Kensington

BUY TO LET LENDING

1st April 2022

Complete FS
Your specialist packager distributor
023 8045 6999
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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	2.79	0	£25,000	£750,000	75	012200071	Core 75, 2, 2.79	Purchase, Remortgage	None	£0	4.60
BTL Core - Special Edition	Core	2 Year Fixed	2.79	£4000	£25,000	£750,000	75	022200187	Core, 75, 2, 2.79	Purchase, Remortgage	None	£0	4.60
BTL Core - Special Edition	Core	2 Year Fixed	2.79	1.75%	£25,000	£750,000	75	022200189	Core, 75, 2, 2.79	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	2.98	£1999	£25,000	£750,000	75	022200021	Core, 75, 2, 2.98	Purchase, Remortgage	None	£0	4.60
BTL Core	Core	2 Year Fixed	3.19	1.50%	£25,000	£750,000	75	022200201	Core, 75, 2, 3.19	Purchase, Remortgage	None	£0	4.60
BTL Core	Core	2 Year Fixed	3.49	£1999	£25,000	£750,000	75	022200343	Core, 75, 2, 3.49, FV	Purchase	Free Vals	£0	4.60
BTL Core	Core	2 Year Fixed	3.49	£1999	£25,000	£750,000	75	022200344	Core, 75, 2, 3.49, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
BTL Core	Core	2 Year Fixed	3.49	£1999	£25,000	£750,000	75	022200345	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	022200023	Core, 75, 5, 3.69	Purchase, Remortgage	None	£0	4.00
BTL Core	Core	2 Year Fixed	3.69	0	£25,000	£750,000	75	022200358	Core, 75, 2, 3.69, FV	Purchase	Free Vals	£0	4.60
BTL Core	Core	2 Year Fixed	3.69	0	£25,000	£750,000	75	022200359	Core, 75, 2, 3.69, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
BTL Core	Core	2 Year Fixed	3.69	0	£25,000	£750,000	75	022200360	Core, 75, 2, 3.69, FVCB250	Remortgage	Free Vals	£250	4.60
BTL Core	Core	5 Year Fixed	3.84	1.75%	£25,000	£750,000	75	022200341	Core, 75, 5, 3.84	Purchase, Remortgage	None	£0	3.00
BTL Core	Core	5 Year Fixed	4.19	£1999	£25,000	£750,000	75	022200348	Core, 75, 5, 4.19, FV	Purchase	Free Vals	£0	3.00
BTL Core	Core	5 Year Fixed	4.19	£1999	£25,000	£750,000	75	022200349	Core, 75, 5, 4.19, FLFV	Remortgage	Free Vals, Free Legals	£0	3.00
BTL Core	Core	5 Year Fixed	4.19	£1999	£25,000	£750,000	75	022200350	Core, 75, 5, 4.19, FVCB250	Remortgage	Free Vals	£250	3.00
BTL Core	Core	5 Year Fixed	4.49	0	£25,000	£750,000	75	022200363	Core, 75, 5, 4.49, FV	Purchase	Free Vals	£0	3.09
BTL Core	Core	5 Year Fixed	4.49	0	£25,000	£750,000	75	022200364	Core, 75, 5, 4.49, FLFV	Remortgage	Free Vals, Free Legals	£0	3.09
BTL Core	Core	5 Year Fixed	4.49	0	£25,000	£750,000	75	022200365	Core, 75, 5, 4.49, FVCB250	Remortgage	Free Vals	£250	3.09
BTL Core	Core	2 Year Fixed	3.99	£1999	£25,000	£750,000	80	022200025	Core, 80, 2, 3.99	Purchase, Remortgage	None	£0	4.60
BTL Core	Core	5 Year Fixed	4.12	£1999	£25,000	£750,000	80	022200027	Core, 80, 5, 4.12	Purchase, Remortgage	None	£0	4.00
BTL Core	Core	2 Year Fixed	4.19	1.50%	£25,000	£750,000	80	022200192	Core, 80, 2, 4.19	Purchase, Remortgage	None	£0	4.60
BTL Core	Core	2 Year Fixed	4.29	£1999	£25,000	£750,000	80	022200353	Core, 80, 2, 4.29, FV	Purchase	Free Vals	£0	4.60
BTL Core	Core	2 Year Fixed	4.29	£1999	£25,000	£750,000	80	022200354	Core, 80, 2, 4.29, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
BTL Core	Core	2 Year Fixed	4.29	£1999	£25,000	£750,000	80	022200355	Core, 80, 2, 4.29, FVCB250	Remortgage	Free Vals	£250	4.60
BTL Core	Core	2 Year Fixed	4.54	0	£25,000	£750,000	80	022200368	Core, 80, 2, 4.54, FV	Purchase	Free Vals	£0	4.60
BTL Core	Core	2 Year Fixed	4.54	0	£25,000	£750,000	80	022200369	Core, 80, 2, 4.54, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
BTL Core	Core	2 Year Fixed	4.54	0	£25,000	£750,000	80	022200370	Core, 80, 2, 4.54, FVCB250	Remortgage	Free Vals	£250	4.60
BTL Core	Core	5 Year Fixed	4.59	1.50%	£25,000	£750,000	80	022200194	Core, 80, 5, 4.59	Purchase, Remortgage	None	£0	3.49
BTL Core	Core	5 Year Fixed	4.79	£1999	£25,000	£750,000	80	022200196	Core, 80, 5, 4.79, FV	Purchase	Free Vals	£0	3.69
BTL Core	Core	5 Year Fixed	4.79	£1999	£25,000	£750,000	80	022200197	Core, 80, 5, 4.79, FLFV	Remortgage	Free Vals, Free Legals	£0	3.69
BTL Core	Core	5 Year Fixed	4.79	£1999	£25,000	£750,000	80	022200198	Core, 80, 5, 4.79, FVCB250	Remortgage	Free Vals	£250	3.69
BTL Core	Core	5 Year Fixed	4.89	0	£25,000	£750,000	80	022200373	Core, 80, 5, 4.89, FV	Purchase	Free Vals	£0	3.70
BTL Core	Core	5 Year Fixed	4.89	0	£25,000	£750,000	80	022200374	Core, 80, 5, 4.89, FLFV	Remortgage	Free Vals, Free Legals	£0	3.70
BTL Core	Core	5 Year Fixed	4.89	0	£25,000	£750,000	80	022200375	Core, 80, 5, 4.89, FVCB250	Remortgage	Free Vals	£250	3.70

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	4.74	1.50%	£25,000	£500,000	85	022200087	Core, 85, 2, 4.74	Purchase, Remortgage	None	£0	4.60
BTL Core	Core	2 Year Fixed	4.74	£1999	£25,000	£500,000	85	022200111	Core, 85, 2, 4.74	Purchase, Remortgage	None	£0	4.60
BTL Core	Core	2 Year Fixed	4.89	0	£25,000	£500,000	85	022200091	Core, 85, 2, 4.89, FV	Purchase	Free Vals	£0	4.60
BTL Core	Core	2 Year Fixed	4.89	0	£25,000	£500,000	85	022200092	Core, 85, 2, 4.89, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
BTL Core	Core	2 Year Fixed	4.89	0	£25,000	£500,000	85	022200093	Core, 85, 2, 4.89, FVCB250	Remortgage	Free Vals	£250	4.60
BTL Core	Core	5 Year Fixed	5.04	1.50%	£25,000	£500,000	85	022200089	Core, 85, 5, 5.04	Purchase, Remortgage	None	£0	4.60
BTL Core	Core	5 Year Fixed	5.04	£1999	£25,000	£500,000	85	022200113	Core, 85, 5, 5.04	Purchase, Remortgage	None	£0	4.60
BTL Core	Core	5 Year Fixed	5.19	0	£25,000	£500,000	85	022200096	Core, 85, 5, 5.19, FV	Purchase	Free Vals	£0	4.80
BTL Core	Core	5 Year Fixed	5.19	0	£25,000	£500,000	85	022200097	Core, 85, 5, 5.19, FLFV	Remortgage	Free Vals, Free Legals	£0	4.80
BTL Core	Core	5 Year Fixed	5.19	0	£25,000	£500,000	85	022200098	Core, 85, 5, 5.19, FVCB250	Remortgage	Free Vals	£250	4.80
BTL Core	Core	10 Year Fixed	5.69	£1999	£25,000	£750,000	85	022200077	Core, 85, 10, 5.69	Purchase, Remortgage	None	£0	4.60

Kensington

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	2.79	0	£25,000	£750,000	75	012200072	Core 75, 2, 2.79	Purchase, Remortgage	None	£0	4.60
BTL Core -Ltd Co. Special Edition	Core	2 Year Fixed	2.79	£4000	£25,000	£750,000	75	022200188	Core, 75, 2, 2.79	Purchase, Remortgage	None	£0	4.60
BTL Core -Ltd Co. Special Edition	Core	2 Year Fixed	2.79	1.75%	£25,000	£750,000	75	022200190	Core, 75, 2, 2.79	Purchase, Remortgage	None	£0	4.60
BTL Core -Ltd Co. Special Edition	Core	5 Year Fixed	2.95	1.75%	£25,000	£750,000	75	72100086	Core, 75, 5, 2.95	Purchase, Remortgage	None	£0	4.00
BTL Core - Ltd Co.	Core	2 Year Fixed	2.98	£1999	£25,000	£750,000	75	022200022	Core, 75, 2, 2.98	Purchase, Remortgage	None	£0	4.60
BTL Core - Ltd Co.	Core	2 Year Fixed	3.19	1.50%	£25,000	£750,000	75	022200202	Core, 75, 2, 3.19	Purchase, Remortgage	None	£0	4.60
BTL Core - Ltd Co.	Core	2 Year Fixed	3.49	£1999	£25,000	£750,000	75	022200346	Core, 75, 2, 3.49, FV	Purchase	Free Vals	£0	4.60
BTL Core - Ltd Co.	Core	2 Year Fixed	3.49	£1999	£25,000	£750,000	75	022200347	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	022200024	Core, 75, 5, 3.69	Purchase, Remortgage	None	£0	4.00
BTL Core - Ltd Co.	Core	2 Year Fixed	3.69	0	£25,000	£750,000	75	022200361	Core, 75, 2, 3.69, FV	Purchase	Free Vals	£0	4.60
BTL Core - Ltd Co.	Core	2 Year Fixed	3.69	0	£25,000	£750,000	75	022200362	Core, 75, 2, 3.69, FVCB250	Remortgage	Free Vals	£250	4.60
BTL Core - Ltd Co.	Core	5 Year Fixed	3.84	1.75%	£25,000	£750,000	75	022200342	Core, 75, 5, 3.84	Purchase, Remortgage	None	£0	3.00
BTL Core - Ltd Co.	Core	5 Year Fixed	4.19	£1999	£25,000	£750,000	75	022200351	Core, 75, 5, 4.19, FV	Purchase	Free Vals	£0	3.00
BTL Core - Ltd Co.	Core	5 Year Fixed	4.19	£1999	£25,000	£750,000	75	022200352	Core, 75, 5, 4.19, FVCB250	Remortgage	Free Vals	£250	3.00
BTL Core - Ltd Co.	Core	5 Year Fixed	4.49	0	£25,000	£750,000	75	022200366	Core, 75, 5, 4.49, FV	Purchase	Free Vals	£0	3.09
BTL Core - Ltd Co.	Core	5 Year Fixed	4.49	0	£25,000	£750,000	75	022200367	Core, 75, 5, 4.49, FVCB250	Remortgage	Free Vals	£250	3.09
BTL Core - Ltd Co.	Core	2 Year Fixed	3.99	£1999	£25,000	£750,000	80	022200026	Core, 80, 2, 3.99	Purchase, Remortgage	None	£0	4.60
BTL Core - Ltd Co.	Core	5 Year Fixed	4.12	£1999	£25,000	£750,000	80	022200028	Core, 80, 5, 4.12	Purchase, Remortgage	None	£0	4.00
BTL Core - Ltd Co.	Core	2 Year Fixed	4.19	1.50%	£25,000	£750,000	80	022200193	Core, 80, 2, 4.19	Purchase, Remortgage	None	£0	4.60
BTL Core - Ltd Co.	Core	2 Year Fixed	4.29	£1999	£25,000	£750,000	80	022200356	Core, 80, 2, 4.29, FV	Purchase	Free Vals	£0	4.60
BTL Core - Ltd Co.	Core	2 Year Fixed	4.29	£1999	£25,000	£750,000	80	022200357	Core, 80, 2, 4.29, FVCB250	Remortgage	Free Vals	£250	4.60
BTL Core - Ltd Co.	Core	2 Year Fixed	4.54	0	£25,000	£750,000	80	022200371	Core, 80, 2, 4.54, FV	Purchase	Free Vals	£0	4.60
BTL Core - Ltd Co.	Core	2 Year Fixed	4.54	0	£25,000	£750,000	80	022200372	Core, 80, 2, 4.54, FVCB250	Remortgage	Free Vals	£250	4.60
BTL Core - Ltd Co.	Core	5 Year Fixed	4.59	1.50%	£25,000	£750,000	80	022200195	Core, 80, 5, 4.59	Purchase, Remortgage	None	£0	3.49
BTL Core - Ltd Co.	Core	5 Year Fixed	4.79	£1999	£25,000	£750,000	80	022200199	Core, 80, 5, 4.79, FV	Purchase	Free Vals	£0	3.69
BTL Core - Ltd Co.	Core	5 Year Fixed	4.79	£1999	£25,000	£750,000	80	022200200	Core, 80, 5, 4.79, FVCB250	Remortgage	Free Vals	£250	3.69

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	5 Year Fixed	4.89	0	£25,000	£750,000	80	022200376	Core, 80, 5, 4.89, FV	Purchase	Free Vals	£0	3.70
BTL Core - Ltd Co.	Core	5 Year Fixed	4.89	0	£25,000	£750,000	80	022200377	Core, 80, 5, 4.89, FVCB250	Remortgage	Free Vals	£250	3.70
BTL Core - Ltd Co.	Core	2 Year Fixed	4.74	1.50%	£25,000	£500,000	85	022200088	Core, 85, 2, 4.74	Purchase, Remortgage	None	£0	4.60
BTL Core - Ltd Co.	Core	2 Year Fixed	4.74	£1999	£25,000	£500,000	85	022200112	Core, 85, 2, 4.74	Purchase, Remortgage	None	£0	4.60
BTL Core - Ltd Co.	Core	2 Year Fixed	4.89	0	£25,000	£500,000	85	022200094	Core, 85, 2, 4.89, FV	Purchase	Free Vals	£0	4.60
BTL Core - Ltd Co.	Core	2 Year Fixed	4.89	0	£25,000	£500,000	85	022200095	Core, 85, 2, 4.89, FVCB250	Remortgage	Free Vals	£250	4.60
BTL Core - Ltd Co.	Core	5 Year Fixed	5.04	1.50%	£25,000	£500,000	85	022200090	Core, 85, 5, 5.04	Purchase, Remortgage	None	£0	4.60
BTL Core - Ltd Co.	Core	5 Year Fixed	5.04	£1999	£25,000	£500,000	85	022200114	Core, 85, 5, 5.04	Purchase, Remortgage	None	£0	4.60
BTL Core - Ltd Co.	Core	5 Year Fixed	5.19	0	£25,000	£500,000	85	022200099	Core, 85, 5, 5.19, FV	Purchase	Free Vals	£0	4.80
BTL Core - Ltd Co.	Core	5 Year Fixed	5.19	0	£25,000	£500,000	85	022200100	Core, 85, 5, 5.19, FVCB250	Remortgage	Free Vals	£250	4.80
BTL Core - Ltd Co.	Core	10 Year Fixed	5.69	£1999	£25,000	£750,000	85	022200078	Core, 85, 10, 5.69	Purchase, Remortgage	None	£0	4.60

Kensington

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**

*** 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	3.89	£1999	£25,000	£500,000	75	022200030	Core, 75, 2, 3.89	Purchase, Remortgage	None	£0	4.60
Property Plus	Core	5 Year Fixed	4.59	£1999	£25,000	£500,000	75	022200032	Core, 75, 5, 4.59	Purchase, Remortgage	None	£0	4.00
Buy to Let - Propoerty Plus Limited Company													
Property Plus - Ltd Co.	Core	2 Year Fixed	3.89	£1999	£25,000	£500,000	75	022200031	Core, 75, 2, 3.89	Purchase, Remortgage	None	£0	4.60
Property Plus - Ltd Co.	Core	5 Year Fixed	4.59	£1999	£25,000	£500,000	75	022200033	Core, 75, 5, 4.59	Purchase, Remortgage	None	£0	4.00

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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 - Specilaist (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) - Special Edition	Core	2 Year Fixed	2.88	£1,999	£25,000	£1,000,000	75	082100251	Specialist, 75, 2, 2.88	Purchase, Remortgage	None	£0	4.60
Specialist (HMO / MUB)	Core	2 Year Fixed	3.08	£1999	£25,000	£1,000,000	75	022200042	Specialist, 75, 2, 3.08	Purchase, Remortgage	None	£0	4.60
Specialist (HMO / MUB)	Core	2 Year Fixed	3.49	1.50%	£25,000	£1,000,000	75	022200034	Specialist, 75, 2, 3.49	Purchase, Remortgage	None	£0	4.60
Specialist (HMO / MUB)	Core	5 Year Fixed	3.89	£1999	£25,000	£1,000,000	75	022200044	Specialist, 75, 5, 3.89	Purchase, Remortgage	None	£0	4.00
Specialist (HMO / MUB)	Core	5 Year Fixed	4.09	1.75%	£25,000	£1,000,000	75	022200036	Specialist, 75, 5, 4.09	Purchase, Remortgage	None	£0	3.00
Specialist (HMO / MUB)	Core	2 Year Fixed	4.18	£1999	£25,000	£1,000,000	80	022200046	Specialist, 80, 2, 4.18	Purchase, Remortgage	None	£0	4.60
Specialist (HMO / MUB)	Core	5 Year Fixed	4.29	£1999	£25,000	£1,000,000	80	022200048	Specialist, 80, 5, 4.29	Purchase, Remortgage	None	£0	4.00
Specialist (HMO / MUB)	Core	2 Year Fixed	4.59	1.50%	£25,000	£1,000,000	80	022200038	Specialist, 80, 2, 4.59	Purchase, Remortgage	None	£0	4.60
Specialist (HMO / MUB)	Core	5 Year Fixed	4.79	1.50%	£25,000	£1,000,000	80	022200040	Specialist, 80, 5, 4.79	Purchase, Remortgage	None	£0	3.60
Buy to Let - Specilaist Limited Company (HMO / MUB)													
Specialist (HMO / MUB) - Ltd Co. - Special Edition	Core	2 Year Fixed	2.88	£1,999	£25,000	£1,000,000	75	082100252	Specialist, 75, 2, 2.88	Purchase, Remortgage	None	£0	4.60
Specialist (HMO / MUB) - Ltd Co.	Core	2 Year Fixed	3.08	£1999	£25,000	£1,000,000	75	022200043	Specialist, 75, 2, 3.08	Purchase, Remortgage	None	£0	4.60
Specialist (HMO / MUB) - Ltd Co.	Core	2 Year Fixed	3.49	1.50%	£25,000	£1,000,000	75	022200035	Specialist, 75, 2, 3.49	Purchase, Remortgage	None	£0	4.60
Specialist (HMO / MUB) - Ltd Co.	Core	5 Year Fixed	3.89	£1999	£25,000	£1,000,000	75	022200045	Specialist, 75, 5, 3.89	Purchase, Remortgage	None	£0	4.00
Specialist (HMO / MUB) - Ltd Co.	Core	5 Year Fixed	4.09	1.75%	£25,000	£1,000,000	75	022200037	Specialist, 75, 5, 4.09	Purchase, Remortgage	None	£0	3.00
Specialist (HMO / MUB) - Ltd Co.	Core	2 Year Fixed	4.18	£1999	£25,000	£1,000,000	80	022200047	Specialist, 80, 2, 4.18	Purchase, Remortgage	None	£0	4.60
Specialist (HMO / MUB) - Ltd Co.	Core	5 Year Fixed	4.29	£1999	£25,000	£1,000,000	80	022200049	Specialist, 80, 5, 4.29	Purchase, Remortgage	None	£0	4.00
Specialist (HMO / MUB) - Ltd Co.	Core	2 Year Fixed	4.59	1.50%	£25,000	£1,000,000	80	022200039	Specialist, 80, 2, 4.59	Purchase, Remortgage	None	£0	4.60
Specialist (HMO / MUB) - Ltd Co.	Core	5 Year Fixed	4.79	1.50%	£25,000	£1,000,000	80	022200041	Specialist, 80, 5, 4.79	Purchase, Remortgage	None	£0	3.60

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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	3.69	0	£25,000	£500,000	75	022200001	Core, 75, 2, 3.69, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.60
eKo***	Core	2 Year Fixed	3.69	0	£25,000	£500,000	75	022200003	Core, 75, 2, 3.69, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.60
eKo***	Core	5 Year Fixed	4.49	0	£25,000	£500,000	75	022200004	Core, 75, 5, 4.49, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.09
eKo***	Core	5 Year Fixed	4.49	0	£25,000	£500,000	75	022200006	Core, 75, 5, 4.49, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.09
eKo***	Core	2 Year Fixed	4.54	0	£25,000	£500,000	80	022200007	Core, 80, 2, 4.54, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.60
eKo***	Core	2 Year Fixed	4.54	0	£25,000	£500,000	80	022200009	Core, 80, 2, 4.54, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.60
eKo***	Core	5 Year Fixed	4.89	0	£25,000	£500,000	80	022200010	Core, 80, 5, 4.89, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.70
eKo***	Core	5 Year Fixed	4.89	0	£25,000	£500,000	80	022200012	Core, 80, 5, 4.89, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.70
eKo***	Core	2 Year Fixed	4.89	0	£25,000	£500,000	85	022200101	Core, 85, 2, 4.89, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.60
eKo***	Core	2 Year Fixed	4.89	0	£25,000	£500,000	85	022200103	Core, 85, 2, 4.89, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.60
eKo***	Core	5 Year Fixed	5.19	0	£25,000	£500,000	85	022200104	Core, 85, 5, 5.19, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.80
eKo***	Core	5 Year Fixed	5.19	0	£25,000	£500,000	85	022200106	Core, 85, 5, 5.19, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.80
Buy to Let - Limited Company eKo													
eKo- Ltd Co.***	Core	2 Year Fixed	3.69	0	£25,000	£500,000	75	022200002	Core, 75, 2, 3.69, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.60
eKo- Ltd Co.***	Core	5 Year Fixed	4.49	0	£25,000	£500,000	75	022200005	Core, 75, 5, 4.49, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.09
eKo- Ltd Co.***	Core	2 Year Fixed	4.54	0	£25,000	£500,000	80	022200008	Core, 80, 2, 4.54, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.60
eKo- Ltd Co.***	Core	5 Year Fixed	4.89	0	£25,000	£500,000	80	022200011	Core, 80, 5, 4.89, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.70
eKo- Ltd Co.***	Core	2 Year Fixed	4.89	0	£25,000	£500,000	85	022200102	Core, 85, 2, 4.89, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.60
eKo- Ltd Co.***	Core	5 Year Fixed	5.19	0	£25,000	£500,000	85	022200105	Core, 85, 5, 5.19, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.80

Kensington

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	3.69	0	£25,000	£500,000	75	022200013	Select, 75, 2, 3.69, FVCB500	Purchase	Free Vals	£500	4.60
New Build eKo Reward	Core	5 Year Fixed	4.49	0	£25,000	£500,000	75	022200015	Select, 75, 5, 4.49, FVCB500	Purchase	Free Vals	£500	3.09
New Build eKo Reward	Core	2 Year Fixed	4.54	0	£25,000	£500,000	80	022200017	Select, 80, 2, 4.54, FVCB500	Purchase	Free Vals	£500	4.60
New Build eKo Reward	Core	5 Year Fixed	4.89	0	£25,000	£500,000	80	022200019	Select, 80, 5, 4.89, FVCB500	Purchase	Free Vals	£500	3.70
New Build eKo Reward	Core	2 Year Fixed	4.89	0	£25,000	£500,000	85	022200107	Select, 85, 2, 4.89, FVCB500	Purchase	Free Vals	£500	4.60
New Build eKo Reward	Core	5 Year Fixed	5.19	0	£25,000	£500,000	85	022200109	Select, 85, 5, 5.19, 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	3.69	0	£25,000	£500,000	75	022200014	Select, 75, 2, 3.69, FVCB500	Purchase	Free Vals	£500	4.60
New Build eKo Reward - Ltd Co.	Core	5 Year Fixed	4.49	0	£25,000	£500,000	75	022200016	Select, 75, 5, 4.49, FVCB500	Purchase	Free Vals	£500	3.09
New Build eKo Reward - Ltd Co.	Core	2 Year Fixed	4.54	0	£25,000	£500,000	80	022200018	Select, 80, 2, 4.54, FVCB500	Purchase	Free Vals	£500	4.60
New Build eKo Reward - Ltd Co.	Core	5 Year Fixed	4.89	0	£25,000	£500,000	80	022200020	Select, 80, 5, 4.89, FVCB500	Purchase	Free Vals	£500	3.70
New Build eKo Reward	Core	2 Year Fixed	4.89	0	£25,000	£500,000	85	022200108	Select, 85, 2, 4.89, FVCB500	Purchase	Free Vals	£500	4.60
New Build eKo Reward	Core	5 Year Fixed	5.19	0	£25,000	£500,000	85	022200110	Select, 85, 5, 5.19, FVCB500	Purchase	Free Vals	£500	4.80

Kensington

BUY TO LET CRITERIA SUMMARY

Rental coverage	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 www.kensingtonmortgages.co.uk for more details.
Minimum loan amount	£25,000
Maximum loan amount	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.
Employment status	Employed / Self-Employed.
Region	England, Wales, mainland Scotland and Northern Ireland only.
Minimum age (at submission)	All applicants or directors when lending to Limited Company must be aged 21 or over.
Maximum age	70 at application. No age limit at the end of the term.
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	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.
Minimum income	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.
Referencing	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.
Let to Buy	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.
Portfolio landlord (with 4 or more mortgaged properties)	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.
Limited Company Buy to Let	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).
Property Plus	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: www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria
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.
Core Credit History	Defaults acceptable if older than 24 months. Secured Loan/ Rent 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.

Kensington

BTL CREDIT SUMMARY

CRITERIA	CORE
Ranges	**Core, Property Plus, Specialist, eKo**
Defaults acceptable (if older than)	24 months No limit on number or value
Secured Loan/Rent Arrears acceptable (if older than)	**24 months**
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	**Max status of 2 in last 12 months**
Debt Management Plans (DMPs) accept with a track record of	12 months
No Payday loans, taken out within the last	**12 months**
We don't take into account Communication Defaults & Small £100 Utility Defaults	

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ERC's

Term	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6-10
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%	
10 Year Fixed	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 1.00%. This rate is set as of the 10th March 2022 and effective from the 1st April 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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