Kensington

RESIDENTIAL LENDING

25th November 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

RIGHT TO BUY

RESI 12

RESI 6

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
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Kensington

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).

Specials: 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	5.71	1.00%	£25,000	£2,000,000	75	112600010	Select, 75, 2, 5.71, FV	Purchase, Remortgage	Free Vals	£0
		5.93	1.00%	£25,000	£2,000,000	80	112600011	Select, 80, 2, 5.93, FV	Purchase, Remortgage	Free Vals	£0
		6.00	1.00%	£25,000	£1,500,000	85	112600066	Select, 85, 2, 6, FV	Purchase, Remortgage	Free Vals	£0
		6.32	1.00%	£25,000	£1,000,000	90	112600004	Select, 90, 2, 6.32, FV	Purchase, Remortgage	Free Vals	£0
		6.40	1.00%	£25,000	£500,000	95	112600068	Select, 95, 2, 6.4, FV	Purchase	Free Vals	£0

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	5.89	£1999	£25,000	£2,000,000	75	052601943	Select, 75, 2, 5.89, FV	Purchase	Free Vals	£0
		5.89	£1999	£25,000	£500,000	75	052601944	Select, 75, 2, 5.89, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.89	£1999	£25,000	£2,000,000	75	052601945	Select, 75, 2, 5.89, FVCB250	Remortgage	Free Vals	£250
		6.09	£999	£25,000	£2,000,000	75	102600144	Select, 75, 2, 6.09, FV	Purchase, Remortgage	Free Vals	£0
		6.24	£0	£25,000	£2,000,000	75	052600442	Select, 75, 2, 6.24, FV	Purchase	Free Vals	£0
		6.24	£0	£25,000	£500,000	75	052600443	Select, 75, 2, 6.24, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.24	£0	£25,000	£2,000,000	75	052600444	Select, 75, 2, 6.24, FVCB250	Remortgage	Free Vals	£250
		6.10	£1999	£25,000	£2,000,000	80	052601933	Select, 80, 2, 6.1, FV	Purchase	Free Vals	£0
		6.10	£1999	£25,000	£500,000	80	052601934	Select, 80, 2, 6.1, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.10	£1999	£25,000	£2,000,000	80	052601935	Select, 80, 2, 6.1, FVCB250	Remortgage	Free Vals	£250
		6.30	£999	£25,000	£2,000,000	80	102600045	Select, 80, 2, 6.3, FV	Purchase, Remortgage	Free Vals	£0
		6.45	£0	£25,000	£2,000,000	80	052600496	Select, 80, 2, 6.45, FV	Purchase	Free Vals	£0
		6.45	£0	£25,000	£500,000	80	052600497	Select, 80, 2, 6.45, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.45	£0	£25,000	£2,000,000	80	052600498	Select, 80, 2, 6.45, FVCB250	Remortgage	Free Vals	£250
		6.29	£1999	£25,000	£1,500,000	85	052601936	Select, 85, 2, 6.29, FV	Purchase	Free Vals	£0
		6.29	£1999	£25,000	£500,000	85	052601937	Select, 85, 2, 6.29, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.29	£1999	£25,000	£1,500,000	85	052601938	Select, 85, 2, 6.29, FVCB250	Remortgage	Free Vals	£250
		6.44	£999	£25,000	£1,500,000	85	052601757	Select, 85, 2, 6.44, FV	Purchase, Remortgage	Free Vals	£0
		6.62	£0	£25,000	£1,500,000	85	032601416	Select, 85, 2, 6.62, FV	Purchase	Free Vals	£0
		6.62	£0	£25,000	£500,000	85	032601417	Select, 85, 2, 6.62, FLFV	Remortgage	Free Vals, Free Standard Legals	£0

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	6.62	£0	£25,000	£1,500,000	85	032601418	Select, 85, 2, 6.62, FVCB250	Remortgage	Free Vals	£250
		6.56	£1999	£25,000	£1,000,000	90	032601800	Select, 90, 2, 6.56, FV	Purchase	Free Vals	£0
		6.56	£1999	£25,000	£500,000	90	032601801	Select, 90, 2, 6.56, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.56	£1999	£25,000	£1,000,000	90	032601802	Select, 90, 2, 6.56, FVCB250	Remortgage	Free Vals	£250
		6.74	£999	£25,000	£1,000,000	90	052601655	Select, 90, 2, 6.74, FV	Purchase, Remortgage	Free Vals	£0
		6.92	£0	£25,000	£1,000,000	90	032601578	Select, 90, 2, 6.92, FV	Purchase	Free Vals	£0
		6.92	£0	£25,000	£500,000	90	032601579	Select, 90, 2, 6.92, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.92	£0	£25,000	£1,000,000	90	032601580	Select, 90, 2, 6.92, FVCB250	Remortgage	Free Vals	£250
		6.71	£1999	£25,000	£500,000	95	032601603	Select, 95, 2, 6.71, FV	Purchase	Free Vals	£0
		6.87	£999	£25,000	£500,000	95	052600180	Select, 95, 2, 6.87, FV	Purchase	Free Vals	£0
		7.05	£0	£25,000	£500,000	95	052601540	Select, 95, 2, 7.05, 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	5.89	£1999	£25,000	£2,000,000	75	052601939	Select, 75, 5, 5.89, FV	Purchase	Free Vals	£0
		5.89	£1999	£25,000	£500,000	75	052601940	Select, 75, 5, 5.89, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		5.89	£1999	£25,000	£2,000,000	75	052601941	Select, 75, 5, 5.89, FVCB250	Remortgage	Free Vals	£250
		6.09	£999	£25,000	£2,000,000	75	102600145	Select, 75, 5, 6.09, FV	Purchase, Remortgage	Free Vals	£0
		6.11	£0	£25,000	£2,000,000	75	032601610	Select, 75, 5, 6.11, FV	Purchase	Free Vals	£0
		6.11	£0	£25,000	£500,000	75	032601611	Select, 75, 5, 6.11, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.11	£0	£25,000	£2,000,000	75	032601612	Select, 75, 5, 6.11, 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
		6.29	£0	£25,000	£2,000,000	80	032601616	Select, 80, 5, 6.29, FV	Purchase	Free Vals	£0
		6.29	£0	£25,000	£500,000	80	032601617	Select, 80, 5, 6.29, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.29	£0	£25,000	£2,000,000	80	032601618	Select, 80, 5, 6.29, FVCB250	Remortgage	Free Vals	£250
		6.29	£1999	£25,000	£1,500,000	85	052601952	Select, 85, 5, 6.29, FV	Purchase	Free Vals	£0
		6.29	£1999	£25,000	£500,000	85	052601953	Select, 85, 5, 6.29, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.29	£1999	£25,000	£1,500,000	85	052601954	Select, 85, 5, 6.29, FVCB250	Remortgage	Free Vals	£250
		6.44	£999	£25,000	£1,500,000	85	052600492	Select, 85, 5, 6.44, FV	Purchase, Remortgage	Free Vals	£0
		6.49	£0	£25,000	£1,500,000	85	052600505	Select, 85, 5, 6.49, FV	Purchase	Free Vals	£0
		6.49	£0	£25,000	£500,000	85	052600506	Select, 85, 5, 6.49, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.49	£0	£25,000	£1,500,000	85	052600507	Select, 85, 5, 6.49, FVCB250	Remortgage	Free Vals	£250
		6.67	£1999	£25,000	£1,000,000	90	052601955	Select, 90, 5, 6.67, FV	Purchase	Free Vals	£0
		6.67	£1999	£25,000	£500,000	90	052601956	Select, 90, 5, 6.67, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.67	£1999	£25,000	£1,000,000	90	052601957	Select, 90, 5, 6.67, FVCB250	Remortgage	Free Vals	£250
		6.72	£999	£25,000	£1,000,000	90	052600390	Select, 90, 5, 6.72, FV	Purchase, Remortgage	Free Vals	£0
		6.74	£0	£25,000	£1,000,000	90	032601581	Select, 90, 5, 6.74, FV	Purchase	Free Vals	£0
		6.74	£0	£25,000	£500,000	90	032601582	Select, 90, 5, 6.74, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.74	£0	£25,000	£1,000,000	90	032601583	Select, 90, 5, 6.74, FVCB250	Remortgage	Free Vals	£250
		6.87	£1999	£25,000	£500,000	95	052601731	Select, 95, 5, 6.87, FV	Purchase	Free Vals	£0
		6.97	£999	£25,000	£500,000	95	032601517	Select, 95, 5, 6.97, 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	3.67	£0	£25,000	£1,500,000	85	032601537	Own New 5%, 85, 2, 3.67, FV	Purchase	Free Vals	£0
		4.14	£0	£25,000	£1,000,000	90	032601539	Own New 5%, 90, 2, 4.14, FV	Purchase	Free Vals	£0
Select	5 Year Fixed	5.31	£0	£25,000	£1,500,000	85	052600624	Own New 5%, 85, 5, 5.31, FV	Purchase	Free Vals	£0
		5.52	£0	£25,000	£1,000,000	90	032601337	Own New 5%, 90, 5, 5.52, FV	Purchase	Free Vals	£0
Residential Own New Rate Reducer 3%											
Select	2 Year Fixed	4.85	£0	£25,000	£1,500,000	85	032601571	Own New 3%, 85, 2, 4.85, FV	Purchase	Free Vals	£0
		5.25	£0	£25,000	£1,000,000	90	032601573	Own New 3%, 90, 2, 5.25, FV	Purchase	Free Vals	£0
Select	5 Year Fixed	5.78	£0	£25,000	£1,500,000	85	052600658	Own New 3%, 85, 5, 5.78, FV	Purchase	Free Vals	£0
		5.97	£0	£25,000	£1,000,000	90	032601371	Own New 3%, 90, 5, 5.97, FV	Purchase	Free Vals	£0

RESIDENTIAL PRODUCTS - SELECT TRACKERS

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

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

* See Credit Criteria page for full details
** Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free Standard Legals incentive not currently available in Northern Ireland.
*** First Time Buyer capped at £1,000,000
△ Follow on Reversion margin is 2.5% above KSR (KSR can be found on the front page).

Residential Select Tracker											
Credit Criteria *	Initial Period	Interest Rate△	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Tracker	6.04 (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

Kensington

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	6.29	£1499	£25,000	£1,500,000	85	052600607	Select, 85, 2, 6.29, FV	Purchase, Remortgage	Free Vals	£0
		6.56	£1499	£25,000	£1,000,000	90	052600398	Select, 90, 2, 6.56, FV	Purchase, Remortgage	Free Vals	£0
Select	5 Year Fixed	6.29	£1499	£25,000	£1,500,000	85	032601725	Select, 85, 5, 6.29, FV	Purchase, Remortgage	Free Vals	£0
		6.67	£1499	£25,000	£1,000,000	90	032601727	Select, 90, 5, 6.67, FV	Purchase, Remortgage	Free Vals	£0

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RESIDENTIAL PRODUCTS - HERO

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	6.09	£999	£25,000	£500,000	75	102600190	Heroes, 75, 2, 6.09, FV	Purchase, Remortgage	Free Vals	£0
		6.24	£0	£25,000	£500,000	75	032601488	Heroes, 75, 2, 6.24, FV	Purchase	Free Vals	£0
		6.24	£0	£25,000	£500,000	75	032601489	Heroes, 75, 2, 6.24, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.24	£0	£25,000	£500,000	75	032601490	Heroes, 75, 2, 6.24, FVCB250	Remortgage	Free Vals	£250
		6.30	£999	£25,000	£500,000	80	102600078	Heroes, 80, 2, 6.3, FV	Purchase, Remortgage	Free Vals	£0
		6.45	£0	£25,000	£500,000	80	032601697	Heroes, 80, 2, 6.45, FV	Purchase	Free Vals	£0
		6.45	£0	£25,000	£500,000	80	032601698	Heroes, 80, 2, 6.45, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.45	£0	£25,000	£500,000	80	032601699	Heroes, 80, 2, 6.45, FVCB250	Remortgage	Free Vals	£250
		6.44	£999	£25,000	£500,000	85	102600035	Heroes, 85, 2, 6.44, FV	Purchase, Remortgage	Free Vals	£0
		6.62	£0	£25,000	£500,000	85	052600586	Heroes, 85, 2, 6.62, FV	Purchase	Free Vals	£0
		6.62	£0	£25,000	£500,000	85	052600587	Heroes, 85, 2, 6.62, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.62	£0	£25,000	£500,000	85	052600588	Heroes, 85, 2, 6.62, FVCB250	Remortgage	Free Vals	£250
		6.74	£999	£25,000	£500,000	90	052600592	Heroes, 90, 2, 6.74, FV	Purchase, Remortgage	Free Vals	£0
		6.92	£0	£25,000	£500,000	90	052600383	Heroes, 90, 2, 6.92, FV	Purchase	Free Vals	£0
		6.92	£0	£25,000	£500,000	90	052600384	Heroes, 90, 2, 6.92, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.92	£0	£25,000	£500,000	90	052600385	Heroes, 90, 2, 6.92, FVCB250	Remortgage	Free Vals	£250
Select	5 Year Fixed	6.06	£0	£25,000	£500,000	75	032601694	Heroes, 75, 5, 6.06, FV	Purchase	Free Vals	£0
		6.06	£0	£25,000	£500,000	75	032601695	Heroes, 75, 5, 6.06, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.06	£0	£25,000	£500,000	75	032601696	Heroes, 75, 5, 6.06, FVCB250	Remortgage	Free Vals	£250
		6.09	£999	£25,000	£500,000	75	102600191	Heroes, 75, 5, 6.09, FV	Purchase, Remortgage	Free Vals	£0
		6.19	£999	£25,000	£500,000	80	102601249	Heroes, 80, 5, 6.19, FV	Purchase, Remortgage	Free Vals	£0
		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
		6.44	£999	£25,000	£500,000	85	052601839	Heroes, 85, 5, 6.44, FV	Purchase, Remortgage	Free Vals	£0
		6.49	£0	£25,000	£500,000	85	052601855	Heroes, 85, 5, 6.49, FV	Purchase	Free Vals	£0
		6.49	£0	£25,000	£500,000	85	052601856	Heroes, 85, 5, 6.49, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.49	£0	£25,000	£500,000	85	052601857	Heroes, 85, 5, 6.49, FVCB250	Remortgage	Free Vals	£250
		6.72	£999	£25,000	£500,000	90	052601648	Heroes, 90, 5, 6.72, FV	Purchase, Remortgage	Free Vals	£0
		6.74	£0	£25,000	£500,000	90	052600597	Heroes, 90, 5, 6.74, FV	Purchase	Free Vals	£0
		6.74	£0	£25,000	£500,000	90	052600598	Heroes, 90, 5, 6.74, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.74	£0	£25,000	£500,000	90	052600599	Heroes, 90, 5, 6.74, FVCB250	Remortgage	Free Vals	£250

Kensington

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△	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Select	2 Year Fixed	6.09	£999	£25,000	£1,000,000	75	102600173	Professional, 75, 2, 6.09, FV	Purchase, Remortgage	Free Vals	£0
		6.30	£999	£25,000	£1,000,000	80	102600070	Professional, 80, 2, 6.3, FV	Purchase, Remortgage	Free Vals	£0
		6.44	£999	£25,000	£1,000,000	85	102600032	Professional, 85, 2, 6.44, FV	Purchase, Remortgage	Free Vals	£0
		6.74	£999	£25,000	£1,000,000	90	052600611	Professional, 90, 2, 6.74, FV	Purchase, Remortgage	Free Vals	£0
		6.92	£0	£25,000	£1,000,000	90	052600327	Professional, 90, 2, 6.92, FV	Purchase, Remortgage	Free Vals	£0
Select	5 Year Fixed	6.09	£999	£25,000	£1,000,000	75	102600174	Professional, 75, 5, 6.09, FV	Purchase, Remortgage	Free Vals	£0
		6.29	£999	£25,000	£1,000,000	80	102601252	Professional, 80, 5, 6.29, FV	Purchase, Remortgage	Free Vals	£0
		6.44	£999	£25,000	£1,000,000	85	052601803	Professional, 85, 5, 6.44, FV	Purchase, Remortgage	Free Vals	£0
		6.72	£999	£25,000	£1,000,000	90	052601667	Professional, 90, 5, 6.72, FV	Purchase, Remortgage	Free Vals	£0
		6.74	£0	£25,000	£1,000,000	90	052600539	Professional, 90, 5, 6.74, FV	Purchase, Remortgage	Free Vals	£0

Kensington

RESIDENTIAL PRODUCTS - SHARED OWNERSHIP

Shared Ownership

- Purchase and remortgage available in England & Wales
- Available up to 95% loan to customer share (minumum 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	6.59	£0	£25,000	£500,000	95	032601570	Shared Own, 95, 5, 6.59, FV	Purchase, Remortgage	Free Vals	£0

Kensington

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).

Specials: 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	5.98	1.00%	£25,000	£500,000	75	112600015	Core, 75, 2, 5.98, FV	Purchase, Remortgage	Free Vals	£0
		6.22	1.00%	£25,000	£500,000	80	112600016	Core, 80, 2, 6.22, FV	Purchase, Remortgage	Free Vals	£0
		6.30	1.00%	£25,000	£500,000	85	112600071	Core, 85, 2, 6.3, FV	Purchase, Remortgage	Free Vals	£0
		6.59	1.00%	£25,000	£500,000	90	112600072	Core, 90, 2, 6.59, FV	Purchase, Remortgage	Free Vals	£0

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	6.24	£999	£25,000	£500,000	75	102600159	Core, 75, 2, 6.24, FV	Purchase, Remortgage	Free Vals	£0
		6.44	£0	£25,000	£500,000	75	052600514	Core, 75, 2, 6.44, FV	Purchase	Free Vals	£0
		6.44	£0	£25,000	£500,000	75	052600515	Core, 75, 2, 6.44, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.44	£0	£25,000	£500,000	75	052600516	Core, 75, 2, 6.44, FVCB250	Remortgage	Free Vals	£250
		6.39	£999	£25,000	£500,000	80	052601776	Core, 80, 2, 6.39, FV	Purchase, Remortgage	Free Vals	£0
		6.55	£0	£25,000	£500,000	80	032601434	Core, 80, 2, 6.55, FV	Purchase	Free Vals	£0
		6.55	£0	£25,000	£500,000	80	032601435	Core, 80, 2, 6.55, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.55	£0	£25,000	£500,000	80	032601436	Core, 80, 2, 6.55, FVCB250	Remortgage	Free Vals	£250
		6.64	£999	£25,000	£500,000	85	102600162	Core, 85, 2, 6.64, FV	Purchase, Remortgage	Free Vals	£0
		6.79	£0	£25,000	£500,000	85	052600526	Core, 85, 2, 6.79, FV	Purchase	Free Vals	£0
		6.79	£0	£25,000	£500,000	85	052600527	Core, 85, 2, 6.79, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.79	£0	£25,000	£500,000	85	052600528	Core, 85, 2, 6.79, FVCB250	Remortgage	Free Vals	£250
		7.04	£999	£25,000	£500,000	90	102600231	Core, 90, 2, 7.04, FV	Purchase, Remortgage	Free Vals	£0
		7.14	£0	£25,000	£500,000	90	032601529	Core, 90, 2, 7.14, FV	Purchase	Free Vals	£0
		7.14	£0	£25,000	£500,000	90	032601530	Core, 90, 2, 7.14, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		7.14	£0	£25,000	£500,000	90	032601531	Core, 90, 2, 7.14, FVCB250	Remortgage	Free Vals	£250
Core	5 Year Fixed	6.14	£999	£25,000	£500,000	75	102600055	Core, 75, 5, 6.14, FV	Purchase, Remortgage	Free Vals	£0
		6.21	£0	£25,000	£500,000	75	032601634	Core, 75, 5, 6.21, FV	Purchase	Free Vals	£0
		6.21	£0	£25,000	£500,000	75	032601635	Core, 75, 5, 6.21, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.21	£0	£25,000	£500,000	75	032601636	Core, 75, 5, 6.21, FVCB250	Remortgage	Free Vals	£250
		6.34	£999	£25,000	£500,000	80	052601777	Core, 80, 5, 6.34, FV	Purchase, Remortgage	Free Vals	£0
		6.39	£0	£25,000	£500,000	80	032601640	Core, 80, 5, 6.39, FV	Purchase	Free Vals	£0

Residential Core											
Credit Criteria *	**Initial Period**	**Interest Rate△**	**Completion Fee**	**Min Loan**	**Max Loan****	**LTV****	**Product Code**	**Product Name**	**Loan Purpose**	**Incentives****	**Cashback**
Core	5 Year Fixed	6.39	£0	£25,000	£500,000	80	**032601641**	Core, 80, 5, 6.39, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.39	£0	£25,000	£500,000	80	**032601642**	Core, 80, 5, 6.39, FVCB250	Remortgage	Free Vals	£250
		6.54	£999	£25,000	£500,000	85	**052600513**	Core, 85, 5, 6.54, FV	Purchase, Remortgage	Free Vals	£0
		6.64	£0	£25,000	£500,000	85	**052601795**	Core, 85, 5, 6.64, FV	Purchase	Free Vals	£0
		6.64	£0	£25,000	£500,000	85	**052601796**	Core, 85, 5, 6.64, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.64	£0	£25,000	£500,000	85	**052601797**	Core, 85, 5, 6.64, FVCB250	Remortgage	Free Vals	£250
		6.99	£999	£25,000	£500,000	90	**052601880**	Core, 90, 5, 6.99, FV	Purchase, Remortgage	Free Vals	£0
		7.04	£0	£25,000	£500,000	90	**052601884**	Core, 90, 5, 7.04, FV	Purchase	Free Vals	£0
		7.04	£0	£25,000	£500,000	90	**052601885**	Core, 90, 5, 7.04, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		7.04	£0	£25,000	£500,000	90	**052601886**	Core, 90, 5, 7.04, FVCB250	Remortgage	Free Vals	£250

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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

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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

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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	6.31	£999	£25,000	£500,000	75	052601893	RESI 12, 75, 2, 6.31, FV	Purchase, Remortgage	Free Vals	£0
		6.76	£0	£25,000	£500,000	75	032601750	RESI 12, 75, 2, 6.76, FV	Purchase	Free Vals	£0
		6.76	£0	£25,000	£500,000	75	032601751	RESI 12, 75, 2, 6.76, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.76	£0	£25,000	£500,000	75	032601752	RESI 12, 75, 2, 6.76, FVCB250	Remortgage	Free Vals	£250
		6.59	£999	£25,000	£500,000	80	052601895	RESI 12, 80, 2, 6.59, FV	Purchase, Remortgage	Free Vals	£0
		6.89	£0	£25,000	£500,000	80	052600639	RESI 12, 80, 2, 6.89, FV	Purchase	Free Vals	£0
		6.89	£0	£25,000	£500,000	80	052600640	RESI 12, 80, 2, 6.89, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.89	£0	£25,000	£500,000	80	052600641	RESI 12, 80, 2, 6.89, FVCB250	Remortgage	Free Vals	£250
		6.84	£999	£25,000	£500,000	85	052601897	RESI 12, 85, 2, 6.84, FV	Purchase, Remortgage	Free Vals	£0
		7.14	£0	£25,000	£500,000	85	032601762	RESI 12, 85, 2, 7.14, FV	Purchase	Free Vals	£0
		7.14	£0	£25,000	£500,000	85	032601763	RESI 12, 85, 2, 7.14, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		7.14	£0	£25,000	£500,000	85	032601764	RESI 12, 85, 2, 7.14, FVCB250	Remortgage	Free Vals	£250
RESI 12	5 Year Fixed	6.35	£999	£25,000	£500,000	75	092600266	RESI 12, 75, 5, 6.35, FV	Purchase, Remortgage	Free Vals	£0
		6.45	£0	£25,000	£500,000	75	092600274	RESI 12, 75, 5, 6.45, FV	Purchase	Free Vals	£0
		6.45	£0	£25,000	£500,000	75	092600275	RESI 12, 75, 5, 6.45, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.45	£0	£25,000	£500,000	75	092600276	RESI 12, 75, 5, 6.45, FVCB250	Remortgage	Free Vals	£250
		6.58	£999	£25,000	£500,000	80	092600268	RESI 12, 80, 5, 6.58, FV	Purchase, Remortgage	Free Vals	£0
		6.68	£0	£25,000	£500,000	80	092600280	RESI 12, 80, 5, 6.68, FV	Purchase	Free Vals	£0
		6.68	£0	£25,000	£500,000	80	092600281	RESI 12, 80, 5, 6.68, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.68	£0	£25,000	£500,000	80	092600282	RESI 12, 80, 5, 6.68, FVCB250	Remortgage	Free Vals	£250
		6.88	£999	£25,000	£500,000	85	092600246	RESI 12, 85, 5, 6.88, FV	Purchase, Remortgage	Free Vals	£0
		6.93	£0	£25,000	£500,000	85	092600238	RESI 12, 85, 5, 6.93, FV	Purchase	Free Vals	£0
		6.93	£0	£25,000	£500,000	85	092600239	RESI 12, 85, 5, 6.93, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.93	£0	£25,000	£500,000	85	092600240	RESI 12, 85, 5, 6.93, FVCB250	Remortgage	Free Vals	£250

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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	6.61	£999	£25,000	£500,000	75	052601806	RESI 6, 75, 2, 6.61, FV	Purchase, Remortgage	Free Vals	£0
		6.96	£0	£25,000	£500,000	75	032601460	RESI 6, 75, 2, 6.96, FV	Purchase	Free Vals	£0
		6.96	£0	£25,000	£500,000	75	032601461	RESI 6, 75, 2, 6.96, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.96	£0	£25,000	£500,000	75	032601462	RESI 6, 75, 2, 6.96, FVCB250	Remortgage	Free Vals	£250
		6.89	£999	£25,000	£500,000	80	052601808	RESI 6, 80, 2, 6.89, FV	Purchase, Remortgage	Free Vals	£0
		7.19	£0	£25,000	£500,000	80	052600552	RESI 6, 80, 2, 7.19, FV	Purchase	Free Vals	£0
		7.19	£0	£25,000	£500,000	80	052600553	RESI 6, 80, 2, 7.19, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		7.19	£0	£25,000	£500,000	80	052600554	RESI 6, 80, 2, 7.19, FVCB250	Remortgage	Free Vals	£250
		7.14	£999	£25,000	£500,000	85	052601810	RESI 6, 85, 2, 7.14, FV	Purchase, Remortgage	Free Vals	£0
		7.39	£0	£25,000	£500,000	85	052600558	RESI 6, 85, 2, 7.39, FV	Purchase	Free Vals	£0
		7.39	£0	£25,000	£500,000	85	052600559	RESI 6, 85, 2, 7.39, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		7.39	£0	£25,000	£500,000	85	052600560	RESI 6, 85, 2, 7.39, FVCB250	Remortgage	Free Vals	£250
Resi 6	5 Year Fixed	6.55	£999	£25,000	£500,000	75	092600482	RESI 6, 75, 5, 6.55, FV	Purchase, Remortgage	Free Vals	£0
		6.65	£0	£25,000	£500,000	75	092600466	RESI 6, 75, 5, 6.65, FV	Purchase	Free Vals	£0
		6.65	£0	£25,000	£500,000	75	092600467	RESI 6, 75, 5, 6.65, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.65	£0	£25,000	£500,000	75	092600468	RESI 6, 75, 5, 6.65, FVCB250	Remortgage	Free Vals	£250
		6.78	£999	£25,000	£500,000	80	092600484	RESI 6, 80, 5, 6.78, FV	Purchase, Remortgage	Free Vals	£0
		6.88	£0	£25,000	£500,000	80	092600472	RESI 6, 80, 5, 6.88, FV	Purchase	Free Vals	£0
		6.88	£0	£25,000	£500,000	80	092600473	RESI 6, 80, 5, 6.88, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		6.88	£0	£25,000	£500,000	80	092600474	RESI 6, 80, 5, 6.88, FVCB250	Remortgage	Free Vals	£250
		7.13	£999	£25,000	£500,000	85	092600462	RESI 6, 85, 5, 7.13, FV	Purchase, Remortgage	Free Vals	£0
		7.23	£0	£25,000	£500,000	85	092600478	RESI 6, 85, 5, 7.23, FV	Purchase	Free Vals	£0
		7.23	£0	£25,000	£500,000	85	092600479	RESI 6, 85, 5, 7.23, FLFV	Remortgage	Free Vals, Free Standard Legals	£0
		7.23	£0	£25,000	£500,000	85	092600480	RESI 6, 85, 5, 7.23, FVCB250	Remortgage	Free Vals	£250

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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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RESIDENTIAL CREDIT SUMMARY

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, 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

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
Procuration Fee	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
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 reposession	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:
www.kensingtonmortgages.co.uk/intermediaries/criteria

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

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

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

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

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