



Kensington

RESIDENTIAL LENDING

6th February 2024

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.

<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 12</p> <p>RESI 6</p> <p>FLEXI FIXED FOR TERM</p>

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 5.35%. This rate is set as of the 8th December 2023 and effective from the 1st January 2024 (all new mortgage application documentation is reflected with this rate from 9th December 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 - Special	Select	5 Year Fixed	5.29	£999	£25,000	£1,500,000	65	122300523	Select, 65, 5, 5.29, FVCB500	Purchase, Remortgage	Free Vals	£500	3.50
Residential Select - Special	Select	5 Year Fixed	5.29	£999	£25,000	£1,500,000	65	122300524	Select, 65, 5, 5.29, FLFVCB500	Remortgage	Free Vals, Free Legals	£500	3.50
Residential Select - Special	Select	2 Year Fixed	5.59	£999	£25,000	£1,500,000	65	122300525	Select, 65, 2, 5.59, FVCB500	Purchase, Remortgage	Free Vals	£500	3.50
Residential Select - Special	Select	2 Year Fixed	5.59	£999	£25,000	£1,500,000	65	122300526	Select, 65, 2, 5.59, FLFVCB500	Remortgage	Free Vals, Free Legals	£500	3.50
Residential Select	Select	5 Year Fixed	5.44	£999	£25,000	£1,500,000	70	012400284	Select, 70, 5, 5.44	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	5 Year Fixed	5.54	0	£25,000	£1,500,000	70	012400280	Select, 70, 5, 5.54, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	5 Year Fixed	5.54	0	£25,000	£1,500,000	70	012400281	Select, 70, 5, 5.54, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	5 Year Fixed	5.54	0	£25,000	£1,500,000	70	012400282	Select, 70, 5, 5.54, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Fixed	5.69	£999	£25,000	£1,500,000	70	012400283	Select, 70, 2, 5.69	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Fixed	5.94	0	£25,000	£1,500,000	70	012400277	Select, 70, 2, 5.94, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Fixed	5.94	0	£25,000	£1,500,000	70	012400278	Select, 70, 2, 5.94, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Fixed	5.94	0	£25,000	£1,500,000	70	012400279	Select, 70, 2, 5.94, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	5 Year Fixed	5.29	£999	£25,000	£1,500,000	75	012400036	Select, 75, 5, 5.29	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	5 Year Fixed	5.39	0	£25,000	£1,500,000	75	012400044	Select, 75, 5, 5.39, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	5 Year Fixed	5.39	0	£25,000	£1,500,000	75	012400045	Select, 75, 5, 5.39, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	5 Year Fixed	5.39	0	£25,000	£1,500,000	75	012400046	Select, 75, 5, 5.39, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	3 Year Fixed	5.49	£999	£25,000	£1,500,000	75	012400376	Select, 75, 3, 5.49	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Fixed	5.59	£999	£25,000	£1,500,000	75	012400035	Select, 75, 2, 5.59	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	3 Year Fixed	5.59	0	£25,000	£1,500,000	75	012400379	Select, 75, 3, 5.59, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	3 Year Fixed	5.59	0	£25,000	£1,500,000	75	012400380	Select, 75, 3, 5.59, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	3 Year Fixed	5.59	0	£25,000	£1,500,000	75	012400381	Select, 75, 3, 5.59, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Fixed	5.84	0	£25,000	£1,500,000	75	012400041	Select, 75, 2, 5.84, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Fixed	5.84	0	£25,000	£1,500,000	75	012400042	Select, 75, 2, 5.84, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Fixed	5.84	0	£25,000	£1,500,000	75	012400043	Select, 75, 2, 5.84, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	5 Year Fixed	5.64	£999	£25,000	£1,500,000	80	012400038	Select, 80, 5, 5.64	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	5 Year Fixed	5.74	0	£25,000	£1,500,000	80	012400050	Select, 80, 5, 5.74, FV	Purchase	Free Vals	£0	3.50

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	5.74	0	£25,000	£1,500,000	80	012400051	Select, 80, 5, 5.74, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	5 Year Fixed	5.74	0	£25,000	£1,500,000	80	012400052	Select, 80, 5, 5.74, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	3 Year Fixed	5.84	£999	£25,000	£1,500,000	80	012400377	Select, 80, 3, 5.84	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Fixed	5.94	£999	£25,000	£1,500,000	80	012400037	Select, 80, 2, 5.94	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	3 Year Fixed	5.94	0	£25,000	£1,500,000	80	012400382	Select, 80, 3, 5.94, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	3 Year Fixed	5.94	0	£25,000	£1,500,000	80	012400383	Select, 80, 3, 5.94, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	3 Year Fixed	5.94	0	£25,000	£1,500,000	80	012400384	Select, 80, 3, 5.94, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Fixed	6.19	0	£25,000	£1,500,000	80	012400047	Select, 80, 2, 6.19, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Fixed	6.19	0	£25,000	£1,500,000	80	012400048	Select, 80, 2, 6.19, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Fixed	6.19	0	£25,000	£1,500,000	80	012400049	Select, 80, 2, 6.19, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	5 Year Fixed	5.84	£999	£25,000	£1,500,000	85	012400040	Select, 85, 5, 5.84	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	5 Year Fixed	5.94	0	£25,000	£1,500,000	85	012400056	Select, 85, 5, 5.94, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	5 Year Fixed	5.94	0	£25,000	£1,500,000	85	012400057	Select, 85, 5, 5.94, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	5 Year Fixed	5.94	0	£25,000	£1,500,000	85	012400058	Select, 85, 5, 5.94, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	3 Year Fixed	6.04	£999	£25,000	£1,500,000	85	012400378	Select, 85, 3, 6.04	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	3 Year Fixed	6.14	0	£25,000	£1,500,000	85	012400385	Select, 85, 3, 6.14, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	3 Year Fixed	6.14	0	£25,000	£1,500,000	85	012400386	Select, 85, 3, 6.14, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	3 Year Fixed	6.14	0	£25,000	£1,500,000	85	012400387	Select, 85, 3, 6.14, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Fixed	6.19	£999	£25,000	£1,500,000	85	012400039	Select, 85, 2, 6.19	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Fixed	6.44	0	£25,000	£1,500,000	85	012400053	Select, 85, 2, 6.44, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Fixed	6.44	0	£25,000	£1,500,000	85	012400054	Select, 85, 2, 6.44, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Fixed	6.44	0	£25,000	£1,500,000	85	012400055	Select, 85, 2, 6.44, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	5 Year Fixed	6.44	£1299	£25,000	£1,000,000	90	012400219	Select, 90, 5, 6.44	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	3 Year Fixed	6.59	£1299	£25,000	£1,000,000	90	012400414	Select, 90, 3, 6.59	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	5 Year Fixed	6.74	0	£25,000	£1,000,000	90	012400220	Select, 90, 5, 6.74, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	5 Year Fixed	6.74	0	£25,000	£1,000,000	90	012400221	Select, 90, 5, 6.74, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	5 Year Fixed	6.74	0	£25,000	£1,000,000	90	012400222	Select, 90, 5, 6.74, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	3 Year Fixed	6.84	0	£25,000	£1,000,000	90	012400415	Select, 90, 3, 6.84, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	3 Year Fixed	6.84	0	£25,000	£1,000,000	90	012400416	Select, 90, 3, 6.84, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	3 Year Fixed	6.84	0	£25,000	£1,000,000	90	012400417	Select, 90, 3, 6.84, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Fixed	6.99	£1299	£25,000	£1,000,000	90	012400215	Select, 90, 2, 6.99	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Fixed	7.24	0	£25,000	£1,000,000	90	012400216	Select, 90, 2, 7.24, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Fixed	7.24	0	£25,000	£1,000,000	90	012400217	Select, 90, 2, 7.24, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Fixed	7.24	0	£25,000	£1,000,000	90	012400218	Select, 90, 2, 7.24, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select - Special	Select	5 Year Fixed	6.94	£1299	£25,000	£500,000	95	012400224	Select, 95, 5, 6.94	Purchase	None	£0	3.50
Residential Select - Special	Select	3 Year Fixed	7.09	£1299	£25,000	£500,000	95	012400418	Select, 95, 3, 7.09	Purchase	None	£0	3.50
Residential Select - Special	Select	5 Year Fixed	7.44	0	£25,000	£500,000	95	012400470	Select, 95, 5, 7.44, FV	Purchase	Free Vals	£0	3.50
Residential Select - Special	Select	2 Year Fixed	7.49	£1299	£25,000	£500,000	95	012400223	Select, 95, 2, 7.49	Purchase	None	£0	3.50
Residential Select - Special	Select	3 Year Fixed	7.59	0	£25,000	£500,000	95	012400471	Select, 95, 3, 7.59, FV	Purchase	Free Vals	£0	3.50
Residential Select - Special	Select	2 Year Fixed	7.99	0	£25,000	£500,000	95	012400469	Select, 95, 2, 7.99, FV	Purchase	Free Vals	£0	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	6.23 (KSR + 0.88%)	£999	£25,000	£1,500,000	75	012400316	Select Track, 75, 2, 0.88	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Tracker	6.73 (KSR + 1.38%)	0	£25,000	£1,500,000	75	012400317	Select Track, 75, 2, 1.38, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Tracker	6.73 (KSR + 1.38%)	0	£25,000	£1,500,000	75	012400318	Select Track, 75, 2, 1.38, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Tracker	6.73 (KSR + 1.38%)	0	£25,000	£1,500,000	75	012400319	Select Track, 75, 2, 1.38, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Tracker	6.65 (KSR + 1.30%)	£999	£25,000	£1,500,000	80	012400320	Select Track, 80, 2, 1.3	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Tracker	6.90 (KSR + 1.55%)	0	£25,000	£1,500,000	80	012400321	Select Track, 80, 2, 1.55, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Tracker	6.90 (KSR + 1.55%)	0	£25,000	£1,500,000	80	012400322	Select Track, 80, 2, 1.55, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Tracker	6.90 (KSR + 1.55%)	0	£25,000	£1,500,000	80	012400323	Select Track, 80, 2, 1.55, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Tracker	7.19 (KSR + 1.84%)	£999	£25,000	£1,500,000	85	012400324	Select Track, 85, 2, 1.84	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Tracker	7.44 (KSR + 2.09%)	0	£25,000	£1,500,000	85	012400325	Select Track, 85, 2, 2.09, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Tracker	7.44 (KSR + 2.09%)	0	£25,000	£1,500,000	85	012400326	Select Track, 85, 2, 2.09, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Tracker	7.44 (KSR + 2.09%)	0	£25,000	£1,500,000	85	012400327	Select Track, 85, 2, 2.09, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Tracker	8.35 (KSR + 3.00%)	£999	£25,000	£1,000,000	90	012400328	Select Track, 90, 2, 3	Purchase, Remortgage	None	£0	3.50
Residential Select	Select	2 Year Tracker	8.75 (KSR + 3.40%)	0	£25,000	£1,000,000	90	012400329	Select Track, 90, 2, 3.4, FV	Purchase	Free Vals	£0	3.50
Residential Select	Select	2 Year Tracker	8.75 (KSR + 3.40%)	0	£25,000	£1,000,000	90	012400330	Select Track, 90, 2, 3.4, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Select	Select	2 Year Tracker	8.75 (KSR + 3.40%)	0	£25,000	£1,000,000	90	012400331	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	5.39	0	£25,000	£500,000	75	012400197	Select, 75, 5, 5.39, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	5 Year Fixed	5.39	0	£25,000	£500,000	75	012400198	Select, 75, 5, 5.39, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	2 Year Fixed	5.84	0	£25,000	£500,000	75	012400195	Select, 75, 2, 5.84, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	2 Year Fixed	5.84	0	£25,000	£500,000	75	012400196	Select, 75, 2, 5.84, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	5 Year Fixed	5.74	0	£25,000	£500,000	80	012400201	Select, 80, 5, 5.74, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	5 Year Fixed	5.74	0	£25,000	£500,000	80	012400202	Select, 80, 5, 5.74, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	2 Year Fixed	6.19	0	£25,000	£500,000	80	012400199	Select, 80, 2, 6.19, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	2 Year Fixed	6.19	0	£25,000	£500,000	80	012400200	Select, 80, 2, 6.19, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	5 Year Fixed	5.94	0	£25,000	£500,000	85	012400205	Select, 85, 5, 5.94, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	5 Year Fixed	5.94	0	£25,000	£500,000	85	012400206	Select, 85, 5, 5.94, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	2 Year Fixed	6.44	0	£25,000	£500,000	85	012400203	Select, 85, 2, 6.44, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	2 Year Fixed	6.44	0	£25,000	£500,000	85	012400204	Select, 85, 2, 6.44, 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	5.39	0	£25,000	£500,000	75	012400240	Select, 75, 5, 5.39, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	2 Year Fixed	5.84	0	£25,000	£500,000	75	012400239	Select, 75, 2, 5.84, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	5 Year Fixed	5.74	0	£25,000	£500,000	80	012400242	Select, 80, 5, 5.74, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	2 Year Fixed	6.19	0	£25,000	£500,000	80	012400241	Select, 80, 2, 6.19, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	5 Year Fixed	5.94	0	£25,000	£500,000	85	012400244	Select, 85, 5, 5.94, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	2 Year Fixed	6.44	0	£25,000	£500,000	85	012400243	Select, 85, 2, 6.44, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	5 Year Fixed	6.74	0	£25,000	£500,000	90	012400254	Select, 90, 5, 6.74, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	2 Year Fixed	7.24	0	£25,000	£500,000	90	012400253	Select, 90, 2, 7.24, 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	5.19	£999	£25,000	£500,000	75	012400118	Heroes, 75, 5, 5.19	Purchase, Remortgage	None	£0	3.50
Hero	Select	5 Year Fixed	5.29	0	£25,000	£500,000	75	012400126	Heroes, 75, 5, 5.29, FV	Purchase	Free Vals	£0	3.50
Hero	Select	5 Year Fixed	5.29	0	£25,000	£500,000	75	012400127	Heroes, 75, 5, 5.29, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	5 Year Fixed	5.29	0	£25,000	£500,000	75	012400128	Heroes, 75, 5, 5.29, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	2 Year Fixed	5.49	£999	£25,000	£500,000	75	012400117	Heroes, 75, 2, 5.49	Purchase, Remortgage	None	£0	3.50
Hero	Select	2 Year Fixed	5.74	0	£25,000	£500,000	75	012400123	Heroes, 75, 2, 5.74, FV	Purchase	Free Vals	£0	3.50
Hero	Select	2 Year Fixed	5.74	0	£25,000	£500,000	75	012400124	Heroes, 75, 2, 5.74, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	2 Year Fixed	5.74	0	£25,000	£500,000	75	012400125	Heroes, 75, 2, 5.74, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	5 Year Fixed	5.54	£999	£25,000	£500,000	80	012400120	Heroes, 80, 5, 5.54	Purchase, Remortgage	None	£0	3.50
Hero	Select	5 Year Fixed	5.64	0	£25,000	£500,000	80	012400132	Heroes, 80, 5, 5.64, FV	Purchase	Free Vals	£0	3.50
Hero	Select	5 Year Fixed	5.64	0	£25,000	£500,000	80	012400133	Heroes, 80, 5, 5.64, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	5 Year Fixed	5.64	0	£25,000	£500,000	80	012400134	Heroes, 80, 5, 5.64, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	2 Year Fixed	5.84	£999	£25,000	£500,000	80	012400119	Heroes, 80, 2, 5.84	Purchase, Remortgage	None	£0	3.50
Hero	Select	2 Year Fixed	6.09	0	£25,000	£500,000	80	012400129	Heroes, 80, 2, 6.09, FV	Purchase	Free Vals	£0	3.50
Hero	Select	2 Year Fixed	6.09	0	£25,000	£500,000	80	012400130	Heroes, 80, 2, 6.09, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	2 Year Fixed	6.09	0	£25,000	£500,000	80	012400131	Heroes, 80, 2, 6.09, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	5 Year Fixed	5.74	£999	£25,000	£500,000	85	012400122	Heroes, 85, 5, 5.74	Purchase, Remortgage	None	£0	3.50
Hero	Select	5 Year Fixed	5.84	0	£25,000	£500,000	85	012400138	Heroes, 85, 5, 5.84, FV	Purchase	Free Vals	£0	3.50
Hero	Select	5 Year Fixed	5.84	0	£25,000	£500,000	85	012400139	Heroes, 85, 5, 5.84, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	5 Year Fixed	5.84	0	£25,000	£500,000	85	012400140	Heroes, 85, 5, 5.84, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	2 Year Fixed	6.09	£999	£25,000	£500,000	85	012400121	Heroes, 85, 2, 6.09	Purchase, Remortgage	None	£0	3.50
Hero	Select	2 Year Fixed	6.34	0	£25,000	£500,000	85	012400135	Heroes, 85, 2, 6.34, FV	Purchase	Free Vals	£0	3.50
Hero	Select	2 Year Fixed	6.34	0	£25,000	£500,000	85	012400136	Heroes, 85, 2, 6.34, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	2 Year Fixed	6.34	0	£25,000	£500,000	85	012400137	Heroes, 85, 2, 6.34, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	5 Year Fixed	6.34	£1299	£25,000	£500,000	90	012400208	Heroes, 90, 5, 6.34	Purchase, Remortgage	None	£0	3.50
Hero	Select	5 Year Fixed	6.64	0	£25,000	£500,000	90	012400212	Heroes, 90, 5, 6.64, FV	Purchase	Free Vals	£0	3.50
Hero	Select	5 Year Fixed	6.64	0	£25,000	£500,000	90	012400213	Heroes, 90, 5, 6.64, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	5 Year Fixed	6.64	0	£25,000	£500,000	90	012400214	Heroes, 90, 5, 6.64, FVCB250	Remortgage	Free Vals	£250	3.50
Hero	Select	2 Year Fixed	6.89	£1299	£25,000	£500,000	90	012400207	Heroes, 90, 2, 6.89	Purchase, Remortgage	None	£0	3.50
Hero	Select	2 Year Fixed	7.14	0	£25,000	£500,000	90	012400209	Heroes, 90, 2, 7.14, FV	Purchase	Free Vals	£0	3.50
Hero	Select	2 Year Fixed	7.14	0	£25,000	£500,000	90	012400210	Heroes, 90, 2, 7.14, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Hero	Select	2 Year Fixed	7.14	0	£25,000	£500,000	90	012400211	Heroes, 90, 2, 7.14, 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	5.24	£999	£25,000	£1,000,000	75	012400084	Professional, 75, 5, 5.24	Purchase, Remortgage	None	£0	3.50
Professional	Select	2 Year Fixed	5.54	£999	£25,000	£1,000,000	75	012400083	Professional, 75, 2, 5.54	Purchase, Remortgage	None	£0	3.50
Professional	Select	5 Year Fixed	5.59	£999	£25,000	£1,000,000	80	012400086	Professional, 80, 5, 5.59	Purchase, Remortgage	None	£0	3.50
Professional	Select	2 Year Fixed	5.89	£999	£25,000	£1,000,000	80	012400085	Professional, 80, 2, 5.89	Purchase, Remortgage	None	£0	3.50
Professional	Select	5 Year Fixed	5.79	£999	£25,000	£1,000,000	85	012400088	Professional, 85, 5, 5.79	Purchase, Remortgage	None	£0	3.50
Professional	Select	2 Year Fixed	6.14	£999	£25,000	£1,000,000	85	012400087	Professional, 85, 2, 6.14	Purchase, Remortgage	None	£0	3.50
Professional	Select	5 Year Fixed	6.39	£1299	£25,000	£1,000,000	90	012400288	Professional, 90, 5, 6.39	Purchase, Remortgage	None	£0	3.50
Professional	Select	2 Year Fixed	6.94	£1299	£25,000	£1,000,000	90	012400468	Professional, 90, 2, 6.94	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	7.19	0	£25,000	£500,000	95	012400237	Shared Own, 95, 2, 7.19, FV	Purchase, Remortgage	Free Vals	£0	3.50
Shared Ownership	Select	5 Year Fixed	7.19	0	£25,000	£500,000	95	012400238	Shared Own, 95, 5, 7.19, 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	5.29	£1999	£500,000	£2,000,000	75	012400465	Select, 75, 5, 5.29, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	5 Year Fixed	5.39	£1499	£500,000	£2,000,000	75	012400456	Select, 75, 5, 5.39, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	3 Year Fixed	5.49	£1999	£500,000	£2,000,000	75	012400462	Select, 75, 3, 5.49, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	3 Year Fixed	5.59	£1499	£500,000	£2,000,000	75	012400453	Select, 75, 3, 5.59, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	2 Year Fixed	5.59	£1999	£500,000	£2,000,000	75	012400459	Select, 75, 2, 5.59, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	2 Year Fixed	5.69	£1499	£500,000	£2,000,000	75	012400450	Select, 75, 2, 5.69, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	5 Year Fixed	5.64	£1999	£500,000	£2,000,000	80	012400466	Select, 80, 5, 5.64, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	5 Year Fixed	5.74	£1499	£500,000	£2,000,000	80	012400457	Select, 80, 5, 5.74, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	3 Year Fixed	5.84	£1999	£500,000	£2,000,000	80	012400463	Select, 80, 3, 5.84, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	3 Year Fixed	5.94	£1499	£500,000	£2,000,000	80	012400454	Select, 80, 3, 5.94, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	2 Year Fixed	5.94	£1999	£500,000	£2,000,000	80	012400460	Select, 80, 2, 5.94, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	2 Year Fixed	6.04	£1499	£500,000	£2,000,000	80	012400451	Select, 80, 2, 6.04, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	5 Year Fixed	5.84	£1999	£500,000	£1,500,000	85	012400467	Select, 85, 5, 5.84, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	5 Year Fixed	5.94	£1499	£500,000	£1,500,000	85	012400458	Select, 85, 5, 5.94, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	3 Year Fixed	6.04	£1999	£500,000	£1,500,000	85	012400464	Select, 85, 3, 6.04, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	3 Year Fixed	6.14	£1499	£500,000	£1,500,000	85	012400455	Select, 85, 3, 6.14, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	2 Year Fixed	6.19	£1999	£500,000	£1,500,000	85	012400461	Select, 85, 2, 6.19, FV	Purchase, Remortgage	Free Vals	£0	3.50
Large Loan	Select	2 Year Fixed	6.29	£1499	£500,000	£1,500,000	85	012400452	Select, 85, 2, 6.29, FV	Purchase, Remortgage	Free Vals	£0	3.50



RESIDENTIAL PRODUCTS - CORE

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	5 Year Fixed	5.44	£999	£25,000	£500,000	70	012400301	Core, 70, 5, 5.44	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	5 Year Fixed	5.64	0	£25,000	£500,000	70	012400305	Core, 70, 5, 5.64, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	5 Year Fixed	5.64	0	£25,000	£500,000	70	012400306	Core, 70, 5, 5.64, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	5 Year Fixed	5.64	0	£25,000	£500,000	70	012400307	Core, 70, 5, 5.64, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	5.84	£999	£25,000	£500,000	70	012400300	Core, 70, 2, 5.84	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	2 Year Fixed	6.24	0	£25,000	£500,000	70	012400302	Core, 70, 2, 6.24, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	2 Year Fixed	6.24	0	£25,000	£500,000	70	012400303	Core, 70, 2, 6.24, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	2 Year Fixed	6.24	0	£25,000	£500,000	70	012400304	Core, 70, 2, 6.24, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	5 Year Fixed	5.54	£999	£25,000	£500,000	75	012400060	Core, 75, 5, 5.54	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	5 Year Fixed	5.74	0	£25,000	£500,000	75	012400068	Core, 75, 5, 5.74, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	5 Year Fixed	5.74	0	£25,000	£500,000	75	012400069	Core, 75, 5, 5.74, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	5 Year Fixed	5.74	0	£25,000	£500,000	75	012400070	Core, 75, 5, 5.74, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	5.89	£999	£25,000	£500,000	75	012400059	Core, 75, 2, 5.89	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	3 Year Fixed	5.99	£999	£25,000	£500,000	75	012400388	Core, 75, 3, 5.99	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	3 Year Fixed	6.09	0	£25,000	£500,000	75	012400391	Core, 75, 3, 6.09, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	3 Year Fixed	6.09	0	£25,000	£500,000	75	012400392	Core, 75, 3, 6.09, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	3 Year Fixed	6.09	0	£25,000	£500,000	75	012400393	Core, 75, 3, 6.09, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	6.34	0	£25,000	£500,000	75	012400065	Core, 75, 2, 6.34, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	2 Year Fixed	6.34	0	£25,000	£500,000	75	012400066	Core, 75, 2, 6.34, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	2 Year Fixed	6.34	0	£25,000	£500,000	75	012400067	Core, 75, 2, 6.34, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	5 Year Fixed	5.84	£999	£25,000	£500,000	80	012400062	Core, 80, 5, 5.84	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	5 Year Fixed	6.04	0	£25,000	£500,000	80	012400074	Core, 80, 5, 6.04, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	5 Year Fixed	6.04	0	£25,000	£500,000	80	012400075	Core, 80, 5, 6.04, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	5 Year Fixed	6.04	0	£25,000	£500,000	80	012400076	Core, 80, 5, 6.04, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	6.24	£999	£25,000	£500,000	80	012400061	Core, 80, 2, 6.24	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	3 Year Fixed	6.34	£999	£25,000	£500,000	80	012400389	Core, 80, 3, 6.34	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	3 Year Fixed	6.44	0	£25,000	£500,000	80	012400394	Core, 80, 3, 6.44, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	3 Year Fixed	6.44	0	£25,000	£500,000	80	012400395	Core, 80, 3, 6.44, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	3 Year Fixed	6.44	0	£25,000	£500,000	80	012400396	Core, 80, 3, 6.44, FVCB250	Remortgage	Free Vals	£250	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	6.69	0	£25,000	£500,000	80	012400071	Core, 80, 2, 6.69, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	2 Year Fixed	6.69	0	£25,000	£500,000	80	012400072	Core, 80, 2, 6.69, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	2 Year Fixed	6.69	0	£25,000	£500,000	80	012400073	Core, 80, 2, 6.69, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	5 Year Fixed	6.14	£999	£25,000	£500,000	85	012400064	Core, 85, 5, 6.14	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	5 Year Fixed	6.34	0	£25,000	£500,000	85	012400080	Core, 85, 5, 6.34, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	5 Year Fixed	6.34	0	£25,000	£500,000	85	012400081	Core, 85, 5, 6.34, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	5 Year Fixed	6.34	0	£25,000	£500,000	85	012400082	Core, 85, 5, 6.34, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	3 Year Fixed	6.54	£999	£25,000	£500,000	85	012400390	Core, 85, 3, 6.54	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	2 Year Fixed	6.59	£999	£25,000	£500,000	85	012400063	Core, 85, 2, 6.59	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	3 Year Fixed	6.64	0	£25,000	£500,000	85	012400397	Core, 85, 3, 6.64, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	3 Year Fixed	6.64	0	£25,000	£500,000	85	012400398	Core, 85, 3, 6.64, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	3 Year Fixed	6.64	0	£25,000	£500,000	85	012400399	Core, 85, 3, 6.64, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	6.94	0	£25,000	£500,000	85	012400077	Core, 85, 2, 6.94, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	2 Year Fixed	6.94	0	£25,000	£500,000	85	012400078	Core, 85, 2, 6.94, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	2 Year Fixed	6.94	0	£25,000	£500,000	85	012400079	Core, 85, 2, 6.94, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	5 Year Fixed	6.99	£1299	£25,000	£500,000	90	012400290	Core, 90, 5, 6.99	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	3 Year Fixed	7.09	£1299	£25,000	£500,000	90	012400421	Core, 90, 3, 7.09	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	2 Year Fixed	7.19	£1299	£25,000	£500,000	90	012400289	Core, 90, 2, 7.19	Purchase, Remortgage	None	£0	3.50
Residential Core	Core	5 Year Fixed	7.79	0	£25,000	£500,000	90	012400294	Core, 90, 5, 7.79, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	5 Year Fixed	7.79	0	£25,000	£500,000	90	012400295	Core, 90, 5, 7.79, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	5 Year Fixed	7.79	0	£25,000	£500,000	90	012400296	Core, 90, 5, 7.79, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	3 Year Fixed	7.89	0	£25,000	£500,000	90	012400422	Core, 90, 3, 7.89, FV	Purchase	Free Vals	£0	3.50
Residential Core	Core	3 Year Fixed	7.89	0	£25,000	£500,000	90	012400423	Core, 90, 3, 7.89, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	3 Year Fixed	7.89	0	£25,000	£500,000	90	012400424	Core, 90, 3, 7.89, FVCB250	Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	7.99	0	£25,000	£500,000	90	012400291	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	012400292	Core, 90, 2, 7.99, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Residential Core	Core	2 Year Fixed	7.99	0	£25,000	£500,000	90	012400293	Core, 90, 2, 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	7.09	£999	£25,000	£500,000	75	012400350	HTB, 75, 2, 7.09, FV	Purchase	Free Vals	£0	3.50
Help to Buy - Wales	Core	5 Year Fixed	7.09	£999	£25,000	£500,000	75	012400351	HTB, 75, 5, 7.09, FV	Purchase	Free Vals	£0	3.50
Help to Buy	Core	2 Year Fixed	7.09	£999	£25,000	£500,000	75	012400115	HTB, 75, 2, 7.09, FV	Remortgage	Free Vals	£0	3.50
Help to Buy	Core	5 Year Fixed	7.09	£999	£25,000	£500,000	75	012400116	HTB, 75, 5, 7.09, 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	5 Year Fixed	6.99	0	£25,000	£500,000	75	012400114	RTB, 75, 5, 6.99, FV	Purchase	Free Vals	£0	3.50
Right to Buy	Core	2 Year Fixed	7.59	0	£25,000	£500,000	75	012400113	RTB, 75, 2, 7.59, 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	5.74	£999	£25,000	£500,000	75	012400178	Core, 75, 5, 5.74	Purchase, Remortgage	None	£0	3.50
Core - Property Plus	Core	5 Year Fixed	5.94	0	£25,000	£500,000	75	012400182	Core, 75, 5, 5.94, FV	Purchase	Free Vals	£0	3.50
Core - Property Plus	Core	5 Year Fixed	5.94	0	£25,000	£500,000	75	012400183	Core, 75, 5, 5.94, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Core - Property Plus	Core	5 Year Fixed	5.94	0	£25,000	£500,000	75	012400184	Core, 75, 5, 5.94, FVCB250	Remortgage	Free Vals	£250	3.50
Core - Property Plus	Core	2 Year Fixed	6.09	£999	£25,000	£500,000	75	012400177	Core, 75, 2, 6.09	Purchase, Remortgage	None	£0	3.50
Core - Property Plus	Core	2 Year Fixed	6.54	0	£25,000	£500,000	75	012400179	Core, 75, 2, 6.54, FV	Purchase	Free Vals	£0	3.50
Core - Property Plus	Core	2 Year Fixed	6.54	0	£25,000	£500,000	75	012400180	Core, 75, 2, 6.54, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
Core - Property Plus	Core	2 Year Fixed	6.54	0	£25,000	£500,000	75	012400181	Core, 75, 2, 6.54, 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	6.30	£999	£25,000	£500,000	70	012400438	RESI 12, 70, 5, 6.3	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	5 Year Fixed	6.40	0	£25,000	£500,000	70	012400442	RESI 12, 70, 5, 6.4, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	5 Year Fixed	6.40	0	£25,000	£500,000	70	012400443	RESI 12, 70, 5, 6.4, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	5 Year Fixed	6.40	0	£25,000	£500,000	70	012400444	RESI 12, 70, 5, 6.4, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	2 Year Fixed	6.50	£999	£25,000	£500,000	70	012400437	RESI 12, 70, 2, 6.5	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	2 Year Fixed	6.60	0	£25,000	£500,000	70	012400439	RESI 12, 70, 2, 6.6, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	2 Year Fixed	6.60	0	£25,000	£500,000	70	012400440	RESI 12, 70, 2, 6.6, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	2 Year Fixed	6.60	0	£25,000	£500,000	70	012400441	RESI 12, 70, 2, 6.6, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	5 Year Fixed	6.35	£999	£25,000	£500,000	75	012400353	RESI 12, 75, 5, 6.35	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	5 Year Fixed	6.45	0	£25,000	£500,000	75	012400361	RESI 12, 75, 5, 6.45, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	5 Year Fixed	6.45	0	£25,000	£500,000	75	012400362	RESI 12, 75, 5, 6.45, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	5 Year Fixed	6.45	0	£25,000	£500,000	75	012400363	RESI 12, 75, 5, 6.45, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	3 Year Fixed	6.45	£999	£25,000	£500,000	75	012400425	RESI 12, 75, 3, 6.45	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	2 Year Fixed	6.55	£999	£25,000	£500,000	75	012400352	RESI 12, 75, 2, 6.55	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	3 Year Fixed	6.55	0	£25,000	£500,000	75	012400428	RESI 12, 75, 3, 6.55, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	3 Year Fixed	6.55	0	£25,000	£500,000	75	012400429	RESI 12, 75, 3, 6.55, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	3 Year Fixed	6.55	0	£25,000	£500,000	75	012400430	RESI 12, 75, 3, 6.55, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	2 Year Fixed	6.65	0	£25,000	£500,000	75	012400358	RESI 12, 75, 2, 6.65, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	2 Year Fixed	6.65	0	£25,000	£500,000	75	012400359	RESI 12, 75, 2, 6.65, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	2 Year Fixed	6.65	0	£25,000	£500,000	75	012400360	RESI 12, 75, 2, 6.65, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	5 Year Fixed	6.65	£999	£25,000	£500,000	80	012400355	RESI 12, 80, 5, 6.65	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	3 Year Fixed	6.75	£999	£25,000	£500,000	80	012400426	RESI 12, 80, 3, 6.75	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	2 Year Fixed	6.85	£999	£25,000	£500,000	80	012400354	RESI 12, 80, 2, 6.85	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	5 Year Fixed	6.99	0	£25,000	£500,000	80	012400367	RESI 12, 80, 5, 6.99, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	5 Year Fixed	6.99	0	£25,000	£500,000	80	012400368	RESI 12, 80, 5, 6.99, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	5 Year Fixed	6.99	0	£25,000	£500,000	80	012400369	RESI 12, 80, 5, 6.99, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	3 Year Fixed	7.09	0	£25,000	£500,000	80	012400431	RESI 12, 80, 3, 7.09, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	3 Year Fixed	7.09	0	£25,000	£500,000	80	012400432	RESI 12, 80, 3, 7.09, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	3 Year Fixed	7.09	0	£25,000	£500,000	80	012400433	RESI 12, 80, 3, 7.09, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	2 Year Fixed	7.19	0	£25,000	£500,000	80	012400364	RESI 12, 80, 2, 7.19, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	2 Year Fixed	7.19	0	£25,000	£500,000	80	012400365	RESI 12, 80, 2, 7.19, FLFV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	2 Year Fixed	7.19	0	£25,000	£500,000	80	012400366	RESI 12, 80, 2, 7.19, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	5 Year Fixed	6.94	£999	£25,000	£500,000	85	012400357	RESI 12, 85, 5, 6.94	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	3 Year Fixed	7.04	£999	£25,000	£500,000	85	012400427	RESI 12, 85, 3, 7.04	Purchase, Remortgage	None	£0	3.50
RESI 12	RESI 12	2 Year Fixed	7.14	£999	£25,000	£500,000	85	012400356	RESI 12, 85, 2, 7.14	Purchase, Remortgage	None	£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	5 Year Fixed	7.34	0	£25,000	£500,000	85	012400373	RESI 12, 85, 5, 7.34, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	5 Year Fixed	7.34	0	£25,000	£500,000	85	012400374	RESI 12, 85, 5, 7.34, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	5 Year Fixed	7.34	0	£25,000	£500,000	85	012400375	RESI 12, 85, 5, 7.34, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	3 Year Fixed	7.44	0	£25,000	£500,000	85	012400434	RESI 12, 85, 3, 7.44, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	3 Year Fixed	7.44	0	£25,000	£500,000	85	012400435	RESI 12, 85, 3, 7.44, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	3 Year Fixed	7.44	0	£25,000	£500,000	85	012400436	RESI 12, 85, 3, 7.44, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	2 Year Fixed	7.54	0	£25,000	£500,000	85	012400370	RESI 12, 85, 2, 7.54, FV	Purchase	Free Vals	£0	3.50
RESI 12	RESI 12	2 Year Fixed	7.54	0	£25,000	£500,000	85	012400371	RESI 12, 85, 2, 7.54, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 12	RESI 12	2 Year Fixed	7.54	0	£25,000	£500,000	85	012400372	RESI 12, 85, 2, 7.54, 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	6.50	£999	£25,000	£500,000	70	012400309	RESI 6, 70, 5, 6.5	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	5 Year Fixed	6.70	0	£25,000	£500,000	70	012400313	RESI 6, 70, 5, 6.7, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	6.70	0	£25,000	£500,000	70	012400314	RESI 6, 70, 5, 6.7, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	6.70	0	£25,000	£500,000	70	012400315	RESI 6, 70, 5, 6.7, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	6.80	£999	£25,000	£500,000	70	012400308	RESI 6, 70, 2, 6.8	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.00	0	£25,000	£500,000	70	012400310	RESI 6, 70, 2, 7, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.00	0	£25,000	£500,000	70	012400311	RESI 6, 70, 2, 7, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.00	0	£25,000	£500,000	70	012400312	RESI 6, 70, 2, 7, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	5 Year Fixed	6.55	£999	£25,000	£500,000	75	012400090	RESI 6, 75, 5, 6.55	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	3 Year Fixed	6.65	£999	£25,000	£500,000	75	012400400	RESI 6, 75, 3, 6.65	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	5 Year Fixed	6.75	0	£25,000	£500,000	75	012400098	RESI 6, 75, 5, 6.75, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	6.75	0	£25,000	£500,000	75	012400099	RESI 6, 75, 5, 6.75, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	6.75	0	£25,000	£500,000	75	012400100	RESI 6, 75, 5, 6.75, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	6.85	£999	£25,000	£500,000	75	012400089	RESI 6, 75, 2, 6.85	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	3 Year Fixed	6.85	0	£25,000	£500,000	75	012400403	RESI 6, 75, 3, 6.85, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	3 Year Fixed	6.85	0	£25,000	£500,000	75	012400404	RESI 6, 75, 3, 6.85, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	3 Year Fixed	6.85	0	£25,000	£500,000	75	012400405	RESI 6, 75, 3, 6.85, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.15	0	£25,000	£500,000	75	012400095	RESI 6, 75, 2, 7.15, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.15	0	£25,000	£500,000	75	012400096	RESI 6, 75, 2, 7.15, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.15	0	£25,000	£500,000	75	012400097	RESI 6, 75, 2, 7.15, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	5 Year Fixed	6.85	£999	£25,000	£500,000	80	012400092	RESI 6, 80, 5, 6.85	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	3 Year Fixed	6.95	£999	£25,000	£500,000	80	012400401	RESI 6, 80, 3, 6.95	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.15	£999	£25,000	£500,000	80	012400091	RESI 6, 80, 2, 7.15	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.29	0	£25,000	£500,000	80	012400104	RESI 6, 80, 5, 7.29, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.29	0	£25,000	£500,000	80	012400105	RESI 6, 80, 5, 7.29, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.29	0	£25,000	£500,000	80	012400106	RESI 6, 80, 5, 7.29, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	3 Year Fixed	7.39	0	£25,000	£500,000	80	012400406	RESI 6, 80, 3, 7.39, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	3 Year Fixed	7.39	0	£25,000	£500,000	80	012400407	RESI 6, 80, 3, 7.39, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	3 Year Fixed	7.39	0	£25,000	£500,000	80	012400408	RESI 6, 80, 3, 7.39, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.59	0	£25,000	£500,000	80	012400101	RESI 6, 80, 2, 7.59, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.59	0	£25,000	£500,000	80	012400102	RESI 6, 80, 2, 7.59, FLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.59	0	£25,000	£500,000	80	012400103	RESI 6, 80, 2, 7.59, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	5 Year Fixed	7.14	£999	£25,000	£500,000	85	012400094	RESI 6, 85, 5, 7.14	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	3 Year Fixed	7.24	£999	£25,000	£500,000	85	012400402	RESI 6, 85, 3, 7.24	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.44	£999	£25,000	£500,000	85	012400093	RESI 6, 85, 2, 7.44	Purchase, Remortgage	None	£0	3.50
RESI 6	Resi 6	5 Year Fixed	7.44	0	£25,000	£500,000	85	012400110	RESI 6, 85, 5, 7.44, FV	Purchase	Free Vals	£0	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	0	£25,000	£500,000	85	012400111	RESI 6, 85, 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	85	012400112	RESI 6, 85, 5, 7.44, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	3 Year Fixed	7.54	0	£25,000	£500,000	85	012400409	RESI 6, 85, 3, 7.54, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	3 Year Fixed	7.54	0	£25,000	£500,000	85	012400410	RESI 6, 85, 3, 7.54, FFLV	Remortgage	Free Vals, Free Legals	£0	3.50
RESI 6	Resi 6	3 Year Fixed	7.54	0	£25,000	£500,000	85	012400411	RESI 6, 85, 3, 7.54, FVCB250	Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.94	0	£25,000	£500,000	85	012400107	RESI 6, 85, 2, 7.94, FV	Purchase	Free Vals	£0	3.50
RESI 6	Resi 6	2 Year Fixed	7.94	0	£25,000	£500,000	85	012400108	RESI 6, 85, 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	85	012400109	RESI 6, 85, 2, 7.94, 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	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 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 Years, 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.
Maximum term	40 Years
Minimum valuation	£75,000
New build	Maximum 90% LTV. Subject to product maximums and underwriter discretion regarding new build exposure. Once an Offer is produced it is valid for a 180-day period. Extensions may be granted on purchase applications subject to reassessment of the client, income (where applicable), re-inspection of the property (where applicable) and new product.
Minimum income	Professional range: £35,000 sole applications £50,000 joint applications. All other products no minimum income. All applications underwritten on affordability.
Referencing	Credit search will be undertaken for all applicants and where they do not appear on the electoral roll, proof of residency will be obtained covering a period of 24 months. Where the applicants cannot be verified by E-ID, proof of ID will be required. Income verification: Employed - payslips covering the last 3 months plus the latest P60. Where the LTV is less than 75%, the latest P60 and most recent payslip are acceptable providing that no variable income is being considered. Self-employed - most recent finalised and agreed accounts (for tax assessment) attached to the accountant's headed paper or SA302 supported by the latest tax year overview. If over 85% LTV, a minimum of 2 Year trading will be required including proof of income. Interest Only - proof of interest only repayment vehicle is required (Supplementary Form for Interest Only must be completed). We may request additional information including most recent 3 months bank statements.
Shared Ownership	Purchase and remortgage. England & Wales only. Up to £90k joint income for applicants within London. Up to £80k for joint applicants within England (excluding London). Up to £60k joint income for applicants within Wales. Up to 95% loan to customer share; subject to max 75% open market value LTV. Minimum Share purchase 25%. We only accept shared ownership scheme providers registered in England and Wales with the Homes and Communities Agency (Homes England) and the Welsh Assembly (Shared Ownership-Wales). For a list of all current providers please see the relevant website www.gov.uk/government/publications/registered-providers-of-social-housing www.gov.wales/registered-social-landlords The lease must be in the standard model format produced by the Homes and Communities Agency incorporating a Mortgage Protection Clause and the lease must allow staircasing up to 100% ownership and have no re-sale or section 106 restrictions
Self-employed trading history	Up to 85% 1 year trading 90% and 95% 2 year trading
Help to Buy	The Government Help to Buy scheme in England & Scotland is closed. We can still help your clients remortgaging their Help to Buy property in England or Scotland. Help to Buy Equity loan is available in Wales for purchase & remortgages Please refer to https://www.gov.wales/help-buy-wales for scheme eligibility Property must be rated with an EPC rating of A or B

Property 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), 100% Timber Framed (post 1980), Cob Construction, Colt Construction, Concrete Block, Stone and Part Rendered Breeze 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 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	<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 must have been made.</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 6 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults 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 contracts 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>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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