



RESIDENTIAL LENDING

1st October 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.

THE RANGE:

[SELECT](#)

[OWN NEW RATE REDUCER](#)

[SELECT TRACKERS](#)

[EKO REWARD](#)

[HERO](#)

[PROFESSIONAL](#)

[SHARED OWNERSHIP](#)

[CORE](#)

[HELP TO BUY](#)

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[RESI 12](#)

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[FLEXI FIXED FOR TERM](#)

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

Kensington review the Kensington Standard Rate (KSR) Quarterly. The current KSR rate is 3.95%. This rate is set as of the 10th September 2026 and effective from the 1st October 2026 (all new mortgage application documentation is reflected with this rate from 11th September 2026). KSR is set using Bank of England base rate (BBR, the 'external rate'); KSR will never be more than 1% above the external rate, and will never be lower than the external rate (or 0%, whichever is the greater) at the time of reset.

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

Kensington and Kensington Mortgages are trading names of Kensington Mortgage Company Limited. Registered in England & Wales: Company No. 03049877. Registered address: 2nd Floor, Marlow International, Parkway, Marlow, SL7 1YL. Kensington Mortgage Company Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 310336). Some investment mortgage contracts are not regulated by the FCA.



RESIDENTIAL PRODUCTS - SELECT

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

* See Credit Criteria page for full details

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

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

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

Residential Select											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	5.49	£1999	£25,000	£2,000,000	75	032600791	Select, 75, 2, 5.49, FV	Purchase	Free Vals	£0
		5.49	£1999	£25,000	£500,000	75	032600792	Select, 75, 2, 5.49, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.49	£1999	£25,000	£2,000,000	75	032600793	Select, 75, 2, 5.49, 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
		5.75	£1999	£25,000	£2,000,000	80	052600878	Select, 80, 2, 5.75, FV	Purchase	Free Vals	£0
		5.75	£1999	£25,000	£500,000	80	052600879	Select, 80, 2, 5.75, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.75	£1999	£25,000	£2,000,000	80	052600880	Select, 80, 2, 5.75, FVCB250	Remortgage	Free Vals	£250
		6.00	£999	£25,000	£2,000,000	80	052600067	Select, 80, 2, 6, FV	Purchase, Remortgage	Free Vals	£0
		6.25	£0	£25,000	£2,000,000	80	052600074	Select, 80, 2, 6.25, FV	Purchase	Free Vals	£0
		6.25	£0	£25,000	£500,000	80	052600075	Select, 80, 2, 6.25, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.25	£0	£25,000	£2,000,000	80	052600076	Select, 80, 2, 6.25, FVCB250	Remortgage	Free Vals	£250
		5.79	£1999	£25,000	£1,500,000	85	032600600	Select, 85, 2, 5.79, FV	Purchase	Free Vals	£0
		5.79	£1999	£25,000	£500,000	85	032600601	Select, 85, 2, 5.79, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.79	£1999	£25,000	£1,500,000	85	032600602	Select, 85, 2, 5.79, FVCB250	Remortgage	Free Vals	£250
		6.09	£999	£25,000	£1,500,000	85	052600702	Select, 85, 2, 6.09, FV	Purchase, Remortgage	Free Vals	£0
		6.32	£0	£25,000	£1,500,000	85	032600429	Select, 85, 2, 6.32, FV	Purchase	Free Vals	£0
		6.32	£0	£25,000	£500,000	85	032600430	Select, 85, 2, 6.32, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.32	£0	£25,000	£1,500,000	85	032600431	Select, 85, 2, 6.32, FVCB250	Remortgage	Free Vals	£250
		6.16	£1999	£25,000	£1,000,000	90	032600610	Select, 90, 2, 6.16, FV	Purchase	Free Vals	£0
		6.16	£1999	£25,000	£500,000	90	032600611	Select, 90, 2, 6.16, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.16	£1999	£25,000	£1,000,000	90	032600612	Select, 90, 2, 6.16, FVCB250	Remortgage	Free Vals	£250
		6.39	£999	£25,000	£1,000,000	90	052601022	Select, 90, 2, 6.39, FV	Purchase, Remortgage	Free Vals	£0

Residential Select											
Credit Criteria *	Initial Period	Interest Rate ^Δ	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	6.62	£0	£25,000	£1,000,000	90	032600591	Select, 90, 2, 6.62, FV	Purchase	Free Vals	£0
		6.62	£0	£25,000	£500,000	90	032600592	Select, 90, 2, 6.62, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.62	£0	£25,000	£1,000,000	90	032600593	Select, 90, 2, 6.62, FVCB250	Remortgage	Free Vals	£250
		6.51	£1999	£25,000	£500,000	95	032600819	Select, 95, 2, 6.51, FV	Purchase	Free Vals	£0
		6.72	£999	£25,000	£500,000	95	032600732	Select, 95, 2, 6.72, 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	5.79	£1999	£25,000	£2,000,000	75	052601728	Select, 75, 5, 5.79, FV	Purchase	Free Vals	£0
		5.79	£1999	£25,000	£500,000	75	052601729	Select, 75, 5, 5.79, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.79	£1999	£25,000	£2,000,000	75	052601730	Select, 75, 5, 5.79, FVCB250	Remortgage	Free Vals	£250
		5.84	£999	£25,000	£2,000,000	75	052600277	Select, 75, 5, 5.84, FV	Purchase, Remortgage	Free Vals	£0
		5.98	£0	£25,000	£2,000,000	75	052600693	Select, 75, 5, 5.98, FV	Purchase	Free Vals	£0
		5.98	£0	£25,000	£500,000	75	052600694	Select, 75, 5, 5.98, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.98	£0	£25,000	£2,000,000	75	052600695	Select, 75, 5, 5.98, FVCB250	Remortgage	Free Vals	£250
		6.09	£1999	£25,000	£2,000,000	80	052601949	Select, 80, 5, 6.09, FV	Purchase	Free Vals	£0
		6.09	£1999	£25,000	£500,000	80	052601950	Select, 80, 5, 6.09, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.09	£1999	£25,000	£2,000,000	80	052601951	Select, 80, 5, 6.09, FVCB250	Remortgage	Free Vals	£250
		6.19	£999	£25,000	£2,000,000	80	052601756	Select, 80, 5, 6.19, FV	Purchase, Remortgage	Free Vals	£0
		6.24	£0	£25,000	£2,000,000	80	052600499	Select, 80, 5, 6.24, FV	Purchase	Free Vals	£0
		6.24	£0	£25,000	£500,000	80	052600500	Select, 80, 5, 6.24, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.24	£0	£25,000	£2,000,000	80	052600501	Select, 80, 5, 6.24, FVCB250	Remortgage	Free Vals	£250
		6.14	£1999	£25,000	£1,500,000	85	052600475	Select, 85, 5, 6.14, FV	Purchase	Free Vals	£0
		6.14	£1999	£25,000	£500,000	85	052600476	Select, 85, 5, 6.14, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.14	£1999	£25,000	£1,500,000	85	052600477	Select, 85, 5, 6.14, FVCB250	Remortgage	Free Vals	£250
		6.29	£999	£25,000	£1,500,000	85	052601336	Select, 85, 5, 6.29, FV	Purchase, Remortgage	Free Vals	£0
		6.34	£0	£25,000	£1,500,000	85	032601419	Select, 85, 5, 6.34, FV	Purchase	Free Vals	£0
		6.34	£0	£25,000	£500,000	85	032601420	Select, 85, 5, 6.34, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.34	£0	£25,000	£1,500,000	85	032601421	Select, 85, 5, 6.34, FVCB250	Remortgage	Free Vals	£250
		6.47	£1999	£25,000	£1,000,000	90	052601533	Select, 90, 5, 6.47, FV	Purchase	Free Vals	£0
		6.47	£1999	£25,000	£500,000	90	052601534	Select, 90, 5, 6.47, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.47	£1999	£25,000	£1,000,000	90	052601535	Select, 90, 5, 6.47, FVCB250	Remortgage	Free Vals	£250
		6.57	£999	£25,000	£1,000,000	90	052600034	Select, 90, 5, 6.57, FV	Purchase, Remortgage	Free Vals	£0
		6.64	£0	£25,000	£1,000,000	90	032601378	Select, 90, 5, 6.64, FV	Purchase	Free Vals	£0
		6.64	£0	£25,000	£500,000	90	032601379	Select, 90, 5, 6.64, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.64	£0	£25,000	£1,000,000	90	032601380	Select, 90, 5, 6.64, FVCB250	Remortgage	Free Vals	£250
		6.77	£1999	£25,000	£500,000	95	052601520	Select, 95, 5, 6.77, FV	Purchase	Free Vals	£0
		6.92	£999	£25,000	£500,000	95	052600181	Select, 95, 5, 6.92, FV	Purchase	Free Vals	£0
		6.99	£0	£25,000	£500,000	95	052601752	Select, 95, 5, 6.99, FV	Purchase	Free Vals	£0
		7.20	£0	£25,000	£500,000	95	032601566	Select, 95, 5, 7.2, 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 [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	3.37	£0	£25,000	£1,500,000	85	032600550	Own New 5%, 85, 2, 3.37, FV	Purchase	Free Vals	£0
		3.84	£0	£25,000	£1,000,000	90	032600552	Own New 5%, 90, 2, 3.84, FV	Purchase	Free Vals	£0
Select	5 Year Fixed	5.16	£0	£25,000	£1,500,000	85	032601538	Own New 5%, 85, 5, 5.16, FV	Purchase	Free Vals	£0
		5.42	£0	£25,000	£1,000,000	90	032600756	Own New 5%, 90, 5, 5.42, FV	Purchase	Free Vals	£0
Residential Own New Rate Reducer 3%											
Select	2 Year Fixed	4.55	£0	£25,000	£1,500,000	85	032600584	Own New 3%, 85, 2, 4.55, FV	Purchase	Free Vals	£0
		4.95	£0	£25,000	£1,000,000	90	032600586	Own New 3%, 90, 2, 4.95, FV	Purchase	Free Vals	£0
Select	5 Year Fixed	5.63	£0	£25,000	£1,500,000	85	032601572	Own New 3%, 85, 5, 5.63, FV	Purchase	Free Vals	£0
		5.87	£0	£25,000	£1,000,000	90	032600790	Own New 3%, 90, 5, 5.87, 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

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

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

Residential Select Tracker											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Tracker	6.04 (KSR + 2.09%)	£0	£25,000	£1,500,000	85	022400292	Select Track, 85, 2, 2.09, FV	Purchase	Free Vals	£0
		6.04 (KSR + 2.09%)	£0	£25,000	£500,000	85	022400293	Select Track, 85, 2, 2.09, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.04 (KSR + 2.09%)	£0	£25,000	£1,500,000	85	022400294	Select Track, 85, 2, 2.09, FVCB250	Remortgage	Free Vals	£250
		7.35 (KSR + 3.40%)	£0	£25,000	£1,000,000	90	022400296	Select Track, 90, 2, 3.4, FV	Purchase	Free Vals	£0
		7.35 (KSR + 3.40%)	£0	£25,000	£500,000	90	022400297	Select Track, 90, 2, 3.4, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		7.35 (KSR + 3.40%)	£0	£25,000	£1,000,000	90	022400298	Select Track, 90, 2, 3.4, FVCB250	Remortgage	Free Vals	£250



RESIDENTIAL PRODUCTS - EKO REWARD

For the most energy efficient homes

• For properties with an EPC rating of A or B

* See Credit Criteria page for full details

** Northern Ireland currently capped at 80% LTV.

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

Residential eKo Reward											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	5.84	£1499	£25,000	£1,500,000	85	032600534	Select, 85, 2, 5.84, FV	Purchase, Remortgage	Free Vals	£0
		6.21	£1499	£25,000	£1,500,000	90	032600536	Select, 90, 5, 6.21, FV	Purchase, Remortgage	Free Vals	£0
Select	5 Year Fixed	6.14	£1499	£25,000	£1,500,000	85	052600397	Select, 85, 5, 6.14, FV	Purchase, Remortgage	Free Vals	£0
		6.47	£1499	£25,000	£1,000,000	90	032601321	Select, 90, 5, 6.47, 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/Lecturers (primary, secondary, 6th form, college and university):

* See Credit Criteria page for full details

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

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

Residential Hero											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	5.69	£999	£25,000	£500,000	75	052600025	Heroes, 75, 2, 5.69, FV	Purchase, Remortgage	Free Vals	£0
		6.04	£0	£25,000	£500,000	75	032600704	Heroes, 75, 2, 6.04, FV	Purchase	Free Vals	£0
		6.04	£0	£25,000	£500,000	75	032600705	Heroes, 75, 2, 6.04, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.04	£0	£25,000	£500,000	75	032600706	Heroes, 75, 2, 6.04, FVCB250	Remortgage	Free Vals	£250
		6.00	£999	£25,000	£500,000	80	052601414	Heroes, 80, 2, 6, FV	Purchase, Remortgage	Free Vals	£0
		6.25	£0	£25,000	£500,000	80	032601291	Heroes, 80, 2, 6.25, FV	Purchase	Free Vals	£0
		6.25	£0	£25,000	£500,000	80	032601292	Heroes, 80, 2, 6.25, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.25	£0	£25,000	£500,000	80	032601293	Heroes, 80, 2, 6.25, 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
		6.34	£999	£25,000	£500,000	90	052601014	Heroes, 90, 2, 6.34, FV	Purchase, Remortgage	Free Vals	£0
		6.62	£0	£25,000	£500,000	90	052601016	Heroes, 90, 2, 6.62, FV	Purchase	Free Vals	£0
		6.62	£0	£25,000	£500,000	90	052601017	Heroes, 90, 2, 6.62, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
Select	5 Year Fixed	6.62	£0	£25,000	£500,000	90	052601018	Heroes, 90, 2, 6.62, FVCB250	Remortgage	Free Vals	£250
		5.84	£999	£25,000	£500,000	75	052601624	Heroes, 75, 5, 5.84, FV	Purchase, Remortgage	Free Vals	£0
		5.96	£0	£25,000	£500,000	75	032601491	Heroes, 75, 5, 5.96, FV	Purchase	Free Vals	£0
		5.96	£0	£25,000	£500,000	75	032601492	Heroes, 75, 5, 5.96, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.96	£0	£25,000	£500,000	75	032601493	Heroes, 75, 5, 5.96, FVCB250	Remortgage	Free Vals	£250
		6.24	£0	£25,000	£500,000	80	032601700	Heroes, 80, 5, 6.24, FV	Purchase	Free Vals	£0
		6.24	£0	£25,000	£500,000	80	032601701	Heroes, 80, 5, 6.24, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.24	£0	£25,000	£500,000	80	032601702	Heroes, 80, 5, 6.24, FVCB250	Remortgage	Free Vals	£250
		6.24	£999	£25,000	£500,000	85	052601417	Heroes, 85, 5, 6.24, FV	Purchase, Remortgage	Free Vals	£0
		6.34	£0	£25,000	£500,000	85	052600378	Heroes, 85, 5, 6.34, FV	Purchase	Free Vals	£0
		6.34	£0	£25,000	£500,000	85	052600379	Heroes, 85, 5, 6.34, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.34	£0	£25,000	£500,000	85	052600380	Heroes, 85, 5, 6.34, FVCB250	Remortgage	Free Vals	£250
		6.57	£999	£25,000	£500,000	90	052600171	Heroes, 90, 5, 6.57, FV	Purchase, Remortgage	Free Vals	£0
		6.64	£0	£25,000	£500,000	90	052600386	HEROES, 90, 5, 6.64, FV	Purchase	Free Vals	£0
		6.64	£0	£25,000	£500,000	90	052600387	HEROES, 90, 5, 6.64, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.64	£0	£25,000	£500,000	90	052600388	Heroes, 90, 5, 6.64, FVCB250	Remortgage	Free Vals	£250



RESIDENTIAL PRODUCTS - PROFESSIONAL

For your qualified professionals

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

* See Credit Criteria page for full details

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

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Residential Professional											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	5.69	£999	£25,000	£1,000,000	75	052600013	Professional, 75, 2, 5.69, FV	Purchase, Remortgage	Free Vals	£0
		6.00	£999	£25,000	£1,000,000	80	052601378	Professional, 80, 2, 6, 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
		6.39	£999	£25,000	£1,000,000	90	052602088	Professional, 90, 2, 6.39, FV	Purchase, Remortgage	Free Vals	£0
		6.62	£0	£25,000	£1,000,000	90	052600960	Professional, 90, 2, 6.62, FV	Purchase, Remortgage	Free Vals	£0
Select	5 Year Fixed	5.84	£999	£25,000	£1,000,000	75	052601588	Professional, 75, 5, 5.84, FV	Purchase, Remortgage	Free Vals	£0
		6.29	£999	£25,000	£1,000,000	85	052600326	Professional, 85, 5, 6.29, FV	Purchase, Remortgage	Free Vals	£0
		6.57	£999	£25,000	£1,000,000	90	052600190	Professional, 90, 5, 6.57, FV	Purchase, Remortgage	Free Vals	£0
		6.64	£0	£25,000	£1,000,000	90	052600328	Professional, 90, 5, 6.64, 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 [△]	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

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

* See Credit Criteria page for full details

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

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

Residential Core											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Core	2 Year Fixed	5.74	£999	£25,000	£500,000	75	052601985	Core, 75, 2, 5.74, FV	Purchase, Remortgage	Free Vals	£0
		6.09	£0	£25,000	£500,000	75	032600441	Core, 75, 2, 6.09, FV	Purchase	Free Vals	£0
		6.09	£0	£25,000	£500,000	75	032600442	Core, 75, 2, 6.09, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.09	£0	£25,000	£500,000	75	032600443	Core, 75, 2, 6.09, FVCB250	Remortgage	Free Vals	£250
		6.04	£999	£25,000	£500,000	80	052600721	Core, 80, 2, 6.04, FV	Purchase, Remortgage	Free Vals	£0
		6.30	£0	£25,000	£500,000	80	052600731	Core, 80, 2, 6.3, FV	Purchase	Free Vals	£0
		6.30	£0	£25,000	£500,000	80	052600732	Core, 80, 2, 6.3, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.30	£0	£25,000	£500,000	80	052600733	Core, 80, 2, 6.3, FVCB250	Remortgage	Free Vals	£250
		6.29	£999	£25,000	£500,000	85	052600090	Core, 85, 2, 6.29, 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
		6.59	£999	£25,000	£500,000	90	052600824	Core, 90, 2, 6.59, FV	Purchase, Remortgage	Free Vals	£0
		6.84	£0	£25,000	£500,000	90	032600542	Core, 90, 2, 6.84, FV	Purchase	Free Vals	£0
		6.84	£0	£25,000	£500,000	90	032600543	Core, 90, 2, 6.84, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.84	£0	£25,000	£500,000	90	032600544	Core, 90, 2, 6.84, FVCB250	Remortgage	Free Vals	£250
Core	5 Year Fixed	5.89	£999	£25,000	£500,000	75	052601353	Core, 75, 5, 5.89, FV	Purchase, Remortgage	Free Vals	£0
		6.01	£0	£25,000	£500,000	75	032601228	Core, 75, 5, 6.01, FV	Purchase	Free Vals	£0
		6.01	£0	£25,000	£500,000	75	032601229	Core, 75, 5, 6.01, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.01	£0	£25,000	£500,000	75	032601230	Core, 75, 5, 6.01, FVCB250	Remortgage	Free Vals	£250
		6.24	£999	£25,000	£500,000	80	052601566	Core, 80, 5, 6.24, FV	Purchase, Remortgage	Free Vals	£0
		6.29	£0	£25,000	£500,000	80	032601437	Core, 80, 5, 6.29, FV	Purchase	Free Vals	£0
		6.29	£0	£25,000	£500,000	80	032601438	Core, 80, 5, 6.29, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.29	£0	£25,000	£500,000	80	032601439	Core, 80, 5, 6.29, FVCB250	Remortgage	Free Vals	£250
		6.49	£999	£25,000	£500,000	85	052601568	Core, 85, 5, 6.49, FV	Purchase, Remortgage	Free Vals	£0
		6.54	£0	£25,000	£500,000	85	032601646	Core, 85, 5, 6.54, FV	Purchase	Free Vals	£0
		6.54	£0	£25,000	£500,000	85	032601647	Core, 85, 5, 6.54, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.54	£0	£25,000	£500,000	85	032601648	Core, 85, 5, 6.54, FVCB250	Remortgage	Free Vals	£250
		6.79	£999	£25,000	£500,000	90	052601458	Core, 90, 5, 6.79, FV	Purchase, Remortgage	Free Vals	£0
		6.84	£0	£25,000	£500,000	90	032601532	Core, 90, 5, 6.84, FV	Purchase	Free Vals	£0
		6.84	£0	£25,000	£500,000	90	032601533	Core, 90, 5, 6.84, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.84	£0	£25,000	£500,000	90	032601534	Core, 90, 5, 6.84, FVCB250	Remortgage	Free Vals	£250



RESIDENTIAL PRODUCTS - HELP TO BUY

Help To Buy (Equity Loan)

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

* See Credit Criteria page for full details

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

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

Residential Help to Buy - Remortgage											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Core	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 [△]	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 [△]	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, FLV	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, FLV	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
		6.84	£0	£25,000	£500,000	85	032600776	RESI 12, 85, 2, 6.84, FLV	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
RESI 12	5 Year Fixed	6.05	£999	£25,000	£500,000	75	062600014	RESI 12, 75, 5, 6.05, FV	Purchase, Remortgage	Free Vals	£0
		6.15	£0	£25,000	£500,000	75	062600017	RESI 12, 75, 5, 6.15, FV	Purchase	Free Vals	£0
		6.15	£0	£25,000	£500,000	75	062600018	RESI 12, 75, 5, 6.15, FLV	Remortgage	Free Vals, Free Legals	£0
		6.15	£0	£25,000	£500,000	75	062600019	RESI 12, 75, 5, 6.15, FVCB250	Remortgage	Free Vals	£250
		6.28	£999	£25,000	£500,000	80	062600015	RESI 12, 80, 5, 6.28, FV	Purchase, Remortgage	Free Vals	£0
		6.38	£0	£25,000	£500,000	80	062600020	RESI 12, 80, 5, 6.38, FV	Purchase	Free Vals	£0
		6.38	£0	£25,000	£500,000	80	062600021	RESI 12, 80, 5, 6.38, FLV	Remortgage	Free Vals, Free Legals	£0
		6.38	£0	£25,000	£500,000	80	062600022	RESI 12, 80, 5, 6.38, FVCB250	Remortgage	Free Vals	£250
		6.63	£999	£25,000	£500,000	85	062600016	RESI 12, 85, 5, 6.63, FV	Purchase, Remortgage	Free Vals	£0
		6.73	£0	£25,000	£500,000	85	062600023	RESI 12, 85, 5, 6.73, FV	Purchase	Free Vals	£0
		6.73	£0	£25,000	£500,000	85	062600024	RESI 12, 85, 5, 6.73, FLV	Remortgage	Free Vals, Free Legals	£0
		6.73	£0	£25,000	£500,000	85	062600025	RESI 12, 85, 5, 6.73, FVCB250	Remortgage	Free Vals	£250



RESIDENTIAL PRODUCTS - RESI 6

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

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

* See Credit Criteria page for full details

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

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

Residential Resi 6											
Credit Criteria *	Initial Period	Interest Rate [△]	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Resi 6	2 Year Fixed	6.31	£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	6.30	£999	£25,000	£500,000	75	062600002	RESI 6, 75, 5, 6.3, FV	Purchase, Remortgage	Free Vals	£0
		6.45	£0	£25,000	£500,000	75	062600005	RESI 6, 75, 5, 6.45, FV	Purchase	Free Vals	£0
		6.45	£0	£25,000	£500,000	75	062600006	RESI 6, 75, 5, 6.45, FLFV	Remortgage	Free Vals, Free Legals	£0
		6.45	£0	£25,000	£500,000	75	062600007	RESI 6, 75, 5, 6.45, FVCB250	Remortgage	Free Vals	£250
		6.53	£999	£25,000	£500,000	80	062600003	RESI 6, 80, 5, 6.53, FV	Purchase, Remortgage	Free Vals	£0
		6.68	£0	£25,000	£500,000	80	062600008	RESI 6, 80, 5, 6.68, FV	Purchase	Free Vals	£0
		6.68	£0	£25,000	£500,000	80	062600009	RESI 6, 80, 5, 6.68, FLFV	Remortgage	Free Vals, Free Legals	£0
		6.68	£0	£25,000	£500,000	80	062600010	RESI 6, 80, 5, 6.68, FVCB250	Remortgage	Free Vals	£250
		6.93	£999	£25,000	£500,000	85	062600004	RESI 6, 85, 5, 6.93, FV	Purchase, Remortgage	Free Vals	£0
		7.03	£0	£25,000	£500,000	85	062600011	RESI 6, 85, 5, 7.03, FV	Purchase	Free Vals	£0
		7.03	£0	£25,000	£500,000	85	062600012	RESI 6, 85, 5, 7.03, FLFV	Remortgage	Free Vals, Free Legals	£0
		7.03	£0	£25,000	£500,000	85	062600013	RESI 6, 85, 5, 7.03, FVCB250	Remortgage	Free Vals	£250

RESIDENTIAL CRITERIA SUMMARY

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

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

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

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

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

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ERC's

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

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RESIDENTIAL PRODUCTS - FLEXI FIXED FOR TERM

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

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

* See Credit Criteria page for full details

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

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

Flexi Fixed For Term												
For those wanting a term 11- 15 Year Fixed												
Product Category		Term Taken	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Fixed for Term	Fixed for Term	11-15 Year Fixed	5.79	£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, FV100P	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, FLFV100P	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, FV100P	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, FLFV100P	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, FV100P	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, FLFV100P	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, FV100P	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, FLFV100P	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, FV100P	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, FLFV100P	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, FV100P	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, FLFV100P	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

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

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RESIDENTIAL CREDIT SUMMARY

FLEXI FIXED FOR TERM

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

For full criteria details:
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Early repayment charges will **not** be charged if:

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

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

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