discretion) | 24 months ago<br>No limit on number or value<br>(unsatisfied CCJ's will be accepted at the underwriters discretion) | 0 in 12 months (registered)<br>1 in last 24 months<br>max of £1,000           | 0 in 6 months (registered)<br>1 in last 24 months<br>max of £1,000 |
| Unsecured Credit missed payments acceptable if  | <b>Max status of 2 in last 12 months</b><br>(accounts must now be up to date)   | <b>Max status of 2 in last 12 months</b><br>(accounts must now be up to date)                                       | <b>Max status of 2 in last 12 months</b><br>(accounts must now be up to date) | <b>No max status, last 6 months payments must have been made</b>   |
| Debt Management Plans (DMPs) accept with a track record of  | 12 months   | 12 months   | 12 months   | 12 months  |
| No Payday loans, taken out within the last  | <b>12 months</b>  | <b>12 months</b>  | <b>12 months</b>  | <b>6 months</b>  |
| <p align="center"><b>Communication/Insurance/Bank Account and utility defaults:</b></p> <p align="center">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 align="center"><b>Important bankruptcy update:</b></p> <p align="center">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)

0800 111 020  
 #kensingtondifference

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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> |
|----------------|---------------|---------------|---------------|---------------|---------------|------------------|
| 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 | 5.79          | £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 | 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 | 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 | 5.78          | £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 | 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 | 6.23          | £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 | 5.76          | £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 | 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 | 6.21          | £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 | 5.80          | £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 | 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 | 6.26          | £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 | 5.86          | £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 | 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 | 6.30          | £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 | 5.98          | £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 | 6.20          | £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 | 6.41          | £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.<br>Where fees are added to the loan then affordability will be calculated on the gross loan amount. Fees cannot be added above 90%<br>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.<br>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.<br><u>New business Rates apply for Additional Lending</u>  |
| <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.<br>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.<br>Income verification:<br>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.<br>Self-employed - a minimum of 2 Year Fixed trading will be required including proof of income.<br>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:<br>- the most recent year's net profit figure; or<br>- the average of the last 2 year's net profit figures;<br><br>will be considered when assessing affordability.  |
| <b>Fixed for Term Credit History</b><br>- Flexi Fixed for Term | See Flexi Fixed for Term Credit Summary page   |
| <b>Gifted Deposit</b>  | Is acceptable. Immediate family members only   |
| <b>Procuration Fee</b>   | We will pay a gross Procuration 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<br>No limit on number or value     |
| Secured Loan missed payments acceptable (if older than)  | <b>36 months</b>                             |
| CCJs   | 72 months ago<br>No limit on number or value |
| Unsecured Credit missed payments acceptable if accounts now up to date   | <b>0 in 24 months<br/>(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                               |
| Bankruptcy   | <b>Not Acceptable</b>                        |
| Previous repossession  | Not Acceptable                               |
| <p><b>Communication/Insurance/Bank Account and utility defaults:</b><br/>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%            |

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