



**BUY TO LET LENDING**

**5th January 2022**

**THE RANGE:**

**CORE**

**CORE - LIMITED COMPANY**

**PROPERTY PLUS**

**SPECIALIST (HMO / MUB)**

**EKO**

**NEW BUILD EKO REWARD**

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**

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# BUY TO LET PRODUCTS - CORE

## Buy to Let: For your individual landlords

- Minimum loan; £25,000
- Maximum loan; £750,000 (unless stated)

\* 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.

Buy to Let - Core													
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
BTL Core - Special Edition	Core	2 Year Fixed	2.59	1.75%	£25,000	£750,000	75	102100001	Core, 75, 2, 2.59, CB500	Purchase, Remortgage	None	£500	4.60
BTL Core - Special Edition	Core	2 Year Fixed	2.59	£4000	£25,000	£750,000	75	042100160	Core, 75, 2, 2.59	Purchase, Remortgage	None	£0	4.60
BTL Core	Core	2 Year Fixed	2.78	£1999	£25,000	£750,000	75	082100211	Core, 75, 2, 2.78	Purchase, Remortgage	None	£0	4.60
BTL Core - Special Edition	Core	5 Year Fixed	2.95	1.75%	£25,000	£750,000	75	072100085	Core, 75, 5, 2.95	Purchase, Remortgage	None	£0	4.00
BTL Core	Core	2 Year Fixed	2.99	1.50%	£25,000	£750,000	75	042100164	Core, 75, 2, 2.99	Purchase, Remortgage	None	£0	4.60
BTL Core	Core	5 Year Fixed	3.19	£1999	£25,000	£750,000	75	082100213	Core, 75, 5, 3.19	Purchase, Remortgage	None	£0	4.00
BTL Core	Core	2 Year Fixed	3.29	£1999	£25,000	£750,000	75	082100106	Core, 75, 2, 3.29, FV	Purchase	Free Vals	£0	4.60
BTL Core	Core	2 Year Fixed	3.29	£1999	£25,000	£750,000	75	082100107	Core, 75, 2, 3.29, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
BTL Core	Core	2 Year Fixed	3.29	£1999	£25,000	£750,000	75	082100108	Core, 75, 2, 3.29, FVCB250	Remortgage	Free Vals	£250	4.60
BTL Core	Core	5 Year Fixed	3.34	1.75%	£25,000	£750,000	75	082100102	Core, 75, 5, 3.34	Purchase, Remortgage	None	£0	3.00
BTL Core	Core	2 Year Fixed	3.49	0	£25,000	£750,000	75	082100126	Core, 75, 2, 3.49, FV	Purchase	Free Vals	£0	4.60
BTL Core	Core	2 Year Fixed	3.49	0	£25,000	£750,000	75	082100127	Core, 75, 2, 3.49, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
BTL Core	Core	2 Year Fixed	3.49	0	£25,000	£750,000	75	082100128	Core, 75, 2, 3.49, FVCB250	Remortgage	Free Vals	£250	4.60
BTL Core	Core	5 Year Fixed	3.69	£1999	£25,000	£750,000	75	082100111	Core, 75, 5, 3.69, FV	Purchase	Free Vals	£0	3.00
BTL Core	Core	5 Year Fixed	3.69	£1999	£25,000	£750,000	75	082100112	Core, 75, 5, 3.69, FLFV	Remortgage	Free Vals, Free Legals	£0	3.00
BTL Core	Core	5 Year Fixed	3.69	£1999	£25,000	£750,000	75	082100113	Core, 75, 5, 3.69, FVCB250	Remortgage	Free Vals	£250	3.00
BTL Core	Core	5 Year Fixed	3.99	0	£25,000	£750,000	75	082100131	Core, 75, 5, 3.99, FV	Purchase	Free Vals	£0	3.09
BTL Core	Core	5 Year Fixed	3.99	0	£25,000	£750,000	75	082100132	Core, 75, 5, 3.99, FLFV	Remortgage	Free Vals, Free Legals	£0	3.09
BTL Core	Core	5 Year Fixed	3.99	0	£25,000	£750,000	75	082100133	Core, 75, 5, 3.99, FVCB250	Remortgage	Free Vals	£250	3.09
BTL Core	Core	2 Year Fixed	3.79	£1999	£25,000	£750,000	80	082100215	Core, 80, 2, 3.79	Purchase, Remortgage	None	£0	4.60
BTL Core	Core	5 Year Fixed	3.92	£1999	£25,000	£750,000	80	082100217	Core, 80, 5, 3.92	Purchase, Remortgage	None	£0	4.00
BTL Core	Core	2 Year Fixed	3.99	1.50%	£25,000	£750,000	80	042100166	Core, 80, 2, 3.99	Purchase, Remortgage	None	£0	4.60
BTL Core	Core	2 Year Fixed	4.09	£1999	£25,000	£750,000	80	082100116	Core, 80, 2, 4.09, FV	Purchase	Free Vals	£0	4.60
BTL Core	Core	2 Year Fixed	4.09	£1999	£25,000	£750,000	80	082100117	Core, 80, 2, 4.09, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
BTL Core	Core	2 Year Fixed	4.09	£1999	£25,000	£750,000	80	082100118	Core, 80, 2, 4.09, FVCB250	Remortgage	Free Vals	£250	4.60
BTL Core	Core	2 Year Fixed	4.34	0	£25,000	£750,000	80	082100136	Core, 80, 2, 4.34, FV	Purchase	Free Vals	£0	4.60
BTL Core	Core	2 Year Fixed	4.34	0	£25,000	£750,000	80	082100137	Core, 80, 2, 4.34, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
BTL Core	Core	2 Year Fixed	4.34	0	£25,000	£750,000	80	082100138	Core, 80, 2, 4.34, FVCB250	Remortgage	Free Vals	£250	4.60
BTL Core	Core	5 Year Fixed	4.39	1.50%	£25,000	£750,000	80	042100168	Core, 80, 5, 4.39	Purchase, Remortgage	None	£0	3.49
BTL Core	Core	5 Year Fixed	4.59	£1999	£25,000	£750,000	80	042100189	Core, 80, 5, 4.59, FV	Purchase	Free Vals	£0	3.69
BTL Core	Core	5 Year Fixed	4.59	£1999	£25,000	£750,000	80	042100190	Core, 80, 5, 4.59, FLFV	Remortgage	Free Vals, Free Legals	£0	3.69
BTL Core	Core	5 Year Fixed	4.59	£1999	£25,000	£750,000	80	042100191	Core, 80, 5, 4.59, FVCB250	Remortgage	Free Vals	£250	3.69
BTL Core	Core	5 Year Fixed	4.69	0	£25,000	£750,000	80	082100141	Core, 80, 5, 4.69, FV	Purchase	Free Vals	£0	3.70
BTL Core	Core	5 Year Fixed	4.69	0	£25,000	£750,000	80	082100142	Core, 80, 5, 4.69, FLFV	Remortgage	Free Vals, Free Legals	£0	3.70
BTL Core	Core	5 Year Fixed	4.69	0	£25,000	£750,000	80	082100143	Core, 80, 5, 4.69, FVCB250	Remortgage	Free Vals	£250	3.70
BTL Core	Core	2 Year Fixed	4.64	1.50%	£25,000	£500,000	85	122100003	Core 85, 2, 4.64	Purchase, Remortgage	None	£0	4.60
BTL Core	Core	2 Year Fixed	4.64	£1999	£25,000	£500,000	85	122100027	Core 85, 2, 4.64	Purchase, Remortgage	None	£0	4.60

Buy to Let - Core													
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
BTL Core	Core	2 Year Fixed	4.79	0	£25,000	£500,000	85	122100007	Core 85, 2, 4.79, FV	Purchase	Free Vals	£0	4.60
BTL Core	Core	2 Year Fixed	4.79	0	£25,000	£500,000	85	122100008	Core 85, 2, 4.79, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
BTL Core	Core	2 Year Fixed	4.79	0	£25,000	£500,000	85	122100009	Core 85, 2, 4.79, FVCB250	Remortgage	Free Vals	£250	4.60
BTL Core	Core	5 Year Fixed	4.84	1.50%	£25,000	£500,000	85	122100005	Core 85, 5, 4.84	Purchase, Remortgage	None	£0	4.60
BTL Core	Core	5 Year Fixed	4.84	£1999	£25,000	£500,000	85	122100029	Core 85, 5, 4.84	Purchase, Remortgage	None	£0	4.60
BTL Core	Core	5 Year Fixed	4.99	0	£25,000	£500,000	85	122100012	Core 85, 5, 4.99, FV	Purchase	Free Vals	£0	4.80
BTL Core	Core	5 Year Fixed	4.99	0	£25,000	£500,000	85	122100013	Core 85, 5, 4.99, FLFV	Remortgage	Free Vals, Free Legals	£0	4.80
BTL Core	Core	5 Year Fixed	4.99	0	£25,000	£500,000	85	122100014	Core 85, 5, 4.99, FVCB250	Remortgage	Free Vals	£250	4.80
BTL Core	Core	10 Year Fixed	5.59	£1999	£25,000	£750,000	85	102100034	Core, 85, 10, 5.59	Purchase, Remortgage	None	£0	4.60



# BUY TO LET PRODUCTS - CORE LIMITED COMPANY

## Buy to Let: For your limited company landlords

- Minimum loan; £25,000
- Maximum loan; £750,000 (unless stated)

\* 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.

Buy to Let - Core Limited Company													
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
BTL Core -Ltd Co. Special Edition	Core	2 Year Fixed	2.59	1.75%	£25,000	£750,000	75	102100002	Core, 75, 2, 2.59, CB500	Purchase, Remortgage	None	£500	4.60
BTL Core -Ltd Co. Special Edition	Core	2 Year Fixed	2.59	£4000	£25,000	£750,000	75	042100161	Core, 75, 2, 2.59	Purchase, Remortgage	None	£0	4.60
BTL Core -Ltd Co.	Core	2 Year Fixed	2.78	£1999	£25,000	£750,000	75	082100212	Core, 75, 2, 2.78	Purchase, Remortgage	None	£0	4.00
BTL Core -Ltd Co. Special Edition	Core	5 Year Fixed	2.95	1.75%	£25,000	£750,000	75	072100086	Core, 75, 5, 2.95	Purchase, Remortgage	None	£0	4.60
BTL Core -Ltd Co.	Core	2 Year Fixed	2.99	1.50%	£25,000	£750,000	75	042100165	Core, 75, 2, 2.99	Purchase, Remortgage	None	£0	4.60
BTL Core -Ltd Co.	Core	5 Year Fixed	3.19	£1999	£25,000	£750,000	75	082100214	Core, 75, 5, 3.19	Purchase, Remortgage	None	£0	4.00
BTL Core -Ltd Co.	Core	2 Year Fixed	3.29	£1999	£25,000	£750,000	75	082100109	Core, 75, 2, 3.29, FV	Purchase	Free Vals	£0	4.60
BTL Core -Ltd Co.	Core	2 Year Fixed	3.29	£1999	£25,000	£750,000	75	082100110	Core, 75, 2, 3.29, FVCB250	Remortgage	Free Vals	£250	4.60
BTL Core -Ltd Co.	Core	5 Year Fixed	3.34	1.75%	£25,000	£750,000	75	082100103	Core, 75, 5, 3.34	Purchase, Remortgage	None	£0	3.00
BTL Core -Ltd Co.	Core	2 Year Fixed	3.49	0	£25,000	£750,000	75	082100129	Core, 75, 2, 3.49, FV	Purchase	Free Vals	£0	4.60
BTL Core -Ltd Co.	Core	2 Year Fixed	3.49	0	£25,000	£750,000	75	082100130	Core, 75, 2, 3.49, FVCB250	Remortgage	Free Vals	£250	4.60
BTL Core -Ltd Co.	Core	5 Year Fixed	3.69	£1999	£25,000	£750,000	75	082100114	Core, 75, 5, 3.69, FV	Purchase	Free Vals	£0	3.00
BTL Core -Ltd Co.	Core	5 Year Fixed	3.69	£1999	£25,000	£750,000	75	082100115	Core, 75, 5, 3.69, FVCB250	Remortgage	Free Vals	£250	3.00
BTL Core -Ltd Co.	Core	5 Year Fixed	3.99	0	£25,000	£750,000	75	082100134	Core, 75, 5, 3.99, FV	Purchase	Free Vals	£0	3.09
BTL Core -Ltd Co.	Core	5 Year Fixed	3.99	0	£25,000	£750,000	75	082100135	Core, 75, 5, 3.99, FVCB250	Remortgage	Free Vals	£250	3.09
BTL Core -Ltd Co.	Core	2 Year Fixed	3.79	£1999	£25,000	£750,000	80	082100216	Core, 80, 2, 3.79	Purchase, Remortgage	None	£0	4.60
BTL Core -Ltd Co.	Core	5 Year Fixed	3.92	£1999	£25,000	£750,000	80	082100218	Core, 80, 5, 3.92	Purchase, Remortgage	None	£0	4.00
BTL Core -Ltd Co.	Core	2 Year Fixed	3.99	1.50%	£25,000	£750,000	80	042100167	Core, 80, 2, 3.99	Purchase, Remortgage	None	£0	4.60
BTL Core -Ltd Co.	Core	2 Year Fixed	4.09	£1999	£25,000	£750,000	80	082100119	Core, 80, 2, 4.09, FV	Purchase	Free Vals	£0	4.60
BTL Core -Ltd Co.	Core	2 Year Fixed	4.09	£1999	£25,000	£750,000	80	082100120	Core, 80, 2, 4.09, FVCB250	Remortgage	Free Vals	£250	4.60
BTL Core -Ltd Co.	Core	2 Year Fixed	4.34	0	£25,000	£750,000	80	082100139	Core, 80, 2, 4.34, FV	Purchase	Free Vals	£0	4.60
BTL Core -Ltd Co.	Core	2 Year Fixed	4.34	0	£25,000	£750,000	80	082100140	Core, 80, 2, 4.34, FVCB250	Remortgage	Free Vals	£250	4.60
BTL Core -Ltd Co.	Core	5 Year Fixed	4.39	1.50%	£25,000	£750,000	80	042100169	Core, 80, 5, 4.39	Purchase, Remortgage	None	£0	3.49
BTL Core -Ltd Co.	Core	5 Year Fixed	4.59	£1999	£25,000	£750,000	80	042100192	Core, 80, 5, 4.59, FV	Purchase	Free Vals	£0	3.69
BTL Core -Ltd Co.	Core	5 Year Fixed	4.59	£1999	£25,000	£750,000	80	042100193	Core, 80, 5, 4.59, FVCB250	Remortgage	Free Vals	£250	3.69
BTL Core -Ltd Co.	Core	5 Year Fixed	4.69	0	£25,000	£750,000	80	082100144	Core, 80, 5, 4.69, FV	Purchase	Free Vals	£0	3.70
BTL Core -Ltd Co.	Core	5 Year Fixed	4.69	0	£25,000	£750,000	80	082100145	Core, 80, 5, 4.69, FVCB250	Remortgage	Free Vals	£250	3.70
BTL Core -Ltd Co.	Core	2 Year Fixed	4.64	1.50%	£25,000	£500,000	85	122100004	Core 85, 2, 4.64	Purchase, Remortgage	None	£0	4.60
BTL Core -Ltd Co.	Core	2 Year Fixed	4.64	£1999	£25,000	£500,000	85	122100028	Core 85, 2, 4.64	Purchase, Remortgage	None	£0	4.60

Buy to Let - Core Limited Company													
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
BTL Core - Ltd Co.	Core	2 Year Fixed	4.79	0	£25,000	£500,000	85	122100010	Core 85, 2, 4.79, FV	Purchase	Free Vals	£0	4.60
BTL Core - Ltd Co.	Core	2 Year Fixed	4.79	0	£25,000	£500,000	85	122100011	Core 85, 2, 4.79, FVCB250	Remortgage	Free Vals	£250	4.60
BTL Core - Ltd Co.	Core	5 Year Fixed	4.84	150%	£25,000	£500,000	85	122100006	Core 85, 5, 4.84	Purchase, Remortgage	None	£0	4.60
BTL Core - Ltd Co.	Core	5 Year Fixed	4.84	£1999	£25,000	£500,000	85	122100030	Core 85, 5, 4.84	Purchase, Remortgage	None	£0	4.60
BTL Core - Ltd Co.	Core	5 Year Fixed	4.99	0	£25,000	£500,000	85	122100015	Core 85, 5, 4.99, FV	Purchase	Free Vals	£0	4.80
BTL Core - Ltd Co.	Core	5 Year Fixed	4.99	0	£25,000	£500,000	85	122100016	Core 85, 5, 4.99, FVCB250	Remortgage	Free Vals	£250	4.80
BTL Core - Ltd Co.	Core	10 Year Fixed	5.59	£1999	£25,000	£750,000	85	102100035	Core, 85, 10, 5.59	Purchase, Remortgage	None	£0	4.60



# BUY TO LET PRODUCTS - PROPERTY PLUS

## For homes of non-standard construction

- Maximum loan amount; £500,000
- For a full list of accepted property types, please visit [www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria](http://www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria)

\* See Credit Criteria page for full details

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

Buy to Let - Property Plus													
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
Property Plus	Core	2 Year Fixed	3.69	£1999	£25,000	£500,000	75	082100223	Core, 75, 2, 3.69	Purchase, Remortgage	None	£0	4.60
Property Plus	Core	5 Year Fixed	4.09	£1999	£25,000	£500,000	75	082100225	Core, 75, 5, 4.09	Purchase, Remortgage	None	£0	4.00
Buy to Let - Propoerty Plus Limited Company													
Property Plus - Ltd Co.	Core	2 Year Fixed	3.69	£1999	£25,000	£500,000	75	082100224	Core, 75, 2, 3.69	Purchase, Remortgage	None	£0	4.60
Property Plus - Ltd Co.	Core	5 Year Fixed	4.09	£1999	£25,000	£500,000	75	082100226	Core, 75, 5, 4.09	Purchase, Remortgage	None	£0	4.00



# BUY TO LET PRODUCTS - SPECIALIST (HMO/MUB)

## For your clients with houses of multiple occupancy and multi-unit blocks

• Maximum loan; £750,000 (unless stated)

\* See Credit Criteria page for full details

\*\* HMO & MUB products are not available in Northern Ireland

Buy to Let - Specialist (HMO / MUB)													
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
Specialist (HMO / MUB)	Core	2 Year Fixed	2.88	£1999	£25,000	£750,000	75	082100251	Specialist, 75, 2, 2.88	Purchase, Remortgage	None	£0	4.60
Specialist (HMO / MUB)	Core	2 Year Fixed	3.29	1.50%	£25,000	£750,000	75	082100243	Specialist, 75, 2, 3.29	Purchase, Remortgage	None	£0	4.60
Specialist (HMO / MUB)	Core	5 Year Fixed	3.39	£1999	£25,000	£750,000	75	082100253	Specialist, 75, 5, 3.39	Purchase, Remortgage	None	£0	4.00
Specialist (HMO / MUB)	Core	5 Year Fixed	3.59	1.75%	£25,000	£750,000	75	082100245	Specialist, 75, 5, 3.59	Purchase, Remortgage	None	£0	3.00
Specialist (HMO / MUB)	Core	2 Year Fixed	3.98	£1999	£25,000	£750,000	80	082100255	Specialist, 80, 2, 3.98	Purchase, Remortgage	None	£0	4.60
Specialist (HMO / MUB)	Core	5 Year Fixed	4.09	£1999	£25,000	£750,000	80	082100257	Specialist, 80, 5, 4.09	Purchase, Remortgage	None	£0	4.00
Specialist (HMO / MUB)	Core	2 Year Fixed	4.39	1.50%	£25,000	£750,000	80	082100247	Specialist, 80, 2, 4.39	Purchase, Remortgage	None	£0	4.60
Specialist (HMO / MUB)	Core	5 Year Fixed	4.59	1.50%	£25,000	£750,000	80	082100249	Specialist, 80, 5, 4.59	Purchase, Remortgage	None	£0	3.60
Buy to Let - Specialist Limited Company (HMO / MUB)													
Specialist (HMO / MUB) - Ltd Co.	Core	2 Year Fixed	2.88	£1999	£25,000	£750,000	75	082100252	Specialist, 75, 2, 2.88	Purchase, Remortgage	None	£0	4.60
Specialist (HMO / MUB) - Ltd Co.	Core	2 Year Fixed	3.29	1.50%	£25,000	£750,000	75	082100244	Specialist, 75, 2, 3.29	Purchase, Remortgage	None	£0	4.60
Specialist (HMO / MUB) - Ltd Co.	Core	5 Year Fixed	3.39	£1999	£25,000	£750,000	75	082100254	Specialist, 75, 5, 3.39	Purchase, Remortgage	None	£0	4.00
Specialist (HMO / MUB) - Ltd Co.	Core	5 Year Fixed	3.59	1.75%	£25,000	£750,000	75	082100246	Specialist, 75, 5, 3.59	Purchase, Remortgage	None	£0	3.00
Specialist (HMO / MUB) - Ltd Co.	Core	2 Year Fixed	3.98	£1999	£25,000	£750,000	80	082100256	Specialist, 80, 2, 3.98	Purchase, Remortgage	None	£0	4.60
Specialist (HMO / MUB) - Ltd Co.	Core	5 Year Fixed	4.09	£1999	£25,000	£750,000	80	082100258	Specialist, 80, 5, 4.09	Purchase, Remortgage	None	£0	4.00
Specialist (HMO / MUB) - Ltd Co.	Core	2 Year Fixed	4.39	1.50%	£25,000	£750,000	80	082100248	Specialist, 80, 2, 4.39	Purchase, Remortgage	None	£0	4.60
Specialist (HMO / MUB) - Ltd Co.	Core	5 Year Fixed	4.59	1.50%	£25,000	£750,000	80	082100250	Specialist, 80, 5, 4.59	Purchase, Remortgage	None	£0	3.60



# BUY TO LET 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 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.

Buy to Let - eKo													
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***	Core	2 Year Fixed	3.49	0	£25,000	£500,000	75	082100161	Core, 75, 2, 3.49, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.60
eKo***	Core	2 Year Fixed	3.49	0	£25,000	£500,000	75	082100163	Core, 75, 2, 3.49, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.60
eKo***	Core	5 Year Fixed	3.99	0	£25,000	£500,000	75	082100164	Core, 75, 5, 3.99, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.09
eKo***	Core	5 Year Fixed	3.99	0	£25,000	£500,000	75	082100166	Core, 75, 5, 3.99, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.09
eKo***	Core	2 Year Fixed	4.34	0	£25,000	£500,000	80	082100167	Core, 80, 2, 4.34, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.60
eKo***	Core	2 Year Fixed	4.34	0	£25,000	£500,000	80	082100169	Core, 80, 2, 4.34, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.60
eKo***	Core	5 Year Fixed	4.69	0	£25,000	£500,000	80	082100170	Core, 80, 5, 4.69, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.70
eKo***	Core	5 Year Fixed	4.69	0	£25,000	£500,000	80	082100172	Core, 80, 5, 4.69, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.70
eKo***	Core	2 Year Fixed	4.79	0	£25,000	£500,000	85	122100017	Core 85, 2, 4.79, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.60
eKo***	Core	2 Year Fixed	4.79	0	£25,000	£500,000	85	122100019	Core 85, 2, 4.79, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.60
eKo***	Core	5 Year Fixed	4.99	0	£25,000	£500,000	85	122100020	Core 85, 5, 4.99, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.80
eKo***	Core	5 Year Fixed	4.99	0	£25,000	£500,000	85	122100022	Core 85, 5, 4.99, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.80
Buy to Let - Limited Company eKo													
eKo- Ltd Co.***	Core	2 Year Fixed	3.49	0	£25,000	£500,000	75	082100162	Core, 75, 2, 3.49, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.60
eKo- Ltd Co.***	Core	5 Year Fixed	3.99	0	£25,000	£500,000	75	082100165	Core, 75, 5, 3.99, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.09
eKo- Ltd Co.***	Core	2 Year Fixed	4.34	0	£25,000	£500,000	80	082100168	Core, 80, 2, 4.34, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.60
eKo- Ltd Co.***	Core	5 Year Fixed	4.69	0	£25,000	£500,000	80	082100171	Core, 80, 5, 4.69, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.70
eKo- Ltd Co.***	Core	2 Year Fixed	4.79	0	£25,000	£500,000	85	122100018	Core 85, 2, 4.79, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.60
eKo- Ltd Co.***	Core	5 Year Fixed	4.99	0	£25,000	£500,000	85	122100021	Core 85, 5, 4.99, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.80





# BUY TO LET 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 80% LTV

Buy to Let - New Build eKo Reward													
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
New Build eKo Reward	Core	2 Year Fixed	3.49	0	£25,000	£500,000	75	082100199	Core, 75, 2, 3.49, FVCB500	Purchase	Free Vals	£500	4.60
New Build eKo Reward	Core	5 Year Fixed	3.99	0	£25,000	£500,000	75	082100201	Core, 75, 5, 3.99, FVCB500	Purchase	Free Vals	£500	3.09
New Build eKo Reward	Core	2 Year Fixed	4.34	0	£25,000	£500,000	80	082100203	Core, 80, 2, 4.34, FVCB500	Purchase	Free Vals	£500	4.60
New Build eKo Reward	Core	5 Year Fixed	4.69	0	£25,000	£500,000	80	082100205	Core, 80, 5, 4.69, FVCB500	Purchase	Free Vals	£500	3.70
New Build eKo Reward	Core	2 Year Fixed	4.79	0	£25,000	£500,000	85	122100023	Core 85, 2, 4.79, FVCB500	Purchase	Free Vals	£500	4.60
New Build eKo Reward	Core	5 Year Fixed	4.99	0	£25,000	£500,000	85	122100025	Core 85, 5, 4.99, FVCB500	Purchase	Free Vals	£500	4.80
Buy to Let - Limited Company New Build eKo Reward													
New Build eKo Reward - Ltd Co.	Core	2 Year Fixed	3.49	0	£25,000	£500,000	75	082100200	Core, 75, 2, 3.49, FVCB500	Purchase	Free Vals	£500	4.60
New Build eKo Reward - Ltd Co.	Core	5 Year Fixed	3.99	0	£25,000	£500,000	75	082100202	Core, 75, 5, 3.99, FVCB500	Purchase	Free Vals	£500	3.09
New Build eKo Reward - Ltd Co.	Core	2 Year Fixed	4.34	0	£25,000	£500,000	80	082100204	Core, 80, 2, 4.34, FVCB500	Purchase	Free Vals	£500	4.60
New Build eKo Reward - Ltd Co.	Core	5 Year Fixed	4.69	0	£25,000	£500,000	80	082100206	Core, 80, 5, 4.69, FVCB500	Purchase	Free Vals	£500	3.70
New Build eKo Reward - Ltd Co.	Core	2 Year Fixed	4.79	0	£25,000	£500,000	85	122100024	Core 85, 2, 4.79, FVCB500	Purchase	Free Vals	£500	4.60
New Build eKo Reward - Ltd Co.	Core	5 Year Fixed	4.99	0	£25,000	£500,000	85	122100026	Core 85, 5, 4.99, FVCB500	Purchase	Free Vals	£500	4.80



# BUY TO LET CRITERIA SUMMARY

<b>Rental coverage</b>	Rental cover is calculated using individual circumstances and will give the maximum amount customers can expect to borrow based on their personal, property and income details. The cover ranges from 125% assessed on a monthly payment calculated at 5.50% or the initial interest rate plus 2.00% if higher (< 5 year fixed) or refer to the appropriate assessment rate (> 5 year fixed). Please see our calculator at <a href="http://www.kensingtonmortgages.co.uk">www.kensingtonmortgages.co.uk</a> for more details.
<b>Minimum loan amount</b>	£25,000
<b>Maximum loan amount</b>	Buy to Let loans are available to a maximum of £750k (£500k in Northern Ireland). Please note that our maximum lending to an individual (or joint applicants) is limited to no greater than £2m combined across Residential and Buy to Let mortgages. HMO and MUB maximum loan amount £750,000 (Not available in Northern Ireland). Property Plus maximum loan amount £500,000.
<b>Employment status</b>	Employed / Self-Employed.
<b>Region</b>	England, Wales, mainland Scotland and Northern Ireland only.
<b>Minimum age (at submission)</b>	All applicants or directors when lending to Limited Company must be aged 21 or over.
<b>Maximum age</b>	70 at application. No age limit at the end of the term.
<b>Minimum term</b>	5 years, except: The minimum term for 5-year fixed rates is 6 years. The minimum term for interest only is 10 years.
<b>Maximum term</b>	40 years.
<b>Minimum valuation</b>	£75,000
<b>New build</b>	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. New build properties are not acceptable for HMO and MUB applications.
<b>Minimum income</b>	For first time landlords who are existing residential homeowners, there is no minimum income requirement to support their mortgage application. For First Time Buyer & Non Owner Occupier, at least one applicant must be an existing Residential homeowner unless they have owned 4 or more Buy to Let properties OR their employer provides tied accommodation OR at least one applicant earns a minimum of £40,000.
<b>Referencing</b>	At least one applicant must be an existing Residential homeowner, unless they have owned 4 or more Buy to Let properties or their employer provides tied accommodation or at least one applicant earns a minimum of £40,000. HMO and MUBs are not available to first time landlords or if property is located in Northern Ireland. Credit search and valuation report will be obtained by Kensington. Current and previous mortgage history (both Buy to Let and Residential) will be verified by reference to Credit Bureau data where possible. For employed income please provide the most recent payslip and the latest P60/last payslip of the financial year, or a copy of the for self-employed applicant's most recent finalised and agreed accounts (for tax assessment) attached to their headed paper or SA302.
<b>Let to Buy</b>	We will consider a BTL application where an applicant intends to let their existing residential property. We will require details of the new residential address that the applicant is moving in to and a copy of the mortgage offer from the new lender.
<b>Portfolio landlord (with 4 or more mortgaged properties)</b>	There is no overall portfolio limit (Kensington exposure to £2m). All portfolio landlords must complete a portfolio summary, with a minimum of 3 BTL mortgages to be verified and provide the 3 largest Assured Shorthold Tenancy agreements.
<b>Limited Company Buy to Let</b>	Lending to Limited Companies: Specific SIC codes only: 68100 - Buying and selling of own real estate; 68209 - Other letting and operating of own or leased real estate; 68320 - Management of real estate on a fee or contract basis; 68201 - Renting and operating of Housing Association real estate. Maximum 4 directors (at least one director must hold a minimum shareholding of 20%). Applicant Directors must have a combined shareholding of 100% of the company. All Guarantors will be underwritten. Standard BTL criteria that applies to individual landlords, will also apply to Guarantors on Limited Company BTL. All individual directors must provide a personal guarantee on a joint and several basis. They will also be required to receive independent legal advice on the nature and effect of the guarantee being provided. HMO and MUB applications are acceptable (Not available in Northern Ireland).
<b>Property Plus</b>	Range allows for lending on the following (subject to an acceptable valuation with no comments negatively affecting resale): Fully Repaired Pre-Fabricated Reinforced Concrete, Poured Concrete, Steel Framed / Steel Clad (pre 2000), 100% Timber Framed (post 1980), Cob Construction, Colt Construction, Concrete Block, Stone and Part Rendered Breeze block with Pebble Dashed Outer Walls. For additional non-standard construction types refer to: <a href="http://www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria">www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria</a>
<b>Core Credit History</b>	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.

## 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.



# BTL CREDIT SUMMARY

<b>CRITERIA</b>	<b>CORE</b>
<b>Ranges</b>	<b>Core Residential, Help to Buy, Property Plus</b>
Defaults acceptable (if older than)	24 months No limit on number or value
Secured Loan Arrears acceptable (if older than)	<b>24 months</b>
CCJs (unsatisfied CCJ's will be accepted at the underwriters discretion)	24 months ago No limit on number or value
Unsecured Credit arrears acceptable if accounts now up to date	<b>Max status of 2 in last 12 months</b>
Debt Management Plans (DMPs) accept with a track record of	12 months
No Payday loans, taken out within the last	<b>12 months</b>
We don't take into account Communication Defaults & Small £100 Utility Defaults	

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**ERC's**

<b>Term</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>	<b>Year 6-10</b>
<b>1 Year Fixed</b>	3.00%					
<b>2 Year Fixed</b>	3.00%	2.00%				
<b>3 Year Fixed</b>	3.00%	2.00%	1.00%			
<b>4 Year Fixed</b>	4.00%	3.00%	1.50%	1.00%		
<b>5 Year Fixed</b>	4.00%	3.00%	1.50%	1.00%	1.00%	
<b>10 Year Fixed</b>	4.00%	3.00%	1.50%	1.00%	1.00%	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 December 2021 and effective from the 1st January 2022. 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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