



RESIDENTIAL LENDING

2nd June 2023

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

<p>THE RANGE:</p> <p>SELECT</p> <p>SELECT TRACKERS</p> <p>EKO</p> <p>EKO REWARD</p> <p>HERO</p> <p>YOUNG PROFESSIONAL</p> <p>LARGE LOAN</p> <p>SHARED OWNERSHIP</p> <p>CORE</p> <p>HELP TO BUY</p> <p>RIGHT TO BUY</p> <p>PROPERTY PLUS</p> <p>RESI 6</p> <p>FLEXI FIXED FOR TERM</p>
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When choosing the right mortgage for your client, bear in mind that whilst their circumstances and location are pivotal, the product itself is also very important - sometimes a product with a lower reversion rate or longer initial fixed rate can enhance your client's loan size.

Kensington review the Kensington Standard Rate (KSR) Quarterly. The current KSR rate is 4.35%. This rate is set as of the 10th March 2023 and effective from the 1st April 2023 (all new mortgage application documentation is reflected with this rate from 10th March 2023). 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: Ascot House, Maidenhead Office Park, Maidenhead SL6 3QQ. 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 clearest credit range for those who don't quite fit the high street

* See Credit Criteria page for full details

** Maximum loan amount: Up to 85% LTV to £1,500,000, £1,000,000 for First Time Buyers, 90% up to £1,000,000, 95% up to £500,000. Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

*** Satisfied CCJ's must be over over 72 months at 95% LTV

Residential Select													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Residential Select	Select	2 Year Fixed	6.15	£999	£25,000	£1,500,000	75	052300106	Select, 75, 2, 6.15	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	5 Year Fixed	6.15	£999	£25,000	£1,500,000	75	052300107	Select, 75, 5, 6.15	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Fixed	6.25	£0	£25,000	£1,500,000	75	052300116	Select, 75, 2, 6.25, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Fixed	6.25	£0	£25,000	£1,500,000	75	052300117	Select, 75, 2, 6.25, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Fixed	6.25	£0	£25,000	£1,500,000	75	052300118	Select, 75, 2, 6.25, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	5 Year Fixed	6.25	£0	£25,000	£1,500,000	75	052300119	Select, 75, 5, 6.25, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	5 Year Fixed	6.25	£0	£25,000	£1,500,000	75	052300120	Select, 75, 5, 6.25, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	5 Year Fixed	6.25	£0	£25,000	£1,500,000	75	052300121	Select, 75, 5, 6.25, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Fixed	6.45	£999	£25,000	£1,500,000	80	052300150	Select, 80, 2, 6.45	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	5 Year Fixed	6.45	£999	£25,000	£1,500,000	80	052300151	Select, 80, 5, 6.45	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Fixed	6.79	£0	£25,000	£1,500,000	80	052300198	Select, 80, 2, 6.79, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Fixed	6.79	£0	£25,000	£1,500,000	80	052300199	Select, 80, 2, 6.79, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Fixed	6.79	£0	£25,000	£1,500,000	80	052300200	Select, 80, 2, 6.79, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	5 Year Fixed	6.79	£0	£25,000	£1,500,000	80	052300201	Select, 80, 5, 6.79, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	5 Year Fixed	6.79	£0	£25,000	£1,500,000	80	052300202	Select, 80, 5, 6.79, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	5 Year Fixed	6.79	£0	£25,000	£1,500,000	80	052300203	Select, 80, 5, 6.79, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Fixed	6.74	£999	£25,000	£1,500,000	85	052300196	Select, 85, 2, 6.74	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	5 Year Fixed	6.74	£999	£25,000	£1,500,000	85	052300197	Select, 85, 5, 6.74	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Fixed	7.14	£0	£25,000	£1,500,000	85	052300243	Select, 85, 2, 7.14, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Fixed	7.14	£0	£25,000	£1,500,000	85	052300244	Select, 85, 2, 7.14, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Fixed	7.14	£0	£25,000	£1,500,000	85	052300245	Select, 85, 2, 7.14, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	5 Year Fixed	7.14	£0	£25,000	£1,500,000	85	052300246	Select, 85, 5, 7.14, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	5 Year Fixed	7.14	£0	£25,000	£1,500,000	85	052300247	Select, 85, 5, 7.14, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	5 Year Fixed	7.14	£0	£25,000	£1,500,000	85	052300248	Select, 85, 5, 7.14, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Fixed	6.99	£1299	£25,000	£1,000,000	90	052300233	Select, 90, 2, 6.99	Purchase, Remortgage	None	£0	3.50

Residential Select													
Product Category		Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Residential Select	Select	5 Year Fixed	6.99	£1299	£25,000	£1,000,000	90	052300234	Select, 90, 5, 6.99	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Fixed	7.79	£0	£25,000	£1,000,000	90	052300351	Select, 90, 2, 7.79, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Fixed	7.79	£0	£25,000	£1,000,000	90	052300352	Select, 90, 2, 7.79, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Fixed	7.79	£0	£25,000	£1,000,000	90	052300353	Select, 90, 2, 7.79, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	5 Year Fixed	7.79	£0	£25,000	£1,000,000	90	052300354	Select, 90, 5, 7.79, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	5 Year Fixed	7.79	£0	£25,000	£1,000,000	90	052300355	Select, 90, 5, 7.79, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	5 Year Fixed	7.79	£0	£25,000	£1,000,000	90	052300356	Select, 90, 5, 7.79, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	10 Year Fixed	7.89	£1999	£25,000	£1,000,000	90	052300359	Select, 90, 10, 7.89	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Fixed	7.39	£1299	£25,000	£500,000	95	052300294	Select, 95, 2, 7.39	Purchase	None	£0	3.50
Residential Select	Select	5 Year Fixed	7.39	£1299	£25,000	£500,000	95	052300295	Select, 95, 5, 7.39	Purchase	None	£0	3.50
Residential Select	Select	2 Year Fixed	7.99	£0	£25,000	£500,000	95	052300366	Select, 95, 2, 7.99, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	5 Year Fixed	7.99	£0	£25,000	£500,000	95	052300367	Select, 95, 5, 7.99, FV	Purchase	Free Vals	£0	3.50



RESIDENTIAL PRODUCTS - SELECT TRACKERS

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

• Product tracks Kensington Standard Rate (KSR); current KSR can be found on Page 1

* See Credit Criteria page for full details

** Maximum loan amount; Up to 85% LTV to £1,500,000, £1,000,000 for First Time Buyers, 90% up to £750,000. Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Residential Select Tracker													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Residential Select	Select	2 Year Tracker	6.05 (KSR + 1.70%)	£999	£25,000	£1,500,000	75	032300637	Select Track, 75, 2, 1.7	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Tracker	6.55 (KSR + 2.20%)	£0	£25,000	£1,500,000	75	032300641	Select Track, 75, 2, 2.2, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Tracker	6.55 (KSR + 2.20%)	£0	£25,000	£1,500,000	75	032300642	Select Track, 75, 2, 2.2, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Tracker	6.55 (KSR + 2.20%)	£0	£25,000	£1,500,000	75	032300643	Select Track, 75, 2, 2.2, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Tracker	6.40 (KSR + 2.05%)	£999	£25,000	£1,500,000	80	032300640	Select Track, 80, 2, 2.05	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Tracker	6.90 (KSR + 2.55%)	£0	£25,000	£1,500,000	80	032300657	Select Track, 80, 2, 2.55, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Tracker	6.90 (KSR + 2.55%)	£0	£25,000	£1,500,000	80	032300658	Select Track, 80, 2, 2.55, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Tracker	6.90 (KSR + 2.55%)	£0	£25,000	£1,500,000	80	032300659	Select Track, 80, 2, 2.55, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Tracker	6.75 (KSR + 2.40%)	£999	£25,000	£1,500,000	85	032300651	Select Track, 85, 2, 2.4	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Tracker	7.25 (KSR + 2.90%)	£0	£25,000	£1,500,000	85	032300660	Select Track, 85, 2, 2.9, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Tracker	7.25 (KSR + 2.90%)	£0	£25,000	£1,500,000	85	032300661	Select Track, 85, 2, 2.9, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Tracker	7.25 (KSR + 2.90%)	£0	£25,000	£1,500,000	85	032300662	Select Track, 85, 2, 2.9, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Tracker	7.35 (KSR + 3.00%)	£999	£25,000	£1,000,000	90	032300663	Select Track, 90, 2, 3	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Tracker	7.75 (KSR + 3.40%)	£0	£25,000	£1,000,000	90	032300664	Select Track, 90, 2, 3.4, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Tracker	7.75 (KSR + 3.40%)	£0	£25,000	£1,000,000	90	032300665	Select Track, 90, 2, 3.4, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Tracker	7.75 (KSR + 3.40%)	£0	£25,000	£1,000,000	90	032300666	Select Track, 90, 2, 3.4, FVCB250	Remortgage	Free Vals	£250	3.50



£1000 cashback for making their home more energy efficient

- Energy Performance Certificate (EPC) required upon application
- Evidenced by property moving to the next EPC banding OR an increase at least 10 Standard Assessment Procedure (SAP) points required to qualify
- Up to 12 months to make the energy improvements and claim
- £1,000 cash back upon qualification with new validated EPC

* See Credit Criteria page for full details

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

*** eKo cashback is conditional upon eligibility criteria being satisfied post-completion, see ESIS for details.

Residential eKo													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives***	Cashback	Reversion Margin (above KSR)
eKo***	Select	2 Year Fixed	6.25	£0	£25,000	£500,000	75	052300122	Select, 75, 2, 6.25, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	2 Year Fixed	6.25	£0	£25,000	£500,000	75	052300123	Select, 75, 2, 6.25, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	5 Year Fixed	6.25	£0	£25,000	£500,000	75	052300124	Select, 75, 5, 6.25, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	5 Year Fixed	6.25	£0	£25,000	£500,000	75	052300125	Select, 75, 5, 6.25, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	2 Year Fixed	6.79	£0	£25,000	£500,000	80	052300204	Select, 80, 2, 6.79, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	2 Year Fixed	6.79	£0	£25,000	£500,000	80	052300205	Select, 80, 2, 6.79, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	5 Year Fixed	6.79	£0	£25,000	£500,000	80	052300206	Select, 80, 5, 6.79, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	5 Year Fixed	6.79	£0	£25,000	£500,000	80	052300207	Select, 80, 5, 6.79, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	2 Year Fixed	7.14	£0	£25,000	£500,000	85	052300250	Select, 85, 2, 7.14, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	2 Year Fixed	7.14	£0	£25,000	£500,000	85	052300251	Select, 85, 2, 7.14, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	5 Year Fixed	7.14	£0	£25,000	£500,000	85	052300252	Select, 85, 5, 7.14, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	5 Year Fixed	7.14	£0	£25,000	£500,000	85	052300253	Select, 85, 5, 7.14, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50



RESIDENTIAL PRODUCTS - EKO REWARD

£500 cashback for the most energy efficient homes

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

* See Credit Criteria page for full details

** Northern Ireland currently capped at 80% LTV.

Residential eKo Reward													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Residential eKo Reward	Select	2 Year Fixed	6.25	£0	£25,000	£500,000	75	052300126	Select, 75, 2, 6.25, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	5 Year Fixed	6.25	£0	£25,000	£500,000	75	052300127	Select, 75, 5, 6.25, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	2 Year Fixed	6.79	£0	£25,000	£500,000	80	052300208	Select, 80, 2, 6.79, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	5 Year Fixed	6.79	£0	£25,000	£500,000	80	052300209	Select, 80, 5, 6.79, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	2 Year Fixed	7.14	£0	£25,000	£500,000	85	052300254	Select, 85, 2, 7.14, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	5 Year Fixed	7.14	£0	£25,000	£500,000	85	052300255	Select, 85, 5, 7.14, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	2 Year Fixed	7.79	£0	£25,000	£500,000	90	052300357	Select, 90, 2, 7.79, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	5 Year Fixed	7.79	£0	£25,000	£500,000	90	052300358	Select, 90, 5, 7.79, FVCB500	Purchase	Free Vals	£500	3.50



RESIDENTIAL PRODUCTS - HERO

For the Heroes amongst us: for essential skilled workers, who provide vital community services

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

* See Credit Criteria page for full details

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

Residential Hero													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Hero	Select	2 Year Fixed	6.05	£999	£25,000	£500,000	75	052300102	Heroes, 75, 2, 6.05	Purchase, Remortgage	None	£0	3.50
Hero	Select	5 Year Fixed	6.05	£999	£25,000	£500,000	75	052300103	Heroes, 75, 5, 6.05	Purchase, Remortgage	None	£0	3.50
Hero	Select	2 Year Fixed	6.15	£0	£25,000	£500,000	75	052300108	Heroes, 75, 2, 6.15, FV	Purchase	Free Vals	£0	3.50
Hero	Select	2 Year Fixed	6.15	£0	£25,000	£500,000	75	052300109	Heroes, 75, 2, 6.15, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	2 Year Fixed	6.15	£0	£25,000	£500,000	75	052300110	Heroes, 75, 2, 6.15, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	5 Year Fixed	6.15	£0	£25,000	£500,000	75	052300111	Heroes, 75, 5, 6.15, FV	Purchase	Free Vals	£0	3.50
Hero	Select	5 Year Fixed	6.15	£0	£25,000	£500,000	75	052300112	Heroes, 75, 5, 6.15, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	5 Year Fixed	6.15	£0	£25,000	£500,000	75	052300113	Heroes, 75, 5, 6.15, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	2 Year Fixed	6.35	£999	£25,000	£500,000	80	052300136	Heroes, 80, 2, 6.35	Purchase, Remortgage	None	£0	3.50
Hero	Select	5 Year Fixed	6.35	£999	£25,000	£500,000	80	052300137	Heroes, 80, 5, 6.35	Purchase, Remortgage	None	£0	3.50
Hero	Select	2 Year Fixed	6.69	£0	£25,000	£500,000	80	052300186	Heroes, 80, 2, 6.69, FV	Purchase	Free Vals	£0	3.50
Hero	Select	2 Year Fixed	6.69	£0	£25,000	£500,000	80	052300187	Heroes, 80, 2, 6.69, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	2 Year Fixed	6.69	£0	£25,000	£500,000	80	052300188	Heroes, 80, 2, 6.69, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	5 Year Fixed	6.69	£0	£25,000	£500,000	80	052300189	Heroes, 80, 5, 6.69, FV	Purchase	Free Vals	£0	3.50
Hero	Select	5 Year Fixed	6.69	£0	£25,000	£500,000	80	052300190	Heroes, 80, 5, 6.69, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	5 Year Fixed	6.69	£0	£25,000	£500,000	80	052300191	Heroes, 80, 5, 6.69, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	2 Year Fixed	6.64	£999	£25,000	£500,000	85	052300170	Heroes, 85, 2, 6.64	Purchase, Remortgage	None	£0	3.50
Hero	Select	5 Year Fixed	6.64	£999	£25,000	£500,000	85	052300171	Heroes, 85, 5, 6.64	Purchase, Remortgage	None	£0	3.50
Hero	Select	2 Year Fixed	7.04	£0	£25,000	£500,000	85	052300235	Heroes, 85, 2, 7.04, FV	Purchase	Free Vals	£0	3.50
Hero	Select	2 Year Fixed	7.04	£0	£25,000	£500,000	85	052300236	Heroes, 85, 2, 7.04, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	2 Year Fixed	7.04	£0	£25,000	£500,000	85	052300237	Heroes, 85, 2, 7.04, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	5 Year Fixed	7.04	£0	£25,000	£500,000	85	052300238	Heroes, 85, 5, 7.04, FV	Purchase	Free Vals	£0	3.50
Hero	Select	5 Year Fixed	7.04	£0	£25,000	£500,000	85	052300239	Heroes, 85, 5, 7.04, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	5 Year Fixed	7.04	£0	£25,000	£500,000	85	052300240	Heroes, 85, 5, 7.04, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	2 Year Fixed	6.89	£1299	£25,000	£500,000	90	052300214	Heroes, 90, 2, 6.89	Purchase, Remortgage	None	£0	3.50
Hero	Select	5 Year Fixed	6.89	£1299	£25,000	£500,000	90	052300215	Heroes, 90, 5, 6.89	Purchase, Remortgage	None	£0	3.50
Hero	Select	2 Year Fixed	7.69	£0	£25,000	£500,000	90	052300345	Heroes, 90, 2, 7.69, FV	Purchase	Free Vals	£0	3.50

Residential Hero													
Product Category		Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Hero	Select	2 Year Fixed	7.69	£0	£25,000	£500,000	90	052300346	Heroes, 90, 2, 7.69, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	2 Year Fixed	7.69	£0	£25,000	£500,000	90	052300347	Heroes, 90, 2, 7.69, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	5 Year Fixed	7.69	£0	£25,000	£500,000	90	052300348	Heroes, 90, 5, 7.69, FV	Purchase	Free Vals	£0	3.50
Hero	Select	5 Year Fixed	7.69	£0	£25,000	£500,000	90	052300349	Heroes, 90, 5, 7.69, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	5 Year Fixed	7.69	£0	£25,000	£500,000	90	052300350	Heroes, 90, 5, 7.69, FVCB250	Remortgage	Free Vals	£250	3.50



RESIDENTIAL PRODUCTS - YOUNG PROFESSIONAL

For your qualified young professionals

- Maximum age 40 at application
- Up to 6 x Loan to Income, subject to affordability
- Suitable for qualified Actuaries, Barristers, Chartered Accountants, 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 legals incentive not currently available in Northern Ireland.

Residential Young Professional													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Professional	Select	2 Year Fixed	6.09	£999	£25,000	£1,000,000	75	052300104	Professional, 75, 2, 6.09	Purchase, Remortgage	None	£0	3.50
Professional	Select	5 Year Fixed	6.09	£999	£25,000	£1,000,000	75	052300105	Professional, 75, 5, 6.09	Purchase, Remortgage	None	£0	3.50
Professional	Select	2 Year Fixed	6.40	£999	£25,000	£1,000,000	80	052300142	Professional, 80, 2, 6.4	Purchase, Remortgage	None	£0	3.50
Professional	Select	5 Year Fixed	6.40	£999	£25,000	£1,000,000	80	052300143	Professional, 80, 5, 6.4	Purchase, Remortgage	None	£0	3.50
Professional	Select	2 Year Fixed	6.69	£999	£25,000	£1,000,000	85	052300184	Professional, 85, 2, 6.69	Purchase, Remortgage	None	£0	3.50
Professional	Select	5 Year Fixed	6.69	£999	£25,000	£1,000,000	85	052300185	Professional, 85, 5, 6.69	Purchase, Remortgage	None	£0	3.50
Professional	Select	2 Year Fixed	6.94	£1299	£25,000	£1,000,000	90	052300225	Professional, 90, 2, 6.94	Purchase, Remortgage	None	£0	3.50
Professional	Select	5 Year Fixed	6.94	£1299	£25,000	£1,000,000	90	052300226	Professional, 90, 5, 6.94	Purchase, Remortgage	None	£0	3.50



RESIDENTIAL PRODUCTS - SHARED OWNERSHIP

Shared Ownership

- Purchase available in England & Wales
- Available up to 95% loan to customer share (minimum share 25%)

* See Credit Criteria page for full details

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

Residential Shared Ownership													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	Customer Share LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Shared Ownership	Select	2 Year Fixed	7.39	0	£25,000	£500,000	95	052300296	Shared Own, 95, 2, 7.39, FV	Purchase	Free Vals	£0	3.50
Shared Ownership	Select	5 Year Fixed	7.39	0	£25,000	£500,000	95	052300297	Shared Own, 95, 5, 7.39, FV	Purchase	Free Vals	£0	3.50



RESIDENTIAL PRODUCTS - LARGE LOAN

For larger loans

• Maximum loan amount; Up to £2,000,000

* See Credit Criteria page for full details

** Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount.

Residential Large Loan													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Large Loan	Select	2 Year Fixed	6.19	0.25%	£500,000	£2,000,000	75	052300114	Select, 75, 2, 6.19	Purchase, Remortgage	None	£0	3.50
Large Loan	Select	5 Year Fixed	6.19	0.25%	£500,000	£2,000,000	75	052300115	Select, 75, 5, 6.19	Purchase, Remortgage	None	£0	3.50
Large Loan	Select	1 Year Fixed	6.94	0.25%	£500,000	£2,000,000	75	052300218	Select, 75, 1, 6.94	Purchase, Remortgage	None	£0	3.50
Large Loan	Select	2 Year Fixed	6.54	0.25%	£500,000	£2,000,000	80	052300162	Select, 80, 2, 6.54	Purchase, Remortgage	None	£0	3.50
Large Loan	Select	5 Year Fixed	6.54	0.25%	£500,000	£2,000,000	80	052300163	Select, 80, 5, 6.54	Purchase, Remortgage	None	£0	3.50
Large Loan	Select	1 Year Fixed	7.14	0.25%	£500,000	£2,000,000	80	052300249	Select, 80, 1, 7.14	Purchase, Remortgage	None	£0	3.50
Large Loan	Select	1 Year Fixed	7.59	0.25%	£500,000	£1,500,000	85	052300324	Select, 85, 1, 7.59	Purchase, Remortgage	None	£0	3.50

Lending with head and heart on our core residential range

* See Credit Criteria page for full details

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

Residential Core													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Residential Core	Core	2 Year Fixed	6.30	£999	£25,000	£500,000	70	052300132	Core, 70, 2, 6.3	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	5 Year Fixed	6.30	£999	£25,000	£500,000	70	052300133	Core, 70, 5, 6.3	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	2 Year Fixed	6.40	£0	£25,000	£500,000	70	052300144	Core, 70, 2, 6.4, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	2 Year Fixed	6.40	£0	£25,000	£500,000	70	052300145	Core, 70, 2, 6.4, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	2 Year Fixed	6.40	£0	£25,000	£500,000	70	052300146	Core, 70, 2, 6.4, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	5 Year Fixed	6.40	£0	£25,000	£500,000	70	052300147	Core, 70, 5, 6.4, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	5 Year Fixed	6.40	£0	£25,000	£500,000	70	052300148	Core, 70, 5, 6.4, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	5 Year Fixed	6.40	£0	£25,000	£500,000	70	052300149	Core, 70, 5, 6.4, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	6.35	£999	£25,000	£500,000	75	052300134	Core, 75, 2, 6.35	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	5 Year Fixed	6.35	£999	£25,000	£500,000	75	052300135	Core, 75, 5, 6.35	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	2 Year Fixed	6.45	£0	£25,000	£500,000	75	052300152	Core, 75, 2, 6.45, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	2 Year Fixed	6.45	£0	£25,000	£500,000	75	052300153	Core, 75, 2, 6.45, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	2 Year Fixed	6.45	£0	£25,000	£500,000	75	052300154	Core, 75, 2, 6.45, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	5 Year Fixed	6.45	£0	£25,000	£500,000	75	052300155	Core, 75, 5, 6.45, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	5 Year Fixed	6.45	£0	£25,000	£500,000	75	052300156	Core, 75, 5, 6.45, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	5 Year Fixed	6.45	£0	£25,000	£500,000	75	052300157	Core, 75, 5, 6.45, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	6.65	£999	£25,000	£500,000	80	052300176	Core, 80, 2, 6.65	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	5 Year Fixed	6.65	£999	£25,000	£500,000	80	052300177	Core, 80, 5, 6.65	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	2 Year Fixed	6.99	£0	£25,000	£500,000	80	052300227	Core, 80, 2, 6.99, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	2 Year Fixed	6.99	£0	£25,000	£500,000	80	052300228	Core, 80, 2, 6.99, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	2 Year Fixed	6.99	£0	£25,000	£500,000	80	052300229	Core, 80, 2, 6.99, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	5 Year Fixed	6.99	£0	£25,000	£500,000	80	052300230	Core, 80, 5, 6.99, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	5 Year Fixed	6.99	£0	£25,000	£500,000	80	052300231	Core, 80, 5, 6.99, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	5 Year Fixed	6.99	0	£25,000	£500,000	80	052300232	Core, 80, 5, 6.99, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	6.94	£999	£25,000	£500,000	85	052300219	Core, 85, 2, 6.94	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	5 Year Fixed	6.94	£999	£25,000	£500,000	85	052300220	Core, 85, 5, 6.94	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	2 Year Fixed	7.34	£0	£25,000	£500,000	85	052300282	Core, 85, 2, 7.34, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	2 Year Fixed	7.34	£0	£25,000	£500,000	85	052300283	Core, 85, 2, 7.34, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50

Residential Core													
Product Category		Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Residential Core	Core	2 Year Fixed	7.34	£0	£25,000	£500,000	85	052300284	Core, 85, 2, 7.34, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	5 Year Fixed	7.34	£0	£25,000	£500,000	85	052300285	Core, 85, 5, 7.34, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	5 Year Fixed	7.34	£0	£25,000	£500,000	85	052300286	Core, 85, 5, 7.34, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	5 Year Fixed	7.34	£0	£25,000	£500,000	85	052300287	Core, 85, 5, 7.34, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	7.19	£1299	£25,000	£500,000	90	052300256	Core, 90, 2, 7.19	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	5 Year Fixed	7.19	£1299	£25,000	£500,000	90	052300257	Core, 90, 5, 7.19	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	2 Year Fixed	7.99	£0	£25,000	£500,000	90	052300368	Core, 90, 2, 7.99, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	2 Year Fixed	7.99	£0	£25,000	£500,000	90	052300369	Core, 90, 2, 7.99, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	2 Year Fixed	7.99	£0	£25,000	£500,000	90	052300370	Core, 90, 2, 7.99, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	5 Year Fixed	7.99	£0	£25,000	£500,000	90	052300371	Core, 90, 5, 7.99, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	5 Year Fixed	7.99	£0	£25,000	£500,000	90	052300372	Core, 90, 5, 7.99, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	5 Year Fixed	7.99	£0	£25,000	£500,000	90	052300373	Core, 90, 5, 7.99, FVCB250	Remortgage	Free Vals	£250	3.50



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)

* See Credit Criteria page for full details

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

Residential Help to Buy													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives	Cashback	Reversion Margin (above KSR)
Help to Buy - Wales	Core	2 Year Fixed	7.29	£999	£25,000	£500,000	75	052300280	HTB, 75, 2, 7.29, FV	Purchase	Free Vals	£0	3.50
Help to Buy - Wales	Core	5 Year Fixed	7.29	£999	£25,000	£500,000	75	052300281	HTB, 75, 5, 7.29, FV	Purchase	Free Vals	£0	3.50
Help to Buy	Core	2 Year Fixed	7.29	£999	£25,000	£500,000	75	052300258	HTB, 75, 2, 7.29, FV	Remortgage	Free Vals	£0	3.50
Help to Buy	Core	5 Year Fixed	7.29	£999	£25,000	£500,000	75	052300259	HTB, 75, 5, 7.29, FV	Remortgage	Free Vals	£0	3.50



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

Residential Right to Buy													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives	Cashback	Reversion Margin (above KSR)
Right to Buy	Core	2 Year Fixed	7.64	£0	£25,000	£500,000	75	052300343	RTB, 75, 2, 7.64, FV	Purchase	Free Vals	£0	3.50
Right to Buy	Core	5 Year Fixed	7.64	£0	£25,000	£500,000	75	052300344	RTB, 75, 5, 7.64, FV	Purchase	Free Vals	£0	3.50



RESIDENTIAL PRODUCTS - PROPERTY PLUS

For homes of non-standard construction

- Maximum LTV; 75%
- For a full list of accepted property types, please visit www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria

* See Credit Criteria page for full details

** Free legals incentive not currently available in Northern Ireland.

Residential Property Plus													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Core - Property Plus	Core	2 Year Fixed	6.55	£999	£25,000	£500,000	75	052300164	Core, 75, 2, 6.55	Purchase, Remortgage	None	£0	3.50
Core - Property Plus	Core	5 Year Fixed	6.55	£999	£25,000	£500,000	75	052300165	Core, 75, 5, 6.55	Purchase, Remortgage	None	£0	3.50
Core - Property Plus	Core	2 Year Fixed	6.65	£0	£25,000	£500,000	75	052300178	Core, 75, 2, 6.65, FV	Purchase	Free Vals	£0	3.50
Core - Property Plus	Core	2 Year Fixed	6.65	£0	£25,000	£500,000	75	052300179	Core, 75, 2, 6.65, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Core - Property Plus	Core	2 Year Fixed	6.65	£0	£25,000	£500,000	75	052300180	Core, 75, 2, 6.65, FVCB250	Remortgage	Free Vals	£250	3.50
Core - Property Plus	Core	5 Year Fixed	6.65	£0	£25,000	£500,000	75	052300181	Core, 75, 5, 6.65, FV	Purchase	Free Vals	£0	3.50
Core - Property Plus	Core	5 Year Fixed	6.65	£0	£25,000	£500,000	75	052300182	Core, 75, 5, 6.65, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Core - Property Plus	Core	5 Year Fixed	6.65	£0	£25,000	£500,000	75	052300183	Core, 75, 5, 6.65, FVCB250	Remortgage	Free Vals	£250	3.50



RESIDENTIAL PRODUCTS - RESI 6

Our new credit recovery range 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 legals incentive not currently available in Northern Ireland.

Residential Resi 6													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives	Cashback	Reversion Margin (above KSR)
RESI 6	Resi 6	2 Year Fixed	6.89	£999	£25,000	£500,000	70	052300216	RESI 6, 70, 2, 6.89	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	5 Year Fixed	6.89	£999	£25,000	£500,000	70	052300217	RESI 6, 70, 5, 6.89	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.44	£0	£25,000	£500,000	70	052300298	RESI 6, 70, 2, 7.44, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.44	£0	£25,000	£500,000	70	052300299	RESI 6, 70, 2, 7.44, FFLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.44	£0	£25,000	£500,000	70	052300300	RESI 6, 70, 2, 7.44, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	5 Year Fixed	7.44	£0	£25,000	£500,000	70	052300301	RESI 6, 70, 5, 7.44, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.44	£0	£25,000	£500,000	70	052300302	RESI 6, 70, 5, 7.44, FFLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.44	£0	£25,000	£500,000	70	052300303	RESI 6, 70, 5, 7.44, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.09	£999	£25,000	£500,000	75	052300241	RESI 6, 75, 2, 7.09	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.09	£999	£25,000	£500,000	75	052300242	RESI 6, 75, 5, 7.09	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.64	£0	£25,000	£500,000	75	052300337	RESI 6, 75, 2, 7.64, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.64	£0	£25,000	£500,000	75	052300338	RESI 6, 75, 2, 7.64, FFLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.64	£0	£25,000	£500,000	75	052300339	RESI 6, 75, 2, 7.64, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	5 Year Fixed	7.64	£0	£25,000	£500,000	75	052300340	RESI 6, 75, 5, 7.64, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.64	£0	£25,000	£500,000	75	052300341	RESI 6, 75, 5, 7.64, FFLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.64	£0	£25,000	£500,000	75	052300342	RESI 6, 75, 5, 7.64, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.39	£999	£25,000	£500,000	80	052300292	RESI 6, 80, 2, 7.39	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.39	£999	£25,000	£500,000	80	052300293	RESI 6, 80, 5, 7.39	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.94	£0	£25,000	£500,000	80	052300360	RESI 6, 80, 2, 7.94, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.94	£0	£25,000	£500,000	80	052300361	RESI 6, 80, 2, 7.94, FFLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.94	£0	£25,000	£500,000	80	052300362	RESI 6, 80, 2, 7.94, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	5 Year Fixed	7.94	£0	£25,000	£500,000	80	052300363	RESI 6, 80, 5, 7.94, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.94	£0	£25,000	£500,000	80	052300364	RESI 6, 80, 5, 7.94, FFLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.94	£0	£25,000	£500,000	80	052300365	RESI 6, 80, 5, 7.94, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.64	£999	£25,000	£500,000	85	052300335	RESI 6, 85, 2, 7.64	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.64	£999	£25,000	£500,000	85	052300336	RESI 6, 85, 5, 7.64	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	2 Year Fixed	8.04	£0	£25,000	£500,000	85	052300374	RESI 6, 85, 2, 8.04, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	8.04	£0	£25,000	£500,000	85	052300375	RESI 6, 85, 2, 8.04, FFLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	8.04	£0	£25,000	£500,000	85	052300376	RESI 6, 85, 2, 8.04, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	5 Year Fixed	8.04	£0	£25,000	£500,000	85	052300377	RESI 6, 85, 5, 8.04, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	8.04	£0	£25,000	£500,000	85	052300378	RESI 6, 85, 5, 8.04, FFLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	8.04	£0	£25,000	£500,000	85	052300379	RESI 6, 85, 5, 8.04, FVCB250	Remortgage	Free Vals	£250	3.50



RESIDENTIAL CRITERIA SUMMARY

Minimum loan amount	Please refer to product grid for minimum loan amount.
Maximum loan amount	Please refer to product grid for maximum loan amount. Where fees are added to the loan then affordability will be calculated on the gross loan amount. Please note, that our maximum lending to an individual (or joint applicants) is limited to no greater than £2m across Residential and Buy to Let mortgages.
Employment status	Employed/Self-employed. For the Hero Mortgage Range, Employed in Public Sector only.
Region	England, Wales, mainland Scotland and Northern Ireland only.
Minimum age at submission	21 Year Fixed.
Maximum age	Professional: 40 Year Fixed at application. All other ranges: 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. Maximum age at the application stage for applicants who wish to borrow beyond age 70 must not exceed 55 Year Fixed of age.
Minimum term	5 Year Fixed, except. The minimum term for 5 year fixed rates is 6 Year Fixed and the minimum term for 10 year fixed is 11 Year Fixed. The minimum term for interest only is 10 Year Fixed.
Maximum term	40 Year Fixed.
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 tax year overview. If over 85% LTV, a minimum of 2 Year Fixed 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 only. 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 Plus	Range allows for lending on the following (subject to an acceptable valuation with no comments negatively affecting resale): Fully Repaired Pre-Fabricated Reinforced Concrete, Poured Concrete, Steel Framed / Steel Clad (pre 2000), 100% Timber Framed (post 1980), Cob Construction, Colt Construction, Concrete Block, Stone and Part Rendered Breeze block with Pebble Dashed Outer Walls For additional non-standard construction types refer to: www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria and search Property Plus
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, Large Loan, Professional & Shared Ownership	Defaults acceptable if older than 36 months Secured Loan/ Rent Arrears acceptable if older than 36 months Satisfied CCJs acceptable if older than 36 months We are able to accept unsatisfied CCJs that are registered over 36 months ago at the underwriter's discretion Unsecured Credit arrears 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 cannot exceed £250 per application.
Core Credit History - Residential Core, Help to Buy & Right to Buy	Defaults acceptable if older than 24 months Secured Loan/ Rent Arrears 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 arrears 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 cannot exceed £250 per application.
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 Arrears: 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 arrears: 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 cannot exceed £250 per application. Repayment Only Not Available for First Time Buyers
Product Transfers	For more information visit www.kensingtonmortgages.co.uk/intermediaries/product-transfers . You will be emailed if your clients are eligible 4 months before their fixed rate is ending.

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

Kensington and Kensington Mortgages are trading names of Kensington Mortgage Company Limited. Registered in England & Wales: Company No. 03049877. Registered address: Ascot House, Maidenhead Office Park, Maidenhead SL6 3QQ. Kensington Mortgage Company Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 310336). Some investment mortgage contracts are not regulated by the FCA.

CRITERIA	SELECT	CORE	RESI 6
Ranges	Select Residential, eKo, Hero, Young Professional, Large Loan, Shared Ownership	Core Residential, Help to Buy, Right to Buy	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 6 months 1 in last 24 months max of £1,500
Secured Loan/Rent Arrears acceptable (if older than)	36 months	24 months	0 in 3 months Worst status 1 in 24 months.
CCJs (unsatisfied CCJ's will be accepted at the underwriters discretion)	36 months ago 72 months for 95% LTV products No limit on number or value	24 months ago No limit on number or value	0 in 6 months (registered) 1 in last 24 months max of £1,000
Unsecured Credit arrears acceptable if accounts now up to date	Max status of 2 in last 12 months	Max status of 2 in last 12 months	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
No Payday loans, taken out within the last	12 months	12 months	6 months
Communication/insurance and utility defaults: We don't take into account communication/insurance defaults. Utility defaults cannot exceed £250 per application.			
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:
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	3.00%					
2 Year Fixed	3.00%	2.00%				
3 Year Fixed	3.00%	2.00%	1.00%			
4 Year Fixed	4.00%	3.00%	1.50%	1.00%		
5 Year Fixed	4.00%	3.00%	1.50%	1.00%	1.00%	
10 Year Fixed	4.00%	3.00%	1.50%	1.00%	1.00%	0.00%
2 Year Tracker	1.00%	1.00%				

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RESIDENTIAL PRODUCTS - FLEXI FIXED FOR TERM

Our New Flexi Fixed for Term

- Flexi Fixed for Term is a capital repayment residential mortgage that lets borrowers fix their mortgage from 11 to 40 Year Fixed with a fixed monthly payment that will never change
- 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 and remortgagers

* 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	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	11-15 Year Fixed	5.57	£1499	£75,000	£2,000,000	60	102200052	Select FFT, 15Y 60, 5.57, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	5.79	£0	£75,000	£2,000,000	60	102200053	Select FFT, 15Y 60, 5.79, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	5.79	£0	£75,000	£2,000,000	60	102200054	Select FFT, 15Y 60, 5.79, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	5.80	£1499	£75,000	£2,000,000	75	102200049	Select FFT, 15Y 75, 5.8, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	6.03	£0	£75,000	£2,000,000	75	102200050	Select FFT, 15Y 75, 6.03, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	6.03	£0	£75,000	£2,000,000	75	102200051	Select FFT, 15Y 75, 6.03, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	5.94	£1499	£75,000	£1,500,000	85	102200046	Select FFT, 15Y 85, 5.94, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	6.17	£0	£75,000	£1,500,000	85	102200047	Select FFT, 15Y 85, 6.17, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	6.17	£0	£75,000	£1,500,000	85	102200048	Select FFT, 15Y 85, 6.17, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 16-20 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	6-20 Year Fixed	5.59	£1499	£75,000	£2,000,000	60	102200043	Select FFT, 20Y 60, 5.59, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	6-20 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	6-20 Year Fixed	5.78	£0	£75,000	£2,000,000	60	102200045	Select FFT, 20Y 60, 5.78, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	6-20 Year Fixed	5.82	£1499	£75,000	£2,000,000	75	102200040	Select FFT, 20Y 75, 5.82, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	6-20 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	6-20 Year Fixed	6.01	£0	£75,000	£2,000,000	75	102200042	Select FFT, 20Y 75, 6.01, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	6-20 Year Fixed	6.04	£1499	£75,000	£1,500,000	85	102200037	Select FFT, 20Y 85, 6.04, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	6-20 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	6-20 Year Fixed	6.23	£0	£75,000	£1,500,000	85	102200039	Select FFT, 20Y 85, 6.23, FV10OP	Remortgage	Free Vals, Free 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	1- 25 Year Fixed	5.60	£1499	£75,000	£2,000,000	60	102200034	Select FFT, 25Y 60, 5.6, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	1- 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	1- 25 Year Fixed	5.76	£0	£75,000	£2,000,000	60	102200036	Select FFT, 25Y 60, 5.76, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	1- 25 Year Fixed	5.83	£1499	£75,000	£2,000,000	75	102200031	Select FFT, 25Y 75, 5.83, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	1- 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	1- 25 Year Fixed	6.00	£0	£75,000	£2,000,000	75	102200033	Select FFT, 25Y 75, 6, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	1- 25 Year Fixed	6.05	£1499	£75,000	£1,500,000	85	102200028	Select FFT, 25Y 85, 6.05, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	1- 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	1- 25 Year Fixed	6.21	£0	£75,000	£1,500,000	85	102200030	Select FFT, 25Y 85, 6.21, FV10OP	Remortgage	Free Vals, Free 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	6-30 Year Fixed	5.65	£1499	£75,000	£2,000,000	60	102200025	Select FFT, 30Y 60, 5.65, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	6-30 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	6-30 Year Fixed	5.80	£0	£75,000	£2,000,000	60	102200027	Select FFT, 30Y 60, 5.8, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	6-30 Year Fixed	5.89	£1499	£75,000	£2,000,000	75	102200022	Select FFT, 30Y 75, 5.89, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	6-30 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	6-30 Year Fixed	6.04	£0	£75,000	£2,000,000	75	102200024	Select FFT, 30Y 75, 6.04, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	6-30 Year Fixed	6.10	£1499	£75,000	£1,500,000	85	102200019	Select FFT, 30Y 85, 6.1, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	6-30 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	6-30 Year Fixed	6.26	£0	£75,000	£1,500,000	85	102200021	Select FFT, 30Y 85, 6.26, FV10OP	Remortgage	Free Vals, Free 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	1- 35 Year Fixe	5.71	£1499	£75,000	£2,000,000	60	102200016	Select FFT, 35Y 60, 5.71, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	1- 35 Year Fixe	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	1- 35 Year Fixe	5.86	£0	£75,000	£2,000,000	60	102200018	Select FFT, 35Y 60, 5.86, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	1- 35 Year Fixe	5.93	£1499	£75,000	£2,000,000	75	102200013	Select FFT, 35Y 75, 5.93, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	1- 35 Year Fixe	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	1- 35 Year Fixe	6.08	£0	£75,000	£2,000,000	75	102200015	Select FFT, 35Y 75, 6.08, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	1- 35 Year Fixe	6.15	£1499	£75,000	£1,500,000	85	102200010	Select FFT, 35Y 85, 6.15, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	1- 35 Year Fixe	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	1- 35 Year Fixe	6.30	£0	£75,000	£1,500,000	85	102200012	Select FFT, 35Y 85, 6.3, FV10OP	Remortgage	Free Vals, Free 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	3- 40 Year Fixe	5.84	£1499	£75,000	£2,000,000	60	102200007	Select FFT, 40Y 60, 5.84, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	3- 40 Year Fixe	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	3- 40 Year Fixe	5.98	£0	£75,000	£2,000,000	60	102200009	Select FFT, 40Y 60, 5.98, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	3- 40 Year Fixe	6.05	£1499	£75,000	£2,000,000	75	102200004	Select FFT, 40Y 75, 6.05, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	3- 40 Year Fixe	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	3- 40 Year Fixe	6.20	£0	£75,000	£2,000,000	75	102200006	Select FFT, 40Y 75, 6.2, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	3- 40 Year Fixe	6.26	£1499	£75,000	£1,500,000	85	102200001	Select FFT, 40Y 85, 6.26, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	3- 40 Year Fixe	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	3- 40 Year Fixe	6.41	£0	£75,000	£1,500,000	85	102200003	Select FFT, 40Y 85, 6.41, FV10OP	Remortgage	Free Vals, Free 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	21 Year Fixed.
Maximum age	Maximum age is 70 at the end of the term.
Minimum term	11 Year Fixed
Maximum term	40 Year Fixed.
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.
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 Fixed' net profit figures; will be considered when assessing affordability.
Fixed for Term Credit History - Flexi Fixed for Term	See Flexi Fixed for Term Credit Summary page
Gifted Deposit	Is acceptable. Immediate family members only
Procurator Fee	We will pay a gross Procurator fee of 0.75%. If applicable please contact your mortgage club/network for your net amount; a total of any fees will be shown on the ESIS.

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RESIDENTIAL CREDIT SUMMARY

FLEXI FIXED FOR TERM

CRITERIA	FIXED FOR TERM
Ranges	Flexi Fixed for Term
Defaults acceptable (if older than)	36 months No limit on number or value
Secured Loan Arrears acceptable (if older than)	36 months
CCJs	72 months ago No limit on number or value
Unsecured Credit arrears acceptable if accounts now up to date	0 in 24 months (Now up to date)
Debt Management Plans (DMPs)	None
No Payday loans, taken out within the last	24 months
IVA	Not Acceptable
Bankruptcy	Not Acceptable
Previous repossession	Not Acceptable
Communication/insurance and utility defaults: We don't take into account communication/insurance defaults. Utility defaults cannot exceed £250 per application.	
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.	

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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 calendar year (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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