



Kensington

RESIDENTIAL LENDING

15th November 2023

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

SELECT TRACKERS

EKO

EKO REWARD

HERO

YOUNG PROFESSIONAL

LARGE LOAN

SHARED OWNERSHIP

CORE

HELP TO BUY

RIGHT TO BUY

PROPERTY PLUS

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 5.55%. This rate is set as of the 8th September 2023 and effective from the 1st October 2023 (all new mortgage application documentation is reflected with this rate from 9th September 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 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 legals incentive not currently available in Northern Ireland.

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	5 Year Fixed	5.94	£999	£25,000	£1,500,000	70	102300021	Select, 70, 5, 5.94	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	5 Year Fixed	6.04	£0	£25,000	£1,500,000	70	102300023	Select, 70, 5, 6.04, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	5 Year Fixed	6.04	£0	£25,000	£1,500,000	70	102300024	Select, 70, 5, 6.04, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	5 Year Fixed	6.04	£0	£25,000	£1,500,000	70	102300025	Select, 70, 5, 6.04, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Fixed	6.24	£999	£25,000	£1,500,000	70	102300032	Select, 70, 2, 6.24	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Fixed	6.49	£0	£25,000	£1,500,000	70	102300039	Select, 70, 2, 6.49, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Fixed	6.49	£0	£25,000	£1,500,000	70	102300040	Select, 70, 2, 6.49, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Fixed	6.49	£0	£25,000	£1,500,000	70	102300106	Select, 70, 2, 6.49, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	5 Year Fixed	6.09	£999	£25,000	£1,500,000	75	102300026	Select, 75, 5, 6.09	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	5 Year Fixed	6.19	£0	£25,000	£1,500,000	75	102300028	Select, 75, 5, 6.19, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	5 Year Fixed	6.19	£0	£25,000	£1,500,000	75	102300029	Select, 75, 5, 6.19, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	5 Year Fixed	6.19	£0	£25,000	£1,500,000	75	102300030	Select, 75, 5, 6.19, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	3 Year Fixed	6.19	£999	£25,000	£1,500,000	75	102300031	Select, 75, 3, 6.19	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	3 Year Fixed	6.29	£0	£25,000	£1,500,000	75	102300033	Select, 75, 3, 6.29, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	3 Year Fixed	6.29	£0	£25,000	£1,500,000	75	102300034	Select, 75, 3, 6.29, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	3 Year Fixed	6.29	£0	£25,000	£1,500,000	75	102300035	Select, 75, 3, 6.29, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Fixed	6.39	£999	£25,000	£1,500,000	75	102300036	Select, 75, 2, 6.39	Purchase, Remortgage	None	£0	3.50
Residential Select - Special	Select	2 Year Fixed	6.39	£999	£25,000	£1,500,000	75	102300037	Select, 75, 2, 6.39, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Fixed	6.55	£0	£25,000	£1,500,000	75	092300137	Select, 75, 2, 6.55, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Fixed	6.55	£0	£25,000	£1,500,000	75	092300138	Select, 75, 2, 6.55, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Fixed	6.55	£0	£25,000	£1,500,000	75	092300139	Select, 75, 2, 6.55, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	5 Year Fixed	6.44	£999	£25,000	£1,500,000	80	102300038	Select, 80, 5, 6.44	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	5 Year Fixed	6.54	£0	£25,000	£1,500,000	80	102300107	Select, 80, 5, 6.54, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	5 Year Fixed	6.54	£0	£25,000	£1,500,000	80	102300108	Select, 80, 5, 6.54, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	5 Year Fixed	6.54	£0	£25,000	£1,500,000	80	102300109	Select, 80, 5, 6.54, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	3 Year Fixed	6.54	£999	£25,000	£1,500,000	80	102300111	Select, 80, 3, 6.54	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	3 Year Fixed	6.64	£0	£25,000	£1,500,000	80	102300120	Select, 80, 3, 6.64, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	3 Year Fixed	6.64	£0	£25,000	£1,500,000	80	102300121	Select, 80, 3, 6.64, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	3 Year Fixed	6.64	£0	£25,000	£1,500,000	80	102300122	Select, 80, 3, 6.64, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Fixed	6.99	£0	£25,000	£1,500,000	80	102300140	Select, 80, 2, 6.99, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Fixed	6.75	£999	£25,000	£1,500,000	80	092300166	Select, 80, 2, 6.75	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Fixed	6.99	£0	£25,000	£1,500,000	80	102300141	Select, 80, 2, 6.99, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Fixed	6.99	£0	£25,000	£1,500,000	80	102300142	Select, 80, 2, 6.99, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	5 Year Fixed	6.64	£999	£25,000	£1,500,000	85	102300119	Select, 85, 5, 6.64	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	5 Year Fixed	6.74	£0	£25,000	£1,500,000	85	102300123	Select, 85, 5, 6.74, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	5 Year Fixed	6.74	£0	£25,000	£1,500,000	85	102300124	Select, 85, 5, 6.74, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	5 Year Fixed	6.74	£0	£25,000	£1,500,000	85	102300125	Select, 85, 5, 6.74, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	3 Year Fixed	6.74	£999	£25,000	£1,500,000	85	102300127	Select, 85, 3, 6.74	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	3 Year Fixed	6.84	£0	£25,000	£1,500,000	85	102300128	Select, 85, 3, 6.84, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	3 Year Fixed	6.84	£0	£25,000	£1,500,000	85	102300137	Select, 85, 3, 6.84, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	3 Year Fixed	6.84	£0	£25,000	£1,500,000	85	102300138	Select, 85, 3, 6.84, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Fixed	6.99	£999	£25,000	£1,500,000	85	102300139	Select, 85, 2, 6.99	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Fixed	7.24	£0	£25,000	£1,500,000	85	102300161	Select, 85, 2, 7.24, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Fixed	7.24	£0	£25,000	£1,500,000	85	102300162	Select, 85, 2, 7.24, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Fixed	7.24	£0	£25,000	£1,500,000	85	102300163	Select, 85, 2, 7.24, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	5 Year Fixed	7.04	£0	£25,000	£1,000,000	90	102300143	Select, 90, 5, 7.04, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	5 Year Fixed	7.04	£0	£25,000	£1,000,000	90	102300144	Select, 90, 5, 7.04, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	5 Year Fixed	7.04	£0	£25,000	£1,000,000	90	102300145	Select, 90, 5, 7.04, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	3 Year Fixed	7.14	£0	£25,000	£1,000,000	90	102300146	Select, 90, 3, 7.14, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	3 Year Fixed	7.14	£0	£25,000	£1,000,000	90	102300147	Select, 90, 3, 7.14, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	3 Year Fixed	7.14	£0	£25,000	£1,000,000	90	102300148	Select, 90, 3, 7.14, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	3 Year Fixed	7.19	£1299	£25,000	£1,000,000	90	092300244	Select, 90, 3, 7.19	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Fixed	7.29	£1299	£25,000	£1,000,000	90	092300257	Select, 90, 2, 7.29	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Fixed	7.54	£0	£25,000	£1,000,000	90	102300164	Select, 90, 2, 7.54, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Fixed	7.54	£0	£25,000	£1,000,000	90	102300165	Select, 90, 2, 7.54, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Fixed	7.54	£0	£25,000	£1,000,000	90	102300166	Select, 90, 2, 7.54, FVCB250	Remortgage	Free Vals	£250	3.50



RESIDENTIAL PRODUCTS - SELECT TRACKERS

Our 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

** 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	7.25 (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	7.75 (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	7.75 (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	7.75 (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	7.60 (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	8.10 (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	8.10 (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	8.10 (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	7.95 (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	8.45 (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	8.45 (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	8.45 (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	8.55 (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	8.95 (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	8.95 (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	8.95 (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	5 Year Fixed	6.19	£0	£25,000	£500,000	75	102300090	Select, 75, 5, 6.19, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	5 Year Fixed	6.19	£0	£25,000	£500,000	75	102300091	Select, 75, 5, 6.19, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	2 Year Fixed	6.55	£0	£25,000	£500,000	75	092300143	Select, 75, 2, 6.55, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	2 Year Fixed	6.55	£0	£25,000	£500,000	75	092300144	Select, 75, 2, 6.55, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	5 Year Fixed	6.54	£0	£25,000	£500,000	80	102300094	Select, 80, 5, 6.54, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	5 Year Fixed	6.54	£0	£25,000	£500,000	80	102300095	Select, 80, 5, 6.54, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	2 Year Fixed	6.99	£0	£25,000	£500,000	80	102300092	Select, 80, 2, 6.99, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	2 Year Fixed	6.99	£0	£25,000	£500,000	80	102300093	Select, 80, 2, 6.99, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	5 Year Fixed	6.74	£0	£25,000	£500,000	85	102300098	Select, 85, 5, 6.74, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	5 Year Fixed	6.74	£0	£25,000	£500,000	85	102300099	Select, 85, 5, 6.74, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	2 Year Fixed	7.24	£0	£25,000	£500,000	85	102300096	Select, 85, 2, 7.24, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	2 Year Fixed	7.24	£0	£25,000	£500,000	85	102300097	Select, 85, 2, 7.24, 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	5 Year Fixed	6.19	£0	£25,000	£500,000	75	102300112	Select, 75, 5, 6.19, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	2 Year Fixed	6.55	£0	£25,000	£500,000	75	092300145	Select, 75, 2, 6.55, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	5 Year Fixed	6.54	£0	£25,000	£500,000	80	102300114	Select, 80, 5, 6.54, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	2 Year Fixed	6.99	£0	£25,000	£500,000	80	102300113	Select, 80, 2, 6.99, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	5 Year Fixed	6.74	£0	£25,000	£500,000	85	102300116	Select, 85, 5, 6.74, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	2 Year Fixed	7.24	£0	£25,000	£500,000	85	102300115	Select, 85, 2, 7.24, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	5 Year Fixed	7.04	£0	£25,000	£500,000	90	102300118	Select, 90, 5, 7.04, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	2 Year Fixed	7.54	£0	£25,000	£500,000	90	102300117	Select, 90, 2, 7.54, FVCB500	Purchase	Free Vals	£500	3.50



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	5 Year Fixed	5.99	£999	£25,000	£500,000	75	102300071	Heroes, 75, 5, 5.99	Purchase, Remortgage	None	£0	3.50
Hero	Select	5 Year Fixed	6.09	£0	£25,000	£500,000	75	102300075	Heroes, 75, 5, 6.09, FV	Purchase	Free Vals	£0	3.50
Hero	Select	5 Year Fixed	6.09	£0	£25,000	£500,000	75	102300076	Heroes, 75, 5, 6.09, FFLV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	5 Year Fixed	6.09	£0	£25,000	£500,000	75	102300077	Heroes, 75, 5, 6.09, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	2 Year Fixed	6.29	£999	£25,000	£500,000	75	102300070	Heroes, 75, 2, 6.29	Purchase, Remortgage	None	£0	3.50
Hero	Select	2 Year Fixed	6.45	£0	£25,000	£500,000	75	092300125	Heroes, 75, 2, 6.45, FV	Purchase	Free Vals	£0	3.50
Hero	Select	2 Year Fixed	6.45	£0	£25,000	£500,000	75	092300126	Heroes, 75, 2, 6.45, FFLV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	2 Year Fixed	6.45	£0	£25,000	£500,000	75	092300127	Heroes, 75, 2, 6.45, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	5 Year Fixed	6.34	£999	£25,000	£500,000	80	102300072	Heroes, 80, 5, 6.34	Purchase, Remortgage	None	£0	3.50
Hero	Select	5 Year Fixed	6.44	£0	£25,000	£500,000	80	102300081	Heroes, 80, 5, 6.44, FV	Purchase	Free Vals	£0	3.50
Hero	Select	5 Year Fixed	6.44	£0	£25,000	£500,000	80	102300082	Heroes, 80, 5, 6.44, FFLV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	5 Year Fixed	6.44	£0	£25,000	£500,000	80	102300083	Heroes, 80, 5, 6.44, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	2 Year Fixed	6.65	£999	£25,000	£500,000	80	092300151	Heroes, 80, 2, 6.65	Purchase, Remortgage	None	£0	3.50
Hero	Select	2 Year Fixed	6.89	£0	£25,000	£500,000	80	102300078	Heroes, 80, 2, 6.89, FV	Purchase	Free Vals	£0	3.50
Hero	Select	2 Year Fixed	6.89	£0	£25,000	£500,000	80	102300079	Heroes, 80, 2, 6.89, FFLV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	2 Year Fixed	6.89	£0	£25,000	£500,000	80	102300080	Heroes, 80, 2, 6.89, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	5 Year Fixed	6.54	£999	£25,000	£500,000	85	102300074	Heroes, 85, 5, 6.54	Purchase, Remortgage	None	£0	3.50
Hero	Select	5 Year Fixed	6.64	£0	£25,000	£500,000	85	102300087	Heroes, 85, 5, 6.64, FV	Purchase	Free Vals	£0	3.50
Hero	Select	5 Year Fixed	6.64	£0	£25,000	£500,000	85	102300088	Heroes, 85, 5, 6.64, FFLV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	5 Year Fixed	6.64	£0	£25,000	£500,000	85	102300089	Heroes, 85, 5, 6.64, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	2 Year Fixed	6.89	£999	£25,000	£500,000	85	102300073	Heroes, 85, 2, 6.89	Purchase, Remortgage	None	£0	3.50
Hero	Select	2 Year Fixed	7.14	£0	£25,000	£500,000	85	102300084	Heroes, 85, 2, 7.14, FV	Purchase	Free Vals	£0	3.50
Hero	Select	2 Year Fixed	7.14	£0	£25,000	£500,000	85	102300085	Heroes, 85, 2, 7.14, FFLV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	2 Year Fixed	7.14	£0	£25,000	£500,000	85	102300086	Heroes, 85, 2, 7.14, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	5 Year Fixed	6.94	£0	£25,000	£500,000	90	102300103	Heroes, 90, 5, 6.94, FV	Purchase	Free Vals	£0	3.50
Hero	Select	5 Year Fixed	6.94	£0	£25,000	£500,000	90	102300104	Heroes, 90, 5, 6.94, FFLV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	5 Year Fixed	6.94	£0	£25,000	£500,000	90	102300105	Heroes, 90, 5, 6.94, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	2 Year Fixed	7.19	£1299	£25,000	£500,000	90	092300239	Heroes, 90, 2, 7.19	Purchase, Remortgage	None	£0	3.50
Hero	Select	2 Year Fixed	7.44	£0	£25,000	£500,000	90	102300100	Heroes, 90, 2, 7.44, FV	Purchase	Free Vals	£0	3.50
Hero	Select	2 Year Fixed	7.44	£0	£25,000	£500,000	90	102300101	Heroes, 90, 2, 7.44, FFLV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	2 Year Fixed	7.44	£0	£25,000	£500,000	90	102300102	Heroes, 90, 2, 7.44, 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	5 Year Fixed	6.04	£999	£25,000	£1,000,000	75	102300042	Professional, 75, 5, 6.04	Purchase, Remortgage	None	£0	3.50
Professional	Select	2 Year Fixed	6.34	£999	£25,000	£1,000,000	75	102300041	Professional, 75, 2, 6.34	Purchase, Remortgage	None	£0	3.50
Professional	Select	5 Year Fixed	6.39	£999	£25,000	£1,000,000	80	102300043	Professional, 80, 5, 6.39	Purchase, Remortgage	None	£0	3.50
Professional	Select	2 Year Fixed	6.70	£999	£25,000	£1,000,000	80	092300158	Professional, 80, 2, 6.7	Purchase, Remortgage	None	£0	3.50
Professional	Select	5 Year Fixed	6.59	£999	£25,000	£1,000,000	85	102300045	Professional, 85, 5, 6.59	Purchase, Remortgage	None	£0	3.50
Professional	Select	2 Year Fixed	6.94	£999	£25,000	£1,000,000	85	102300044	Professional, 85, 2, 6.94	Purchase, Remortgage	None	£0	3.50
Professional	Select	2 Year Fixed	7.24	£1299	£25,000	£1,000,000	90	092300252	Professional, 90, 2, 7.24	Purchase, Remortgage	None	£0	3.50



RESIDENTIAL PRODUCTS - SHARED OWNERSHIP

Shared Ownership

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

* 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	7.49	£0	£25,000	£500,000	95	092300291	Shared Own, 95, 2, 7.49, FV	Purchase, Remortgage	Free Vals	£0	3.50
Shared Ownership	Select	5 Year Fixed	7.49	£0	£25,000	£500,000	95	092300292	Shared Own, 95, 5, 7.49, FV	Purchase, Remortgage	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	5 Year Fixed	5.89	£1999	£500,000	£2,000,000	75	112300027	Select, 75, 5, 5.89, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	5 Year Fixed	5.99	£1499	£500,000	£2,000,000	75	112300018	Select, 75, 5, 5.99, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	3 Year Fixed	5.99	£1999	£500,000	£2,000,000	75	112300024	Select, 75, 3, 5.99, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	3 Year Fixed	6.09	£1499	£500,000	£2,000,000	75	112300015	Select, 75, 3, 6.09, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	2 Year Fixed	6.19	£1999	£500,000	£2,000,000	75	112300021	Select, 75, 2, 6.19, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	2 Year Fixed	6.29	£1499	£500,000	£2,000,000	75	112300012	Select, 75, 2, 6.29, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	5 Year Fixed	6.24	£1999	£500,000	£2,000,000	80	112300028	Select, 80, 5, 6.24, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	5 Year Fixed	6.34	£1499	£500,000	£2,000,000	80	112300019	Select, 80, 5, 6.34, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	3 Year Fixed	6.34	£1999	£500,000	£2,000,000	80	112300025	Select, 80, 3, 6.34, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	3 Year Fixed	6.44	£1499	£500,000	£2,000,000	80	112300016	Select, 80, 3, 6.44, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	2 Year Fixed	6.55	£1999	£500,000	£2,000,000	80	112300022	Select, 80, 2, 6.55, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	2 Year Fixed	6.65	£1499	£500,000	£2,000,000	80	112300013	Select, 80, 2, 6.65, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	5 Year Fixed	6.44	£1999	£500,000	£1,500,000	85	112300035	Select, 85, 5, 6.44, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	5 Year Fixed	6.54	£1499	£500,000	£1,500,000	85	112300032	Select, 85, 5, 6.54, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	3 Year Fixed	6.54	£1999	£500,000	£1,500,000	85	112300034	Select, 85, 3, 6.54, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	3 Year Fixed	6.64	£1499	£500,000	£1,500,000	85	112300031	Select, 85, 3, 6.64, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	2 Year Fixed	6.79	£1999	£500,000	£1,500,000	85	112300033	Select, 85, 2, 6.79, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	2 Year Fixed	6.89	£1499	£500,000	£1,500,000	85	112300030	Select, 85, 2, 6.89, FV	Purchase, Remortgage	Free Vals	£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 - Special	Core	5 Year Fixed	5.95	£999	£25,000	£500,000	70	112300003	Core, 70, 5, 5.95	Purchase, Remortgage	None	£0	3.50
Residential Core - Special	Core	2 Year Fixed	6.15	£999	£25,000	£500,000	70	112300002	Core, 70, 2, 6.15	Purchase, Remortgage	None	£0	3.50
Residential Core - Special	Core	5 Year Fixed	6.15	£0	£25,000	£500,000	70	112300007	Core, 70, 5, 6.15, FV	Purchase	Free Vals	£0	3.50
Residential Core - Special	Core	5 Year Fixed	6.15	£0	£25,000	£500,000	70	112300008	Core, 70, 5, 6.15, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core - Special	Core	5 Year Fixed	6.15	£0	£25,000	£500,000	70	112300009	Core, 70, 5, 6.15, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core - Special	Core	2 Year Fixed	6.59	£0	£25,000	£500,000	70	112300004	Core, 70, 2, 6.59, FV	Purchase	Free Vals	£0	3.50
Residential Core - Special	Core	2 Year Fixed	6.59	£0	£25,000	£500,000	70	112300005	Core, 70, 2, 6.59, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core - Special	Core	2 Year Fixed	6.59	£0	£25,000	£500,000	70	112300006	Core, 70, 2, 6.59, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	5 Year Fixed	6.40	£999	£25,000	£500,000	70	092300121	Core, 70, 5, 6.4	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	5 Year Fixed	6.50	£0	£25,000	£500,000	70	092300133	Core, 70, 5, 6.5, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	5 Year Fixed	6.50	£0	£25,000	£500,000	70	092300134	Core, 70, 5, 6.5, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	5 Year Fixed	6.50	£0	£25,000	£500,000	70	092300135	Core, 70, 5, 6.5, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	6.60	£999	£25,000	£500,000	70	092300147	Core, 70, 2, 6.6	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	2 Year Fixed	6.70	£0	£25,000	£500,000	70	092300159	Core, 70, 2, 6.7, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	2 Year Fixed	6.70	£0	£25,000	£500,000	70	092300160	Core, 70, 2, 6.7, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	2 Year Fixed	6.70	£0	£25,000	£500,000	70	092300161	Core, 70, 2, 6.7, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	5 Year Fixed	6.45	£999	£25,000	£500,000	75	092300123	Core, 75, 5, 6.45	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	5 Year Fixed	6.55	£0	£25,000	£500,000	75	092300140	Core, 75, 5, 6.55, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	5 Year Fixed	6.55	£0	£25,000	£500,000	75	092300141	Core, 75, 5, 6.55, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	5 Year Fixed	6.55	£0	£25,000	£500,000	75	092300142	Core, 75, 5, 6.55, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	3 Year Fixed	6.55	£999	£25,000	£500,000	75	092300146	Core, 75, 3, 6.55	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	2 Year Fixed	6.65	£999	£25,000	£500,000	75	092300150	Core, 75, 2, 6.65	Purchase, Remortgage	None	£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 - Special	Core	2 Year Fixed	6.65	£999	£25,000	£500,000	75	092300384	Core, 75, 2, 6.65, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	3 Year Fixed	6.65	£0	£25,000	£500,000	75	092300155	Core, 75, 3, 6.65, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	3 Year Fixed	6.65	£0	£25,000	£500,000	75	092300156	Core, 75, 3, 6.65, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	3 Year Fixed	6.65	£0	£25,000	£500,000	75	092300157	Core, 75, 3, 6.65, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	6.75	£0	£25,000	£500,000	75	092300168	Core, 75, 2, 6.75, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	2 Year Fixed	6.75	£0	£25,000	£500,000	75	092300169	Core, 75, 2, 6.75, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	2 Year Fixed	6.75	£0	£25,000	£500,000	75	092300170	Core, 75, 2, 6.75, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	5 Year Fixed	6.75	£999	£25,000	£500,000	80	092300167	Core, 80, 5, 6.75	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	3 Year Fixed	6.85	£999	£25,000	£500,000	80	092300187	Core, 80, 3, 6.85	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	2 Year Fixed	6.95	£999	£25,000	£500,000	80	092300202	Core, 80, 2, 6.95	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	5 Year Fixed	7.09	£0	£25,000	£500,000	80	092300226	Core, 80, 5, 7.09, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	5 Year Fixed	7.09	£0	£25,000	£500,000	80	092300227	Core, 80, 5, 7.09, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	5 Year Fixed	7.09	£0	£25,000	£500,000	80	092300228	Core, 80, 5, 7.09, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	3 Year Fixed	7.19	£0	£25,000	£500,000	80	092300241	Core, 80, 3, 7.19, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	3 Year Fixed	7.19	£0	£25,000	£500,000	80	092300242	Core, 80, 3, 7.19, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	3 Year Fixed	7.19	£0	£25,000	£500,000	80	092300243	Core, 80, 3, 7.19, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	7.29	£0	£25,000	£500,000	80	092300254	Core, 80, 2, 7.29, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	2 Year Fixed	7.29	£0	£25,000	£500,000	80	092300255	Core, 80, 2, 7.29, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	2 Year Fixed	7.29	£0	£25,000	£500,000	80	092300256	Core, 80, 2, 7.29, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	5 Year Fixed	7.04	£999	£25,000	£500,000	85	092300220	Core, 85, 5, 7.04	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	3 Year Fixed	7.14	£999	£25,000	£500,000	85	092300236	Core, 85, 3, 7.14	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	2 Year Fixed	7.24	£999	£25,000	£500,000	85	092300248	Core, 85, 2, 7.24	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	5 Year Fixed	7.44	£0	£25,000	£500,000	85	092300282	Core, 85, 5, 7.44, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	5 Year Fixed	7.44	£0	£25,000	£500,000	85	092300283	Core, 85, 5, 7.44, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	5 Year Fixed	7.44	£0	£25,000	£500,000	85	092300284	Core, 85, 5, 7.44, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	3 Year Fixed	7.54	£0	£25,000	£500,000	85	092300300	Core, 85, 3, 7.54, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	3 Year Fixed	7.54	£0	£25,000	£500,000	85	092300301	Core, 85, 3, 7.54, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	3 Year Fixed	7.54	£0	£25,000	£500,000	85	092300302	Core, 85, 3, 7.54, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	7.64	£0	£25,000	£500,000	85	092300304	Core, 85, 2, 7.64, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	2 Year Fixed	7.64	£0	£25,000	£500,000	85	092300305	Core, 85, 2, 7.64, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	2 Year Fixed	7.64	£0	£25,000	£500,000	85	092300306	Core, 85, 2, 7.64, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	3 Year Fixed	7.39	£1299	£25,000	£500,000	90	092300275	Core, 90, 3, 7.39	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	2 Year Fixed	7.49	£1299	£25,000	£500,000	90	092300293	Core, 90, 2, 7.49	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	5 Year Fixed	8.09	£0	£25,000	£500,000	90	092300356	Core, 90, 5, 8.09, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	5 Year Fixed	8.09	£0	£25,000	£500,000	90	092300357	Core, 90, 5, 8.09, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	5 Year Fixed	8.09	£0	£25,000	£500,000	90	092300358	Core, 90, 5, 8.09, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	3 Year Fixed	8.19	£0	£25,000	£500,000	90	092300365	Core, 90, 3, 8.19, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	3 Year Fixed	8.19	£0	£25,000	£500,000	90	092300366	Core, 90, 3, 8.19, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	3 Year Fixed	8.19	£0	£25,000	£500,000	90	092300367	Core, 90, 3, 8.19, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	8.29	£0	£25,000	£500,000	90	092300375	Core, 90, 2, 8.29, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	2 Year Fixed	8.29	£0	£25,000	£500,000	90	092300376	Core, 90, 2, 8.29, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	2 Year Fixed	8.29	£0	£25,000	£500,000	90	092300377	Core, 90, 2, 8.29, 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	7.39	£999	£25,000	£500,000	75	092300273	HTB, 75, 2, 7.39, FV	Purchase	Free Vals	£0	3.50
Help to Buy - Wales	Core	5 Year Fixed	7.39	£999	£25,000	£500,000	75	092300274	HTB, 75, 5, 7.39, FV	Purchase	Free Vals	£0	3.50
Help to Buy	Core	2 Year Fixed	7.39	£999	£25,000	£500,000	75	092300271	HTB, 75, 2, 7.39, FV	Remortgage	Free Vals	£0	3.50
Help to Buy	Core	5 Year Fixed	7.39	£999	£25,000	£500,000	75	092300272	HTB, 75, 5, 7.39, 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
- First Time Buyer 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	7.74	£0	£25,000	£500,000	75	092300316	RTB, 75, 2, 7.74, FV	Purchase	Free Vals	£0	3.50
Right to Buy	Core	5 Year Fixed	7.74	£0	£25,000	£500,000	75	092300317	RTB, 75, 5, 7.74, 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	5 Year Fixed	6.65	£999	£25,000	£500,000	75	092300152	Core, 75, 5, 6.65	Purchase, Remortgage	None	£0	3.50
Core - Property Plus	Core	5 Year Fixed	6.75	£0	£25,000	£500,000	75	092300171	Core, 75, 5, 6.75, FV	Purchase	Free Vals	£0	3.50
Core - Property Plus	Core	5 Year Fixed	6.75	£0	£25,000	£500,000	75	092300172	Core, 75, 5, 6.75, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Core - Property Plus	Core	5 Year Fixed	6.75	£0	£25,000	£500,000	75	092300173	Core, 75, 5, 6.75, FVCB250	Remortgage	Free Vals	£250	3.50
Core - Property Plus	Core	2 Year Fixed	6.85	£999	£25,000	£500,000	75	092300185	Core, 75, 2, 6.85	Purchase, Remortgage	None	£0	3.50
Core - Property Plus	Core	2 Year Fixed	6.95	£0	£25,000	£500,000	75	092300203	Core, 75, 2, 6.95, FV	Purchase	Free Vals	£0	3.50
Core - Property Plus	Core	2 Year Fixed	6.95	£0	£25,000	£500,000	75	092300204	Core, 75, 2, 6.95, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Core - Property Plus	Core	2 Year Fixed	6.95	£0	£25,000	£500,000	75	092300205	Core, 75, 2, 6.95, FVCB250	Remortgage	Free Vals	£250	3.50



RESIDENTIAL PRODUCTS - RESI 12

Less-than perfect credit doesn't have to mean less options

* 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 12													
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 12	RESI 12	5 Year Fixed	6.60	£999	£25,000	£500,000	70	092300148	RESI 12, 70, 5, 6.6	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	5 Year Fixed	6.70	£0	£25,000	£500,000	70	092300162	RESI 12, 70, 5, 6.7, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	5 Year Fixed	6.70	£0	£25,000	£500,000	70	092300163	RESI 12, 70, 5, 6.7, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	5 Year Fixed	6.70	£0	£25,000	£500,000	70	092300164	RESI 12, 70, 5, 6.7, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	2 Year Fixed	6.80	£999	£25,000	£500,000	70	092300182	RESI 12, 70, 2, 6.8	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	2 Year Fixed	6.90	£0	£25,000	£500,000	70	092300197	RESI 12, 70, 2, 6.9, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	2 Year Fixed	6.90	£0	£25,000	£500,000	70	092300198	RESI 12, 70, 2, 6.9, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	2 Year Fixed	6.90	£0	£25,000	£500,000	70	092300199	RESI 12, 70, 2, 6.9, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	5 Year Fixed	6.65	£999	£25,000	£500,000	75	092300153	RESI 12, 75, 5, 6.65	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	5 Year Fixed	6.75	£0	£25,000	£500,000	75	092300174	RESI 12, 75, 5, 6.75, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	5 Year Fixed	6.75	£0	£25,000	£500,000	75	092300175	RESI 12, 75, 5, 6.75, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	5 Year Fixed	6.75	£0	£25,000	£500,000	75	092300176	RESI 12, 75, 5, 6.75, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	3 Year Fixed	6.75	£999	£25,000	£500,000	75	092300177	RESI 12, 75, 3, 6.75	Purchase, Remortgage	None	£0	3.50
RESI 12 - Special	RESI 12	2 Year Fixed	6.85	£999	£25,000	£500,000	75	092300385	RESI 12, 75, 2, 6.85, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	2 Year Fixed	6.85	£999	£25,000	£500,000	75	092300186	RESI 12, 75, 2, 6.85	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	3 Year Fixed	6.85	£0	£25,000	£500,000	75	092300188	RESI 12, 75, 3, 6.85, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	3 Year Fixed	6.85	£0	£25,000	£500,000	75	092300189	RESI 12, 75, 3, 6.85, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	3 Year Fixed	6.85	£0	£25,000	£500,000	75	092300190	RESI 12, 75, 3, 6.85, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	2 Year Fixed	6.95	£0	£25,000	£500,000	75	092300207	RESI 12, 75, 2, 6.95, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	2 Year Fixed	6.95	£0	£25,000	£500,000	75	092300208	RESI 12, 75, 2, 6.95, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	2 Year Fixed	6.95	£0	£25,000	£500,000	75	092300209	RESI 12, 75, 2, 6.95, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	5 Year Fixed	6.95	£999	£25,000	£500,000	80	092300206	RESI 12, 80, 5, 6.95	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	3 Year Fixed	7.05	£999	£25,000	£500,000	80	092300222	RESI 12, 80, 3, 7.05	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	2 Year Fixed	7.15	£999	£25,000	£500,000	80	092300237	RESI 12, 80, 2, 7.15	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	5 Year Fixed	7.29	£0	£25,000	£500,000	80	092300259	RESI 12, 80, 5, 7.29, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	5 Year Fixed	7.29	£0	£25,000	£500,000	80	092300260	RESI 12, 80, 5, 7.29, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	5 Year Fixed	7.29	£0	£25,000	£500,000	80	092300261	RESI 12, 80, 5, 7.29, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	3 Year Fixed	7.39	£0	£25,000	£500,000	80	092300276	RESI 12, 80, 3, 7.39, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	3 Year Fixed	7.39	£0	£25,000	£500,000	80	092300277	RESI 12, 80, 3, 7.39, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	3 Year Fixed	7.39	£0	£25,000	£500,000	80	092300278	RESI 12, 80, 3, 7.39, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	2 Year Fixed	7.49	£0	£25,000	£500,000	80	092300294	RESI 12, 80, 2, 7.49, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	2 Year Fixed	7.49	£0	£25,000	£500,000	80	092300295	RESI 12, 80, 2, 7.49, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50

Residential Resi 12

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)
RESI 12	RESI 12	2 Year Fixed	7.49	£0	£25,000	£500,000	80	092300296	RESI 12, 80, 2, 7.49, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	5 Year Fixed	7.24	£999	£25,000	£500,000	85	092300253	RESI 12, 85, 5, 7.24	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	3 Year Fixed	7.34	£999	£25,000	£500,000	85	092300269	RESI 12, 85, 3, 7.34	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	2 Year Fixed	7.44	£999	£25,000	£500,000	85	092300288	RESI 12, 85, 2, 7.44	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	5 Year Fixed	7.64	£0	£25,000	£500,000	85	092300307	RESI 12, 85, 5, 7.64, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	5 Year Fixed	7.64	£0	£25,000	£500,000	85	092300308	RESI 12, 85, 5, 7.64, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	5 Year Fixed	7.64	£0	£25,000	£500,000	85	092300309	RESI 12, 85, 5, 7.64, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	3 Year Fixed	7.74	£0	£25,000	£500,000	85	092300321	RESI 12, 85, 3, 7.74, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	3 Year Fixed	7.74	£0	£25,000	£500,000	85	092300322	RESI 12, 85, 3, 7.74, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	3 Year Fixed	7.74	£0	£25,000	£500,000	85	092300323	RESI 12, 85, 3, 7.74, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	2 Year Fixed	7.84	£0	£25,000	£500,000	85	092300327	RESI 12, 85, 2, 7.84, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	2 Year Fixed	7.84	£0	£25,000	£500,000	85	092300328	RESI 12, 85, 2, 7.84, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	2 Year Fixed	7.84	£0	£25,000	£500,000	85	092300329	RESI 12, 85, 2, 7.84, FVCB250	Remortgage	Free Vals	£250	3.50



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 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	5 Year Fixed	6.80	£999	£25,000	£500,000	70	102300130	RESI 6, 70, 5, 6, 8	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.00	£0	£25,000	£500,000	70	102300134	RESI 6, 70, 5, 7, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.00	£0	£25,000	£500,000	70	102300135	RESI 6, 70, 5, 7, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.00	£0	£25,000	£500,000	70	102300136	RESI 6, 70, 5, 7, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.10	£999	£25,000	£500,000	70	102300129	RESI 6, 70, 2, 7, 1	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.30	£0	£25,000	£500,000	70	102300131	RESI 6, 70, 2, 7, 3, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.30	£0	£25,000	£500,000	70	102300132	RESI 6, 70, 2, 7, 3, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.30	£0	£25,000	£500,000	70	102300133	RESI 6, 70, 2, 7, 3, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	5 Year Fixed	6.85	£999	£25,000	£500,000	75	102300047	RESI 6, 75, 5, 6, 85	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	3 Year Fixed	6.95	£999	£25,000	£500,000	75	102300149	RESI 6, 75, 3, 6, 95	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.05	£0	£25,000	£500,000	75	102300055	RESI 6, 75, 5, 7, 05, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.05	£0	£25,000	£500,000	75	102300056	RESI 6, 75, 5, 7, 05, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.05	£0	£25,000	£500,000	75	102300057	RESI 6, 75, 5, 7, 05, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.15	£999	£25,000	£500,000	75	102300046	RESI 6, 75, 2, 7, 15	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	3 Year Fixed	7.15	£0	£25,000	£500,000	75	102300152	RESI 6, 75, 3, 7, 15, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	3 Year Fixed	7.15	£0	£25,000	£500,000	75	102300153	RESI 6, 75, 3, 7, 15, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	3 Year Fixed	7.15	£0	£25,000	£500,000	75	102300154	RESI 6, 75, 3, 7, 15, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.45	£0	£25,000	£500,000	75	102300052	RESI 6, 75, 2, 7, 45, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.45	£0	£25,000	£500,000	75	102300053	RESI 6, 75, 2, 7, 45, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.45	£0	£25,000	£500,000	75	102300054	RESI 6, 75, 2, 7, 45, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	5 Year Fixed	7.15	£999	£25,000	£500,000	80	102300049	RESI 6, 80, 5, 7, 15	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	3 Year Fixed	7.25	£999	£25,000	£500,000	80	102300150	RESI 6, 80, 3, 7, 25	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.45	£999	£25,000	£500,000	80	102300048	RESI 6, 80, 2, 7, 45	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.59	£0	£25,000	£500,000	80	102300061	RESI 6, 80, 5, 7, 59, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.59	£0	£25,000	£500,000	80	102300062	RESI 6, 80, 5, 7, 59, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.59	£0	£25,000	£500,000	80	102300063	RESI 6, 80, 5, 7, 59, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	3 Year Fixed	7.69	£0	£25,000	£500,000	80	102300155	RESI 6, 80, 3, 7, 69, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	3 Year Fixed	7.69	£0	£25,000	£500,000	80	102300156	RESI 6, 80, 3, 7, 69, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	3 Year Fixed	7.69	£0	£25,000	£500,000	80	102300157	RESI 6, 80, 3, 7, 69, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.89	£0	£25,000	£500,000	80	102300058	RESI 6, 80, 2, 7, 89, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.89	£0	£25,000	£500,000	80	102300059	RESI 6, 80, 2, 7, 89, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.89	£0	£25,000	£500,000	80	102300060	RESI 6, 80, 2, 7, 89, FVCB250	Remortgage	Free Vals	£250	3.50

Residential Resi 6

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)
RESI 6	Resi 6	5 Year Fixed	7.44	£999	£25,000	£500,000	85	102300051	RESI 6, 85, 5, 7.44	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	3 Year Fixed	7.54	£999	£25,000	£500,000	85	102300151	RESI 6, 85, 3, 7.54	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.74	£999	£25,000	£500,000	85	102300050	RESI 6, 85, 2, 7.74	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.74	£0	£25,000	£500,000	85	102300067	RESI 6, 85, 5, 7.74, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.74	£0	£25,000	£500,000	85	102300068	RESI 6, 85, 5, 7.74, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.74	£0	£25,000	£500,000	85	102300069	RESI 6, 85, 5, 7.74, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	3 Year Fixed	7.84	£0	£25,000	£500,000	85	102300158	RESI 6, 85, 3, 7.84, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	3 Year Fixed	7.84	£0	£25,000	£500,000	85	102300159	RESI 6, 85, 3, 7.84, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	3 Year Fixed	7.84	£0	£25,000	£500,000	85	102300160	RESI 6, 85, 3, 7.84, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	8.24	£0	£25,000	£500,000	85	102300064	RESI 6, 85, 2, 8.24, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	8.24	£0	£25,000	£500,000	85	102300065	RESI 6, 85, 2, 8.24, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	8.24	£0	£25,000	£500,000	85	102300066	RESI 6, 85, 2, 8.24, 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 our maximum lending to an individual (or joint applicants) is limited to no greater than £2m across Resident 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	18 Years.
Maximum age	Professional: 40 Years at application. All other ranges: Maximum age is 70 at the end of the term. Where a customer is borrowing beyond the age this can be agreed on repayment mortgage and up to a maximum age of 75. Maximum age at the application for applicants who wish to borrow beyond age 70 must not exceed 55 Year Fixed of age.
Minimum term	5 Years, except: The minimum term for 5 year fixed rates is 6 year fixed and the minimum term for 10 year fixed is 7 year Fixed.
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 application 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 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 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 headed paper or SA302 supported by the latest tax year overview. If over 85% LTV, a minimum of 2 Year trading history must be required including proof of income. Interest Only - proof of interest only repayment vehicle is required (Supplementary Form for Interest Only 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 £60k joint income for applicants within England (excluding London). Up to £60k joint income for applicants within Wales. 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 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 Mortgage Protection Clause and the lease must allow staircasing up to 100% ownership and have no re-sale 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 remortgage 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	<p>Range allows for lending on the following (subject to an acceptable valuation with no comments negatively effecting resale):</p> <p>Fully Repaired Pre-Fabricated Reinforced Concrete, Poured Concrete, Steel Framed / Steel Clad (pre 2000), Timber Framed (post 1980), Cob Construction, Colt Construction, Concrete Block, Stone and Part Rendered block with Pebble Dashed Outer Walls</p> <p>For additional non-standard construction types refer to: www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria and search Property Plus</p>
Property Changes	If your client needs to change their property after the case has been submitted; this is something we can do if a valuation has not been carried out. Please contact us for full details.
Select Credit History - Residential Select; eKo, Heroes, Large Loan, Professional & Shared Ownership	<p>Defaults acceptable if older than 36 months</p> <p>Secured Loan/ Rent Arrears acceptable if older than 36 months</p> <p>Satisfied CCJs acceptable if older than 36 months</p> <p>We are able to accept unsatisfied CCJs that are registered over 36 months ago at the underwriter's discretion</p> <p>Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months)</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 12 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p>
Core Credit History - Residential Core; Property Plus, Help to Buy & Right to Buy	<p>Defaults acceptable if older than 24 months</p> <p>Secured Loan/ Rent Arrears acceptable if older than 24 months</p> <p>Satisfied CCJs acceptable if older than 24 months</p> <p>We are able to accept unsatisfied CCJs that are registered over 24 months ago at the underwriter's discretion</p> <p>Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months)</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 12 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p>
Resi 12 Credit History - Resi 12;	<p>Defaults acceptable: Max 1 in 24 months, 0 in 12. Satisfied or unsatisfied. Max £1,500</p> <p>Secured Loan/ Rent Arrears: 1 in 24 months, 0 in 12 (worst status)</p> <p>CCJs: Max of 1 registered in 24 months. 0 in 12 (registered), maximum total of £1000. Need not be satisfied.</p> <p>Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months)</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 12 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p>
Resi 6 Credit History - Resi 6;	<p>Defaults acceptable: Max 1 in 24 months, 0 in 6. Satisfied or unsatisfied. Max £1,500</p> <p>Secured Loan/ Rent Arrears: 1 in 24 months, 0 in 3 (worst status)</p> <p>CCJs: Max of 1 registered in 24 months. 0 in 6 (registered), maximum total of £1000. Need not be satisfied.</p> <p>Unsecured Credit arrears: No max status. If current/existing arrears are present the last 6 months payments have been made.</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 6 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p> <p>Repayment Only</p> <p>Not Available for First Time Buyers</p>
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 products are not regulated by the FCA.

CRITERIA	SELECT	CORE	RESI 12	RESI 6
Ranges	Select Residential, eKo, Hero, Young Professional, Large Loan, Shared Ownership	Core Residential, Property Plus, 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 Arrears 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 (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 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 arrears acceptable if accounts now up to date	Max status of 2 in last 12 months	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	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 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:

www.kensingtonmortgages.co.uk/intermediaries/bdm

0800 111 020

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ERC's

Term	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6-10
2 Year Fixed	3.00%	2.00%				
3 Year Fixed	3.00%	2.00%	1.00%			
5 Year Fixed	4.00%	3.00%	1.50%	1.00%	1.00%	
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, FLFV10OP	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, FLFV10OP	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, FLFV10OP	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	16-20 Year Fixed	5.59	£1499	£75,000	£2,000,000	60	102200043	Select FFT, 20Y 60, 5.59, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	5.78	£0	£75,000	£2,000,000	60	102200044	Select FFT, 20Y 60, 5.78, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	5.78	£0	£75,000	£2,000,000	60	102200045	Select FFT, 20Y 60, 5.78, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	5.82	£1499	£75,000	£2,000,000	75	102200040	Select FFT, 20Y 75, 5.82, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	6.01	£0	£75,000	£2,000,000	75	102200041	Select FFT, 20Y 75, 6.01, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	6.01	£0	£75,000	£2,000,000	75	102200042	Select FFT, 20Y 75, 6.01, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	6.04	£1499	£75,000	£1,500,000	85	102200037	Select FFT, 20Y 85, 6.04, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	6.23	£0	£75,000	£1,500,000	85	102200038	Select FFT, 20Y 85, 6.23, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	6.23	£0	£75,000	£1,500,000	85	102200039	Select FFT, 20Y 85, 6.23, FLFV10OP	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	21- 25 Year Fixed	5.60	£1499	£75,000	£2,000,000	60	102200034	Select FFT, 25Y 60, 5.6, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	5.76	£0	£75,000	£2,000,000	60	102200035	Select FFT, 25Y 60, 5.76, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	5.76	£0	£75,000	£2,000,000	60	102200036	Select FFT, 25Y 60, 5.76, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	5.83	£1499	£75,000	£2,000,000	75	102200031	Select FFT, 25Y 75, 5.83, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	6.00	£0	£75,000	£2,000,000	75	102200032	Select FFT, 25Y 75, 6, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	6.00	£0	£75,000	£2,000,000	75	102200033	Select FFT, 25Y 75, 6, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	6.05	£1499	£75,000	£1,500,000	85	102200028	Select FFT, 25Y 85, 6.05, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	6.21	£0	£75,000	£1,500,000	85	102200029	Select FFT, 25Y 85, 6.21, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	6.21	£0	£75,000	£1,500,000	85	102200030	Select FFT, 25Y 85, 6.21, FLFV10OP	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	26-30 Year Fixed	5.65	£1499	£75,000	£2,000,000	60	102200025	Select FFT, 30Y 60, 5.65, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	5.80	£0	£75,000	£2,000,000	60	102200026	Select FFT, 30Y 60, 5.8, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	5.80	£0	£75,000	£2,000,000	60	102200027	Select FFT, 30Y 60, 5.8, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	5.89	£1499	£75,000	£2,000,000	75	102200022	Select FFT, 30Y 75, 5.89, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	6.04	£0	£75,000	£2,000,000	75	102200023	Select FFT, 30Y 75, 6.04, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	6.04	£0	£75,000	£2,000,000	75	102200024	Select FFT, 30Y 75, 6.04, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	6.10	£1499	£75,000	£1,500,000	85	102200019	Select FFT, 30Y 85, 6.1, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	6.26	£0	£75,000	£1,500,000	85	102200020	Select FFT, 30Y 85, 6.26, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	6.26	£0	£75,000	£1,500,000	85	102200021	Select FFT, 30Y 85, 6.26, FLFV10OP	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	31- 35 Year Fixed	5.71	£1499	£75,000	£2,000,000	60	102200016	Select FFT, 35Y 60, 5.71, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	5.86	£0	£75,000	£2,000,000	60	102200017	Select FFT, 35Y 60, 5.86, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	5.86	£0	£75,000	£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	31- 35 Year Fixed	5.93	£1499	£75,000	£2,000,000	75	102200013	Select FFT, 35Y 75, 5.93, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	6.08	£0	£75,000	£2,000,000	75	102200014	Select FFT, 35Y 75, 6.08, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	6.08	£0	£75,000	£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	31- 35 Year Fixed	6.15	£1499	£75,000	£1,500,000	85	102200010	Select FFT, 35Y 85, 6.15, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	6.30	£0	£75,000	£1,500,000	85	102200011	Select FFT, 35Y 85, 6.3, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	6.30	£0	£75,000	£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	36- 40 Year Fixed	5.84	£1499	£75,000	£2,000,000	60	102200007	Select FFT, 40Y 60, 5.84, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	5.98	£0	£75,000	£2,000,000	60	102200008	Select FFT, 40Y 60, 5.98, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	5.98	£0	£75,000	£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	36- 40 Year Fixed	6.05	£1499	£75,000	£2,000,000	75	102200004	Select FFT, 40Y 75, 6.05, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	6.20	£0	£75,000	£2,000,000	75	102200005	Select FFT, 40Y 75, 6.2, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	6.20	£0	£75,000	£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	36- 40 Year Fixed	6.26	£1499	£75,000	£1,500,000	85	102200001	Select FFT, 40Y 85, 6.26, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	6.41	£0	£75,000	£1,500,000	85	102200002	Select FFT, 40Y 85, 6.41, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	6.41	£0	£75,000	£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	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.
Porting	Allowed. This option is not available in the first 12 months and will be subject to assessment criteria at the time of application.
New build	Maximum 90% LTV for Houses and 85% for Flats. Subject to product maximums and underwriter discretion regarding new build exposure. Once an Offer is produced it is valid for a 180-day period. Extensions may be granted on purchase applications subject to reassessment of the client, income (where applicable), re-inspection of the property (where applicable) and new product.
Minimum income	No minimum income. All applications underwritten on affordability.
Referencing	Credit search will be undertaken for all applicants and where they do not appear on the electoral roll, proof of residency will be obtained covering a period of 24 months. Where the applicants cannot be verified by E-ID, proof of ID will be required. Income verification: Employed - payslips covering the last 3 months plus the latest P60. Where the LTV is less than 75%, the latest P60 and most recent payslip are acceptable providing that no variable income is being considered. Self-employed - a minimum of 2 Year Fixed trading will be required including proof of income. We may request additional information including most recent 3 months bank statements.
Self-employed trading history	A minimum of 2 year's trading history is required and the lower of: - the most recent year's net profit figure; or - the average of the last 2 year's net profit figures; will be considered when assessing affordability.
Fixed for Term Credit History - Flexi Fixed for Term	See Flexi Fixed for Term Credit Summary page
Gifted Deposit	Is acceptable. Immediate family members only
Procurator Fee	We will pay a gross Procurator fee of 0.75%. If applicable please contact your mortgage club/network for your net amount; a total of any fees will be shown on the ESIS.

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RESIDENTIAL CREDIT SUMMARY

FLEXI FIXED FOR TERM

CRITERIA	FIXED FOR TERM
Ranges	Flexi Fixed for Term
Defaults acceptable (if older than)	36 months No limit on number or value
Secured Loan 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
<p align="center">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.</p>	
<p align="center">Important bankruptcy update: We can accept customers that have not been, in last 6 Year Fixed, subject to proceedings for Bankruptcy/Sequestration or an Individual Voluntary Arrangement (IVA) / Protected Trust Deed and/or Debt Arrangement Scheme (DAS) and must be discharged.</p>	

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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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