



RESIDENTIAL LENDING

5th November 2021

- THE RANGE:
- SELECT
 - EKO
 - NEW BUILD EKO REWARD
 - HERO
 - YOUNG PROFESSIONAL
 - LARGE LOAN
 - INCOME RECOVERY SELF-EMPLOYED
 - SHARED OWNERSHIP
 - CORE
 - HELP TO BUY
 - PROPERTY PLUS
 - RESI 6

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.**

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

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



RESIDENTIAL PRODUCTS - SELECT

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

* See Credit Criteria page for full details

** Maximum loan amount; Up to 95% to £500,000. Up to 85% LTV to £1,500,000, £1,000,000 for First Time Buyers, 90% up to £1,000,000. Northern Ireland currently capped at 75% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

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

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Residential Select - Special Edition	Select	2 Year Fixed	1.99	£1999	£250,000	£1,500,000	70	072100087	Select, 70, 2, 1.99	Purchase, Remortgage	None	£0	5.30
Residential Select	Select	2 Year Fixed	2.98	£1999	£25,000	£1,500,000	70	082100233	Select, 70, 2, 2.98	Purchase, Remortgage	None	£0	4.30
Residential Select	Select	2 Year Fixed	3.08	£999	£25,000	£1,500,000	70	082100235	Select, 70, 2, 3.08, FV	Purchase	Free Vals	£0	4.30
Residential Select	Select	2 Year Fixed	3.08	£999	£25,000	£1,500,000	70	082100236	Select, 70, 2, 3.08, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Select	Select	2 Year Fixed	3.08	£999	£25,000	£1,500,000	70	082100237	Select, 70, 2, 3.08, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Select	Select	5 Year Fixed	3.15	£1999	£25,000	£1,500,000	70	082100234	Select, 70, 5, 3.15	Purchase, Remortgage	None	£0	4.30
Residential Select	Select	2 Year Fixed	3.18	0	£25,000	£1,500,000	70	082100227	Select, 70, 2, 3.18, FV	Purchase	Free Vals	£0	4.30
Residential Select	Select	2 Year Fixed	3.18	0	£25,000	£1,500,000	70	082100228	Select, 70, 2, 3.18, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Select	Select	2 Year Fixed	3.18	0	£25,000	£1,500,000	70	082100229	Select, 70, 2, 3.18, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Select	Select	5 Year Fixed	3.25	£999	£25,000	£1,500,000	70	082100238	Select, 70, 5, 3.25, FV	Purchase	Free Vals	£0	4.30
Residential Select	Select	5 Year Fixed	3.25	£999	£25,000	£1,500,000	70	082100239	Select, 70, 5, 3.25, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Select	Select	5 Year Fixed	3.25	£999	£25,000	£1,500,000	70	082100240	Select, 70, 5, 3.25, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Select	Select	5 Year Fixed	3.38	0	£25,000	£1,500,000	70	082100230	Select, 70, 5, 3.38, FV	Purchase	Free Vals	£0	4.30
Residential Select	Select	5 Year Fixed	3.38	0	£25,000	£1,500,000	70	082100231	Select, 70, 5, 3.38, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Select	Select	5 Year Fixed	3.38	0	£25,000	£1,500,000	70	082100232	Select, 70, 5, 3.38, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Select	Select	2 Year Fixed	3.09	£1999	£25,000	£1,500,000	75	082100027	Select, 75, 2, 3.09	Purchase, Remortgage	None	£0	4.30
Residential Select	Select	2 Year Fixed	3.15	£999	£25,000	£1,500,000	75	082100003	Select, 75, 2, 3.15	Purchase, Remortgage	None	£0	4.30
Residential Select	Select	2 Year Fixed	3.19	£999	£25,000	£1,500,000	75	082100033	Select, 75, 2, 3.19, FV	Purchase	Free Vals	£0	4.30
Residential Select	Select	2 Year Fixed	3.19	£999	£25,000	£1,500,000	75	082100034	Select, 75, 2, 3.19, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Select	Select	2 Year Fixed	3.19	£999	£25,000	£1,500,000	75	082100035	Select, 75, 2, 3.19, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Select	Select	5 Year Fixed	3.28	£1999	£25,000	£1,500,000	75	082100028	Select, 75, 5, 3.28	Purchase, Remortgage	None	£0	4.30
Residential Select	Select	2 Year Fixed	3.29	0	£25,000	£1,500,000	75	082100009	Select, 75, 2, 3.29, FV	Purchase	Free Vals	£0	4.30
Residential Select	Select	2 Year Fixed	3.29	0	£25,000	£1,500,000	75	082100010	SELECT, 75, 2, 3.29, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Select	Select	2 Year Fixed	3.29	0	£25,000	£1,500,000	75	082100011	Select, 75, 2, 3.29, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Select	Select	5 Year Fixed	3.35	£999	£25,000	£1,500,000	75	082100004	Select, 75, 5, 3.35	Purchase, Remortgage	None	£0	4.30
Residential Select	Select	5 Year Fixed	3.49	0	£25,000	£1,500,000	75	082100012	Select, 75, 5, 3.49, FV	Purchase	Free Vals	£0	4.30
Residential Select	Select	5 Year Fixed	3.49	0	£25,000	£1,500,000	75	082100013	Select, 75, 5, 3.49, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Select	Select	5 Year Fixed	3.49	0	£25,000	£1,500,000	75	082100014	Select, 75, 5, 3.49, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Select	Select	2 Year Fixed	3.35	£1999	£25,000	£1,500,000	80	082100029	Select, 80, 2, 3.35	Purchase, Remortgage	None	£0	4.30
Residential Select	Select	2 Year Fixed	3.45	£999	£25,000	£1,500,000	80	082100005	Select, 80, 2, 3.45	Purchase, Remortgage	None	£0	4.30
Residential Select	Select	2 Year Fixed	3.53	£999	£25,000	£1,500,000	80	082100036	Select, 80, 2, 3.53, FV	Purchase	Free Vals	£0	4.30
Residential Select	Select	2 Year Fixed	3.53	£999	£25,000	£1,500,000	80	082100037	Select, 80, 2, 3.53, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Select	Select	2 Year Fixed	3.53	£999	£25,000	£1,500,000	80	082100038	Select, 80, 2, 3.53, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Select	Select	5 Year Fixed	3.59	£1999	£25,000	£1,500,000	80	082100030	Select, 80, 5, 3.59	Purchase, Remortgage	None	£0	4.30
Residential Select	Select	2 Year Fixed	3.64	0	£25,000	£1,500,000	80	082100015	Select, 80, 2, 3.64, FV	Purchase	Free Vals	£0	4.30
Residential Select	Select	2 Year Fixed	3.64	0	£25,000	£1,500,000	80	082100016	Select, 80, 2, 3.64, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Select	Select	2 Year Fixed	3.64	0	£25,000	£1,500,000	80	082100017	Select, 80, 2, 3.64, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Select	Select	5 Year Fixed	3.69	£999	£25,000	£1,500,000	80	082100006	Select, 80, 5, 3.69	Purchase, Remortgage	None	£0	4.30
Residential Select	Select	5 Year Fixed	3.84	0	£25,000	£1,500,000	80	082100018	Select, 80, 5, 3.84, FV	Purchase	Free Vals	£0	4.30
Residential Select	Select	5 Year Fixed	3.84	0	£25,000	£1,500,000	80	082100019	Select, 80, 5, 3.84, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Residential Select	Select	5 Year Fixed	3.84	0	£25,000	£1,500,000	80	082100020	Select, 80, 5, 3.84, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Select	Select	2 Year Fixed	3.79	£1999	£25,000	£1,500,000	85	082100031	Select, 85, 2, 3.79	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	2 Year Fixed	3.99	£999	£25,000	£1,500,000	85	082100007	Select, 85, 2, 3.99	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	2 Year Fixed	4.09	£999	£25,000	£1,500,000	85	082100039	Select, 85, 2, 4.09, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	2 Year Fixed	4.09	£999	£25,000	£1,500,000	85	082100040	Select, 85, 2, 4.09, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	2 Year Fixed	4.09	£999	£25,000	£1,500,000	85	082100041	Select, 85, 2, 4.09, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Select	Select	5 Year Fixed	4.18	£1999	£25,000	£1,500,000	85	082100032	Select, 85, 5, 4.18	Purchase, Remortgage	None	£0	4.30
Residential Select	Select	2 Year Fixed	4.19	0	£25,000	£1,500,000	85	082100021	Select, 85, 2, 4.19, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	2 Year Fixed	4.19	0	£25,000	£1,500,000	85	082100022	Select, 85, 2, 4.19, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	2 Year Fixed	4.19	0	£25,000	£1,500,000	85	082100023	Select, 85, 2, 4.19, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Select	Select	5 Year Fixed	4.38	£999	£25,000	£1,500,000	85	082100008	Select, 85, 5, 4.38	Purchase, Remortgage	None	£0	4.30
Residential Select	Select	5 Year Fixed	4.68	0	£25,000	£1,500,000	85	082100024	Select, 85, 5, 4.68, FV	Purchase	Free Vals	£0	4.30
Residential Select	Select	5 Year Fixed	4.68	0	£25,000	£1,500,000	85	082100025	Select, 85, 5, 4.68, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Select	Select	5 Year Fixed	4.68	0	£25,000	£1,500,000	85	082100026	Select, 85, 5, 4.68, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Select	Select	2 Year Fixed	4.69	£1299	£25,000	£1,000,000	90	072100013	Select, 90, 2, 4.69	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	5 Year Fixed	4.89	£1299	£25,000	£1,000,000	90	072100017	Select, 90, 5, 4.89	Purchase, Remortgage	None	£0	4.20
Residential Select	Select	2 Year Fixed	5.09	0	£25,000	£1,000,000	90	072100014	Select, 90, 2, 5.09, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	2 Year Fixed	5.09	0	£25,000	£500,000	90	072100015	Select, 90, 2, 5.09, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	2 Year Fixed	5.09	0	£25,000	£1,000,000	90	072100016	Select, 90, 2, 5.09, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Select	Select	5 Year Fixed	5.29	0	£25,000	£1,000,000	90	072100018	Select, 90, 5, 5.29, FV	Purchase	Free Vals	£0	4.20
Residential Select	Select	5 Year Fixed	5.29	0	£25,000	£500,000	90	072100019	Select, 90, 5, 5.29, FLFV	Remortgage	Free Vals, Free Legals	£0	4.20
Residential Select	Select	5 Year Fixed	5.29	0	£25,000	£1,000,000	90	072100020	Select, 90, 5, 5.29, FVCB250	Remortgage	Free Vals	£250	4.20
Residential Select	Select***	2 Year Fixed	5.19	£1299	£25,000	£500,000	95	072100023	Select, 95, 2, 5.19	Purchase	None	£0	4.50
Residential Select	Select***	5 Year Fixed	5.39	£1299	£25,000	£500,000	95	072100024	Select, 95, 5, 5.39	Purchase	None	£0	4.20
Residential Select	Select***	2 Year Fixed	5.79	0	£25,000	£500,000	95	072100025	Select, 95, 2, 5.79, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select***	5 Year Fixed	5.99	0	£25,000	£500,000	95	072100026	Select, 95, 5, 5.99, FV	Purchase	Free Vals	£0	4.20



RESIDENTIAL PRODUCTS - EKO

£1000 cashback for making their home more energy efficient

- Energy Performance Certificate (EPC) required upon application
- Evidenced increase of 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 75% 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.

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives***	Cashback	Reversion Margin
eKo***	Select	2 Year Fixed	3.29	0	£25,000	£500,000	75	082100148	Select, 75, 2, 3.29, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.30
eKo***	Select	2 Year Fixed	3.29	0	£25,000	£500,000	75	082100149	Select, 75, 2, 3.29, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.30
eKo***	Select	5 Year Fixed	3.49	0	£25,000	£500,000	75	082100150	Select, 75, 5, 3.49, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.30
eKo***	Select	5 Year Fixed	3.49	0	£25,000	£500,000	75	082100151	Select, 75, 5, 3.49, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.30
eKo***	Select	2 Year Fixed	3.64	0	£25,000	£500,000	80	082100152	Select, 80, 2, 3.64, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.30
eKo***	Select	2 Year Fixed	3.64	0	£25,000	£500,000	80	082100153	Select, 80, 2, 3.64, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.30
eKo***	Select	5 Year Fixed	3.84	0	£25,000	£500,000	80	082100154	Select, 80, 5, 3.84, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.30
eKo***	Select	5 Year Fixed	3.84	0	£25,000	£500,000	80	082100155	Select, 80, 5, 3.84, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.30
eKo***	Select	2 Year Fixed	4.19	0	£25,000	£500,000	85	082100156	Select, 85, 2, 4.19, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.50
eKo***	Select	2 Year Fixed	4.19	0	£25,000	£500,000	85	082100157	Select, 85, 2, 4.19, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.50
eKo***	Select	5 Year Fixed	4.68	0	£25,000	£500,000	85	082100158	Select, 85, 5, 4.68, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.30
eKo***	Select	5 Year Fixed	4.68	0	£25,000	£500,000	85	082100159	Select, 85, 5, 4.68, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.30



RESIDENTIAL PRODUCTS - NEW BUILD EKO REWARD

£500 cashback for the most energy efficient homes

- New build only
- 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 75% LTV

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Residential New Build eKo Reward	Select	2 Year Fixed	3.29	0	£25,000	£500,000	75	082100192	Select, 75, 2, 3.29, FVCB500	Purchase	Free Vals	£500	4.30
Residential New Build eKo Reward	Select	5 Year Fixed	3.49	0	£25,000	£500,000	75	082100193	Select, 75, 5, 3.49, FVCB500	Purchase	Free Vals	£500	4.30
Residential New Build eKo Reward	Select	2 Year Fixed	3.64	0	£25,000	£500,000	80	082100194	Select, 80, 2, 3.64, FVCB500	Purchase	Free Vals	£500	4.30
Residential New Build eKo Reward	Select	5 Year Fixed	3.84	0	£25,000	£500,000	80	082100195	Select, 80, 5, 3.84, FVCB500	Purchase	Free Vals	£500	4.30
Residential New Build eKo Reward	Select	2 Year Fixed	4.19	0	£25,000	£500,000	85	082100196	Select, 85, 2, 4.19, FVCB500	Purchase	Free Vals	£500	4.50
Residential New Build eKo Reward	Select	5 Year Fixed	4.68	0	£25,000	£500,000	85	082100197	Select, 85, 5, 4.68, FVCB500	Purchase	Free Vals	£500	4.30
Residential New Build eKo Reward	Select	2 Year Fixed	5.09	£0	£25,000	£500,000	90	072100021	Select, 90, 2, 5.09, FVCB500	Purchase	Free Vals	£500	4.50
Residential New Build eKo Reward	Select	5 Year Fixed	5.29	£0	£25,000	£500,000	90	072100022	Select, 90, 5, 5.29, FVCB500	Purchase	Free Vals	£500	4.20



RESIDENTIAL PRODUCTS - HERO

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

- Maximum age of 40 at application
- 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 75% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Hero	Select	2 Year Fixed	3.05	£999	£25,000	£500,000	75	082100078	Heroes, 75, 2, 3.05	Purchase, Remortgage	None	£0	4.30
Hero	Select	2 Year Fixed	3.19	0	£25,000	£500,000	75	082100084	Heroes, 75, 2, 3.19, FV	Purchase	Free Vals	£0	4.30
Hero	Select	2 Year Fixed	3.19	0	£25,000	£500,000	75	082100085	Heroes, 75, 2, 3.19, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Hero	Select	2 Year Fixed	3.19	0	£25,000	£500,000	75	082100086	HEROES, 75, 2, 3.19, FVCB250	Remortgage	Free Vals	£250	4.30
Hero	Select	5 Year Fixed	3.35	£999	£25,000	£500,000	75	082100079	Heroes, 75, 5, 3.35	Purchase, Remortgage	None	£0	4.30
Hero	Select	5 Year Fixed	3.39	0	£25,000	£500,000	75	082100087	Heroes, 75, 5, 3.39, FV	Purchase	Free Vals	£0	4.30
Hero	Select	5 Year Fixed	3.39	0	£25,000	£500,000	75	082100088	Heroes, 75, 5, 3.39, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Hero	Select	5 Year Fixed	3.39	0	£25,000	£500,000	75	082100089	Heroes, 75, 5, 3.39, FVCB250	Remortgage	Free Vals	£250	4.30
Hero	Select	2 Year Fixed	3.35	£999	£25,000	£500,000	80	082100080	Heroes, 80, 2, 3.35	Purchase, Remortgage	None	£0	4.30
Hero	Select	2 Year Fixed	3.54	0	£25,000	£500,000	80	082100090	Heroes, 80, 2, 3.54, FV	Purchase	Free Vals	£0	4.30
Hero	Select	2 Year Fixed	3.54	0	£25,000	£500,000	80	082100091	Heroes, 80, 2, 3.54, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Hero	Select	2 Year Fixed	3.54	0	£25,000	£500,000	80	082100092	Heroes, 80, 2, 3.54, FVCB250	Remortgage	Free Vals	£250	4.30
Hero	Select	5 Year Fixed	3.59	£999	£25,000	£500,000	80	082100081	Heroes, 80, 5, 3.59	Purchase, Remortgage	None	£0	4.30
Hero	Select	5 Year Fixed	3.74	0	£25,000	£500,000	80	082100093	Heroes, 80, 5, 3.74, FV	Purchase	Free Vals	£0	4.30
Hero	Select	5 Year Fixed	3.74	0	£25,000	£500,000	80	082100094	Heroes, 80, 5, 3.74, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Hero	Select	5 Year Fixed	3.74	0	£25,000	£500,000	80	082100095	Heroes, 80, 5, 3.74, FVCB250	Remortgage	Free Vals	£250	4.30
Hero	Select	2 Year Fixed	3.89	£999	£25,000	£500,000	85	082100082	Heroes, 85, 2, 3.89	Purchase, Remortgage	None	£0	4.50
Hero	Select	2 Year Fixed	4.09	0	£25,000	£500,000	85	082100096	Heroes, 85, 2, 4.09, FV	Purchase	Free Vals	£0	4.50
Hero	Select	2 Year Fixed	4.09	0	£25,000	£500,000	85	082100097	Heroes, 85, 2, 4.09, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Hero	Select	2 Year Fixed	4.09	0	£25,000	£500,000	85	082100098	Heroes, 85, 2, 4.09, FVCB250	Remortgage	Free Vals	£250	4.50
Hero	Select	5 Year Fixed	4.28	£999	£25,000	£500,000	85	082100083	Heroes, 85, 5, 4.28	Purchase, Remortgage	None	£0	4.30
Hero	Select	5 Year Fixed	4.58	0	£25,000	£500,000	85	082100099	Heroes, 85, 5, 4.58, FV	Purchase	Free Vals	£0	4.30
Hero	Select	5 Year Fixed	4.58	0	£25,000	£500,000	85	082100100	Heroes, 85, 5, 4.58, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Hero	Select	5 Year Fixed	4.58	0	£25,000	£500,000	85	082100101	Heroes, 85, 5, 4.58, FVCB250	Remortgage	Free Vals	£250	4.30
Hero	Select	2 Year Fixed	4.69	£1299	£25,000	£500,000	90	072100005	Heroes, 90, 2, 4.69	Purchase, Remortgage	None	£0	4.50
Hero	Select	5 Year Fixed	4.89	£1299	£25,000	£500,000	90	072100006	Heroes, 90, 5, 4.89	Purchase, Remortgage	None	£0	4.20
Hero	Select	2 Year Fixed	5.09	0	£25,000	£500,000	90	072100007	Heroes, 90, 2, 5.09, FV	Purchase	Free Vals	£0	4.50
Hero	Select	2 Year Fixed	5.09	0	£25,000	£500,000	90	072100008	Heroes, 90, 2, 5.09, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Hero	Select	2 Year Fixed	5.09	0	£25,000	£500,000	90	072100009	Heroes, 90, 2, 5.09, FVCB250	Remortgage	Free Vals	£250	4.50
Hero	Select	5 Year Fixed	5.29	0	£25,000	£500,000	90	072100010	Heroes, 90, 5, 5.29, FV	Purchase	Free Vals	£0	4.20
Hero	Select	5 Year Fixed	5.29	0	£25,000	£500,000	90	072100011	Heroes, 90, 5, 5.29, FLFV	Remortgage	Free Vals, Free Legals	£0	4.20
Hero	Select	5 Year Fixed	5.29	0	£25,000	£500,000	90	072100012	Heroes, 90, 5, 5.29, FVCB250	Remortgage	Free Vals	£250	4.20



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 75% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Professional	Select	2 Year Fixed	3.09	£999	£25,000	£500,000	75	082100068	Professional, 75, 2, 3.09	Purchase, Remortgage	None	£0	4.30
Professional	Select	5 Year Fixed	3.30	£999	£25,000	£500,000	75	082100069	Professional, 75, 5, 3.3	Purchase, Remortgage	None	£0	4.30
Professional	Select	2 Year Fixed	3.40	£999	£25,000	£500,000	80	082100070	Professional, 80, 2, 3.4	Purchase, Remortgage	None	£0	4.30
Professional	Select	5 Year Fixed	3.64	£999	£25,000	£500,000	80	082100071	Professional, 80, 5, 3.64	Purchase, Remortgage	None	£0	4.30
Professional	Select	2 Year Fixed	3.94	£999	£25,000	£500,000	85	082100072	Professional, 85, 2, 3.94	Purchase, Remortgage	None	£0	4.50
Professional	Select	5 Year Fixed	4.33	£999	£25,000	£500,000	85	082100073	Professional, 85, 5, 4.33	Purchase, Remortgage	None	£0	4.30



RESIDENTIAL PRODUCTS - INCOME RECOVERY SELF-EMPLOYED

Our new income recovery range for self-employed who have seen a dip in their 2020/21 income

- 5 year fixed rates with 3 years ERC
- Max loan £1,500,000
- Affordability based on an average of the last 2 years income

* See Credit Criteria page for full details

** Northern Ireland currently capped at 75% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Income Recovery - Self-Employed	Select	5 Years	3.28	£1999	£25,000	£1,500,000	75	082100189	Inc Rec SE, 75, 5, 3.28	Purchase, Remortgage	None	£0	4.30
Income Recovery - Self-Employed	Select	5 Years	3.35	£999	£25,000	£1,500,000	75	082100177	Inc Rec SE, 75, 5, 3.35	Purchase, Remortgage	None	£0	4.30
Income Recovery - Self-Employed	Select	5 Years	3.49	0	£25,000	£1,500,000	75	082100180	Inc Rec SE, 75, 5, 3.49, FV	Purchase	Free Vals	£0	4.30
Income Recovery - Self-Employed	Select	5 Years	3.49	0	£25,000	£1,500,000	75	082100181	Inc Rec SE, 75, 5, 3.49, FLV	Remortgage	Free Vals, Free Legals	£0	4.30
Income Recovery - Self-Employed	Select	5 Years	3.49	0	£25,000	£1,500,000	75	082100182	Inc Rec SE, 75, 5, 3.49, FVCB250	Remortgage	Free Vals	£250	4.30
Income Recovery - Self-Employed	Select	5 Years	3.59	£1999	£25,000	£1,500,000	80	082100190	Inc Rec SE, 80, 5, 3.59	Purchase, Remortgage	None	£0	4.30
Income Recovery - Self-Employed	Select	5 Years	3.69	£999	£25,000	£1,500,000	80	082100178	Inc Rec SE, 80, 5, 3.69	Purchase, Remortgage	None	£0	4.30
Income Recovery - Self-Employed	Select	5 Years	3.84	0	£25,000	£1,500,000	80	082100183	Inc Rec SE, 80, 5, 3.84, FV	Purchase	Free Vals	£0	4.30
Income Recovery - Self-Employed	Select	5 Years	3.84	0	£25,000	£1,500,000	80	082100184	Inc Rec SE, 80, 5, 3.84, FLV	Remortgage	Free Vals, Free Legals	£0	4.30
Income Recovery - Self-Employed	Select	5 Years	3.84	0	£25,000	£1,500,000	80	082100185	Inc Rec SE, 80, 5, 3.84, FVCB250	Remortgage	Free Vals	£250	4.30
Income Recovery - Self-Employed	Select	5 Years	4.18	£1999	£25,000	£1,500,000	85	082100191	Inc Rec SE, 85, 5, 4.18	Purchase, Remortgage	None	£0	4.30
Income Recovery - Self-Employed	Select	5 Years	4.38	£999	£25,000	£1,500,000	85	082100179	Inc Rec SE, 85, 5, 4.38	Purchase, Remortgage	None	£0	4.30
Income Recovery - Self-Employed	Select	5 Years	4.68	0	£25,000	£1,500,000	85	082100186	Inc Rec SE, 85, 5, 4.68, FV	Purchase	Free Vals	£0	4.30
Income Recovery - Self-Employed	Select	5 Years	4.68	0	£25,000	£1,500,000	85	082100187	Inc Rec SE, 85, 5, 4.68, FLV	Remortgage	Free Vals, Free Legals	£0	4.30
Income Recovery - Self-Employed	Select	5 Years	4.68	0	£25,000	£1,500,000	85	082100188	Inc Rec SE, 85, 5, 4.68, FVCB250	Remortgage	Free Vals	£250	4.30



RESIDENTIAL PRODUCTS - SHARED OWNERSHIP

Shared Ownership

- Purchase available in England & Wales
- Available up to 95% loan to customer share

* See Credit Criteria page for full details

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

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	Customer Share LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Shared Ownership	Select	2 Year Fixed	4.14	0	£25,000	£500,000	95	082100174	Shared Own, 95, 2, 4.14, FV	Purchase	Free Vals	£0	4.30
Shared Ownership	Select	5 Year Fixed	4.54	0	£25,000	£500,000	95	082100176	Shared Own, 95, 5, 4.54, FV	Purchase	Free Vals	£0	4.30



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 75% LTV and £500,000 maximum loan amount.

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Large Loan	Select	1 Year Fixed	3.24	0.25%	£500,000	£2,000,000	75	082100042	Select, 75, 1, 3.24	Purchase, Remortgage	None	£0	4.30
Large Loan	Select	2 Year Fixed	2.99	0.25%	£500,000	£2,000,000	75	072100002	Select, 75, 2, 2.99	Purchase, Remortgage	None	£0	4.50
Large Loan	Select	5 Year Fixed	3.39	0.25%	£500,000	£2,000,000	75	072100004	Select, 75, 5, 3.39	Purchase, Remortgage	None	£0	4.50
Large Loan	Select	1 Year Fixed	3.64	0.25%	£500,000	£2,000,000	80	082100043	Select, 80, 1, 3.64	Purchase, Remortgage	None	£0	4.30
Large Loan	Select	2 Year Fixed	3.34	0.25%	£500,000	£2,000,000	80	082100198	Select, 80, 2, 3.34	Purchase, Remortgage	None	£0	4.50
Large Loan	Select	5 Year Fixed	3.64	0.25%	£500,000	£2,000,000	80	072100005	Select, 80, 5, 3.64	Purchase, Remortgage	None	£0	4.50
Large Loan	Select	1 Year Fixed	4.24	0.25%	£500,000	£1,500,000	85	032100110	Select, 85, 1, 4.24	Purchase, Remortgage	None	£0	4.50



RESIDENTIAL PRODUCTS - CORE

Lending with head and heart on our core residential range

• **Maximum loan amount; £500,000**

* See Credit Criteria page for full details

** Northern Ireland currently capped at 75% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Residential Core	Core	2 Year Fixed	3.44	£999	£25,000	£500,000	75	082100044	Core, 75, 2, 3.44	Purchase, Remortgage	None	£0	4.30
Residential Core	Core	5 Year Fixed	3.84	£999	£25,000	£500,000	75	082100045	Core, 75, 5, 3.84	Purchase, Remortgage	None	£0	4.30
Residential Core	Core	2 Year Fixed	3.99	£999	£25,000	£500,000	80	082100046	Core, 80, 2, 3.99	Purchase, Remortgage	None	£0	4.30
Residential Core	Core	5 Year Fixed	4.39	£999	£25,000	£500,000	80	082100047	Core, 80, 5, 4.39	Purchase, Remortgage	None	£0	4.30
Residential Core	Core	2 Year Fixed	4.49	£999	£25,000	£500,000	85	082100048	Core, 85, 2, 4.49	Purchase, Remortgage	None	£0	4.50
Residential Core	Core	5 Year Fixed	4.89	£999	£25,000	£500,000	85	082100049	Core, 85, 5, 4.89	Purchase, Remortgage	None	£0	4.30
Residential Core	Core	2 Year Fixed	3.68	0	£25,000	£500,000	75	082100050	Core, 75, 2, 3.68, FV	Purchase	Free Vals	£0	4.30
Residential Core	Core	2 Year Fixed	3.68	0	£25,000	£500,000	75	082100051	Core, 75, 2, 3.68, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Core	Core	2 Year Fixed	3.68	0	£25,000	£500,000	75	082100052	Core, 75, 2, 3.68, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Core	Core	5 Year Fixed	4.08	0	£25,000	£500,000	75	082100053	Core, 75, 5, 4.08, FV	Purchase	Free Vals	£0	4.30
Residential Core	Core	5 Year Fixed	4.08	0	£25,000	£500,000	75	082100054	Core, 75, 5, 4.08, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Core	Core	5 Year Fixed	4.08	0	£25,000	£500,000	75	082100055	Core, 75, 5, 4.08, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Core	Core	2 Year Fixed	4.28	0	£25,000	£500,000	80	082100056	Core, 80, 2, 4.28, FV	Purchase	Free Vals	£0	4.30
Residential Core	Core	2 Year Fixed	4.28	0	£25,000	£500,000	80	082100057	Core, 80, 2, 4.28, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Core	Core	2 Year Fixed	4.28	0	£25,000	£500,000	80	082100058	Core, 80, 2, 4.28, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Core	Core	5 Year Fixed	4.58	0	£25,000	£500,000	80	082100059	Core, 80, 5, 4.58, FV	Purchase	Free Vals	£0	4.30
Residential Core	Core	5 Year Fixed	4.58	0	£25,000	£500,000	80	082100060	Core, 80, 5, 4.58, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Core	Core	5 Year Fixed	4.58	0	£25,000	£500,000	80	082100061	Core, 80, 5, 4.58, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Core	Core	2 Year Fixed	4.68	0	£25,000	£500,000	85	082100062	Core, 85, 2, 4.68, FV	Purchase	Free Vals	£0	4.50
Residential Core	Core	2 Year Fixed	4.68	0	£25,000	£500,000	85	082100063	Core, 85, 2, 4.68, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Core	Core	2 Year Fixed	4.68	0	£25,000	£500,000	85	082100064	Core, 85, 2, 4.68, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Core	Core	5 Year Fixed	5.08	0	£25,000	£500,000	85	082100065	Core, 85, 5, 5.08, FV	Purchase	Free Vals	£0	4.30
Residential Core	Core	5 Year Fixed	5.08	0	£25,000	£500,000	85	082100066	Core, 85, 5, 5.08, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Core	Core	5 Year Fixed	5.08	0	£25,000	£500,000	85	082100067	Core, 85, 5, 5.08, FVCB250	Remortgage	Free Vals	£250	4.30



RESIDENTIAL PRODUCTS - HELP TO BUY

Help To Buy (Equity Loan)

- Help to Buy purchase available in England, Wales & Scotland (scheme specific)
- Help to Buy remortgage acceptable if property was originally purchased as a shared equity Help to Buy
- 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

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives	Cashback	Reversion Margin
Help to Buy	Core	2 Years	3.89	£999	£25,000	£500,000	75	082100074	HTB, 75, 2, 3.89, FV	Remortgage	Free Vals	£0	4.30
Help to Buy	Core	2 Years	3.89	£999	£25,000	£500,000	75	082100075	HTB, 75, 2, 3.89, FV	Purchase	Free Vals	£0	4.30
Help to Buy	Core	5 Years	3.99	£999	£25,000	£500,000	75	082100076	HTB, 75, 5, 3.99, FV	Remortgage	Free Vals	£0	4.30
Help to Buy	Core	5 Years	3.99	£999	£25,000	£500,000	75	082100077	HTB, 75, 5, 3.99, FV	Purchase	Free Vals	£0	4.30



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

** Northern Ireland currently capped at 75% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Core - Property Plus	Core	2 Year Fixed	3.64	£999	£25,000	£500,000	75	082100146	Core, 75, 2, 3.64	Purchase, Remortgage	None	£0	4.30
Core - Property Plus	Core	5 Year Fixed	4.04	£999	£25,000	£500,000	75	082100147	Core, 75, 5, 4.04	Purchase, Remortgage	None	£0	4.30



RESIDENTIAL PRODUCTS - RESI 6

Our new credit recovery range for those with a small credit blip more than 6 months ago

- Maximum loan amount; £500,000
- Repayment Only
- Not available to first time buyers

* See Credit Criteria page for full details

** Northern Ireland currently capped at 75% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives	Cashback	Reversion Margin
RESI 6	Resi 6	2 Year Fixed	4.49	£999	£25,000	£500,000	75.00	072100027	RESI 6, 75, 2, 4.49	Purchase, Remortgage	None	£0	4.30
RESI 6	Resi 6	2 Year Fixed	4.84	0	£25,000	£500,000	75.00	072100033	RESI 6, 75, 2, 4.84, FV	Purchase	Free Vals	£0	4.30
RESI 6	Resi 6	2 Year Fixed	4.84	0	£25,000	£500,000	75.00	072100034	RESI 6, 75, 2, 4.84, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
RESI 6	Resi 6	2 Year Fixed	4.84	0	£25,000	£500,000	75.00	072100035	RESI 6, 75, 2, 4.84, FVCB250	Remortgage	Free Vals	£250	4.30
RESI 6	Resi 6	5 Year Fixed	4.99	£999	£25,000	£500,000	75.00	072100028	RESI 6, 75, 5, 4.99	Purchase, Remortgage	None	£0	4.00
RESI 6	Resi 6	5 Year Fixed	5.39	0	£25,000	£500,000	75.00	72100036	RESI 6, 75, 5, 5.39, FV	Purchase	Free Vals	£0	4.00
RESI 6	Resi 6	5 Year Fixed	5.39	0	£25,000	£500,000	75.00	072100037	RESI 6, 75, 5, 5.39, FLFV	Remortgage	Free Vals, Free Legals	£0	4.00
RESI 6	Resi 6	5 Year Fixed	5.39	0	£25,000	£500,000	75.00	072100038	RESI 6, 75, 5, 5.39, FVCB250	Remortgage	Free Vals	£250	4.00
RESI 6	Resi 6	2 Year Fixed	4.89	£999	£25,000	£500,000	80.00	072100029	RESI 6, 80, 2, 4.89	Purchase, Remortgage	None	£0	4.30
RESI 6	Resi 6	5 Year Fixed	5.29	£999	£25,000	£500,000	80.00	072100030	RESI 6, 80, 5, 5.29	Purchase, Remortgage	None	£0	4.00
RESI 6	Resi 6	2 Year Fixed	5.29	0	£25,000	£500,000	80.00	072100039	RESI 6, 80, 2, 5.29, FV	Purchase	Free Vals	£0	4.30
RESI 6	Resi 6	2 Year Fixed	5.29	0	£25,000	£500,000	80.00	072100040	RESI 6, 80, 2, 5.29, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
RESI 6	Resi 6	2 Year Fixed	5.29	0	£25,000	£500,000	80.00	072100041	RESI 6, 80, 2, 5.29, FVCB250	Remortgage	Free Vals	£250	4.30
RESI 6	Resi 6	5 Year Fixed	5.74	0	£25,000	£500,000	80.00	072100042	RESI 6, 80, 5, 5.74, FV	Purchase	Free Vals	£0	4.00
RESI 6	Resi 6	5 Year Fixed	5.74	0	£25,000	£500,000	80.00	072100043	RESI 6, 80, 5, 5.74, FLFV	Remortgage	Free Vals, Free Legals	£0	4.00
RESI 6	Resi 6	5 Year Fixed	5.74	0	£25,000	£500,000	80.00	072100044	RESI 6, 80, 5, 5.74, FVCB250	Remortgage	Free Vals	£250	4.00
RESI 6	Resi 6	2 Year Fixed	5.29	£999	£25,000	£500,000	85.00	072100031	RESI 6, 85, 2, 5.29	Purchase, Remortgage	None	£0	4.50
RESI 6	Resi 6	2 Year Fixed	5.49	0	£25,000	£500,000	85.00	072100045	RESI 6, 85, 2, 5.49, FV	Purchase	Free Vals	£0	4.50
RESI 6	Resi 6	2 Year Fixed	5.49	0	£25,000	£500,000	85.00	072100046	RESI 6, 85, 2, 5.49, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
RESI 6	Resi 6	2 Year Fixed	5.49	0	£25,000	£500,000	85.00	072100047	RESI 6, 85, 2, 5.49, FVCB250	Remortgage	Free Vals	£250	4.50
RESI 6	Resi 6	5 Year Fixed	5.69	£999	£25,000	£500,000	85.00	072100032	RESI 6, 85, 5, 5.69	Purchase, Remortgage	None	£0	4.20
RESI 6	Resi 6	5 Year Fixed	5.94	0	£25,000	£500,000	85.00	072100048	RESI 6, 85, 5, 5.94, FV	Purchase	Free Vals	£0	4.20
RESI 6	Resi 6	5 Year Fixed	5.94	0	£25,000	£500,000	85.00	072100049	RESI 6, 85, 5, 5.94, FLFV	Remortgage	Free Vals, Free Legals	£0	4.20
RESI 6	Resi 6	5 Year Fixed	5.94	0	£25,000	£500,000	85.00	072100050	RESI 6, 85, 5, 5.94, FVCB250	Remortgage	Free Vals	£250	4.20



RESIDENTIAL CRITERIA SUMMARY

Minimum loan amount	£25,000 (or £500,000 for large loan products).
Maximum loan amount	Please refer to product grid for Maximum loan amount. Where fees are added to the loan then affordability will be calculated on the gross loan amount. Please note, that our maximum lending to an individual (or joint applicants) is limited to no greater than £2m across Residential and Buy to Let mortgages.
Employment status	Employed/Self-employed. For the Hero Mortgage Range, Employed in Public Sector only.
Region	England, Wales, mainland Scotland and Northern Ireland only.
Minimum age at submission	21 years.
Maximum age	Hero and 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 years of age.
Minimum term	5 years, except: The minimum term for 5-year fixed rates is 6 years. The minimum term for interest only is 10 years.
Maximum term	40 years.
Minimum valuation	£75,000
New build	Maximum 90% LTV. Subject to product maximums and underwriter discretion regarding new build exposure. Once an Offer is produced it is valid for a 180-day period. Extensions may be granted on purchase applications subject to reassessment of the client, income (where applicable), re-inspection of the property (where applicable) and new product.
Minimum income	Professional range: £35,000 sole applications £50,000 joint applications. All other products no minimum income. All applications underwritten on affordability.
Referencing	Credit search will be undertaken for all applicants and where they do not appear on the electoral roll, proof of residency will be obtained covering a period of 24 months. Where the applicants cannot be verified by E-ID, proof of ID will be required. Income verification: Employed - payslips covering the last 3 months plus the latest P60. Where the LTV is less than 75%, the latest P60 and most recent payslip are acceptable providing that no variable income is being considered. Self-employed - most recent finalised and agreed accounts (for tax assessment) attached to the accountant's headed paper or SA302 supported by the latest tax year overview. If over 85% LTV, a minimum of 2 years 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). Landlord Reference - proof of last 24/36 months' rent payments is required (where applicable). We may request additional information including most recent 3 months bank statements.
Shared Ownership	Purchase only. England & Wales only. Up to £90k joint income for applicants within London. Up to £80k for joint applicants within England (excluding London). Up to £60k joint income for applicants within Wales. Up to 95% loan to customer share: subject to max 75% open market value LTV.
Self-employed trading history (excluding Income Recovery Self-Employed)	Up to 85% 1 year trading 90% and 95% 2 year trading
Income Recovery Self-Employed	3 years trading required, no more than 25% dip in 2020/21 income.
Help to Buy	Help to Buy Equity loan is available in England, Scotland & Wales for purchase (England – FTB only) & remortgages Maximum Property value varies by regional caps for further information refer to: www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria and search Help to Buy
Property Plus	Range allows for lending on the following (subject to an acceptable valuation with no comments negatively effecting resale): Fully Repaired Pre-Fabricated Reinforced Concrete, Poured Concrete, Steel Framed / Steel Clad (pre 2000), 100% Timber Framed (post 1980), Cob Construction, Colt Construction, Concrete Block, Stone and Part Rendered Breeze block with Pebble Dashed Outer Walls For additional non-standard construction types refer to: www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria and search Property Plus
Select Credit History - Residential Select: eKo, Heroes, Large Loan, Professional, Income Recovery Self-Employed & Shared Ownership	Defaults acceptable if older than 36 months Secured Loan Arrears acceptable if older than 36 months Satisfied CCJs acceptable if older than 36 months We are able to accept unsatisfied CCJs that are registered over 36 months ago at the underwriter's discretion Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months) We are unable to accept any Debt Management Plans (DMP) in place less than 12 months Payday loans acceptable if older than 12 months We don't take Communication and small utility defaults into account
Core Credit History - Residential Core: Help to Buy & Property Plus	Defaults acceptable if older than 24 months Secured Loan Arrears acceptable if older than 24 months Satisfied CCJs acceptable if older than 24 months We are able to accept unsatisfied CCJs that are registered over 24 months ago at the underwriter's discretion Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months) We are unable to accept any Debt Management Plans (DMP) in place less than 12 months Payday loans acceptable if older than 12 months We don't take Communication and small utility defaults into account
Resi 6 Credit History - Resi 6:	Defaults acceptable: Max 1 in 24 months, 0 in 6. Satisfied or unsatisfied. Max £1,500 Secured Loan Arrears: 1 in 24 months, 0 in 3 (worst status) CCJs: Max of 1 registered in 24 months, 0 in 6 (registered), maximum total of £1000. Need not be satisfied. Unsecured Credit arrears: No max status. If current/existing arrears are present all payments must have been made 6 months prior to application. We are unable to accept any Debt Management Plans (DMP) in place less than 12 months Payday loans acceptable if older than 6 months We don't take Communication and small utility defaults into account Repayment Only Not Available for First Time Buyers

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RESIDENTIAL CREDIT SUMMARY

CRITERIA	SELECT	CORE	RESI 6
Ranges	Select Residential, eKo, Hero, Young Professional, Large Loan, Shared Ownership, Income Recovery Self-employed	Core Residential, Help to Buy, Property Plus	Resi 6
Defaults acceptable (if older than)	36 months No limit on number or value	24 months No limit on number or value	0 in 6 months 1 in last 24 months max of £1,500
Secured Loan Arrears acceptable (if older than)	36 months	24 months	0 in 3 months Worst status 1 in 24 months.
CCJs (unsatisfied CCJ's will be accepted at the underwriters discretion)	36 months ago 72 months for 95% LTV products No limit on number or value	24 months ago No limit on number or value	0 in 6 months (registered) 1 in last 24 months max of £1,000
Unsecured Credit arrears acceptable if accounts now up to date	Max status of 2 in last 12 months	Max status of 2 in last 12 months	No max status, last 6 months payments must have been made
Debt Management Plans (DMPs) accept with a track record of	12 months	12 months	12 months
No Payday loans, taken out within the last	12 months	12 months	6 months
We don't take into account Communication Defaults & Small £100 Utility Defaults			

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Term	Year 1	Year 2	Year 3	Year 4	Year 5
1 Year Fixed	3.00%				
2 Year Fixed	3.00%	2.00%			
3 Year Fixed	3.00%	2.00%	1.00%		
4 Year Fixed	4.00%	3.00%	1.50%	1.00%	
5 Year Fixed	4.00%	3.00%	1.50%	1.00%	1.00%
5 Year Fixed (Income Recovery Self-Employed)	4.00%	3.00%	1.50%	0.00%	0.00%

*Kensington review the Kensington Standard Rate (KSR) Quarterly. The current KSR rate is 0.1%.

This rate is set as of the 10th September 2021 and effective from the 1st October 2021. 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. Early Repayment Charges Apply, see table for details.

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