

13 August 2019

Complete
Your Specialist Packager Distributor

023 8045 6999 (Option 1)
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www.complete-fs.co.uk



Kensington

SELECT 95% LTV

- Available for Purchases only
- No application fee
- Available in England, Wales and Scotland

Loan Amount:

- £25,001 minimum loan
- £500,000 maximum loan

LTV	Rate Type / Term	Select Rate	Completion Fee	Features	Reversion
95%	2 Year Fixed	5.09%	£1,299	None	LIBOR plus 4.50%*
	5 Year Fixed	5.44%		None	LIBOR plus 4.20%*
SPECIAL 95%	2 Year Fixed	5.19%	£0	Free Valuation	LIBOR plus 4.50%*

For selected Specialist Distributors - packaged submission only.

Please note that fees cannot be added above 95% LTV. Other LTV and rate options are available in our core range. The 95% products are not available on New Build properties. These products are for limited distribution only and may be withdrawn at short notice.

Credit History

Criteria	Time period
Defaults acceptable if older than	36 months
Secured Loan Arrears acceptable if older than	
CCJs (unsatisfied CCJ's will be accepted at the underwriters discretion)	72 months
Unsecured Credit arrears acceptable if accounts now up to date	Max status of 2 in last 12 months
We are unable to accept any Debt Management Plans (DMP) in place less than	12 months
Payday loans, none in	12 months
We don't take Communication defaults into account	

- Failed Credit Score Mortgages
- Self-Employed Applicants
- Consider up to 100% of Bonus Income
- Accept Limited Credit History
- Decisions Made by Experienced Underwriters
- Speak to a decision maker on every application

Case to discuss?

If you have a case you'd like to discuss, contact our Business Development Unit. They'll be happy to help with all enquiries regarding mortgage applications.

Call: 023 8045 6999

Apply now: complete-fs.co.uk

*Kensington review the LIBOR rate quarterly. The current LIBOR rate is 0.80% with effect from 13th August 2019 - LIBOR floor 0.00% (minimum charge will be the reversion margin indicated).

Early Repayment Charges apply. See Residential Product and Criteria Guide for full details.

Please note that we only accept advised cases.

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

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