



RESIDENTIAL LENDING

23rd January 2024

Please check our website to ensure that this is the most up to date product guide.

Please be aware that you can access the relevant product range by clicking the specific product name below.

THE RANGE:

SELECT

SELECT TRACKERS

EKO

EKO REWARD

HERO

YOUNG PROFESSIONAL

LARGE LOAN

SHARED OWNERSHIP

CORE

HELP TO BUY

RIGHT TO BUY

PROPERTY PLUS

RESI 12

RESI 6

FLEXI FIXED FOR TERM

When choosing the right mortgage for your client, bear in mind that whilst their circumstances and location are pivotal, the product itself is also very important - sometimes a product with a lower reversion rate or longer initial fixed rate can enhance your client's loan size.

Kensington review the Kensington Standard Rate (KSR) Quarterly. The current KSR rate is 5.35%. This rate is set as of the 8th December 2023 and effective from the 1st January 2024 (all new mortgage application documentation i reflected with this rate from 9th December 2023). KSR is set using Bank of England base rate (BBR, the 'external rate'); KSR will never be more than 1% above the external rate, and will never be lower than the external rate (or 0%, whichever is the greater) at the time of reset.

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

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



RESIDENTIAL PRODUCTS - SELECT

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

* See Credit Criteria page for full details

** Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Residential Select													
Product Category	Credit Criteria*	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Residential Select - Special	Select	5 Year Fixed	5.29	£999	£25,000	£1,500,000	65	122300523	Select, 65, 5, 5.29, FVCB500	Purchase, Remortgage	Free Vals	£500	3.50
Residential Select - Special	Select	5 Year Fixed	5.29	£999	£25,000	£1,500,000	65	122300524	Select, 65, 5, 5.29, FLFVCB500	Remortgage	Free Vals, Free Legals	£500	3.50
Residential Select - Special	Select	2 Year Fixed	5.59	£999	£25,000	£1,500,000	65	122300525	Select, 65, 2, 5.59, FVCB500	Purchase, Remortgage	Free Vals	£500	3.50
Residential Select - Special	Select	2 Year Fixed	5.59	£999	£25,000	£1,500,000	65	122300526	Select, 65, 2, 5.59, FLFVCB500	Remortgage	Free Vals, Free Legals	£500	3.50
Residential Select	Select	5 Year Fixed	5.44	£999	£25,000	£1,500,000	70	122300522	Select, 70, 5, 5.44, CB250	Purchase, Remortgage	None	£250	3.50
Residential Select	Select	5 Year Fixed	5.54	£0	£25,000	£1,500,000	70	122300519	Select, 70, 5, 5.54, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Select	Select	5 Year Fixed	5.54	£0	£25,000	£1,500,000	70	122300520	Select, 70, 5, 5.54, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Select	Select	2 Year Fixed	5.69	£999	£25,000	£1,500,000	70	122300521	Select, 70, 2, 5.69, CB250	Purchase, Remortgage	None	£250	3.50
Residential Select	Select	2 Year Fixed	5.94	£0	£25,000	£1,500,000	70	122300517	Select, 70, 2, 5.94, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Fixed	5.94	£0	£25,000	£1,500,000	70	122300518	Select, 70, 2, 5.94, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Select	Select	5 Year Fixed	5.49	£999	£25,000	£1,500,000	75	122300352	Select, 75, 5, 5.49, CB250	Purchase, Remortgage	None	£250	3.50
Residential Select	Select	5 Year Fixed	5.59	£0	£25,000	£1,500,000	75	122300359	Select, 75, 5, 5.59, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Select	Select	5 Year Fixed	5.59	£0	£25,000	£1,500,000	75	122300360	Select, 75, 5, 5.59, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Select	Select	3 Year Fixed	5.69	£999	£25,000	£1,500,000	75	122300563	Select, 75, 3, 5.69, CB250	Purchase, Remortgage	None	£250	3.50
Residential Select	Select	2 Year Fixed	5.79	£999	£25,000	£1,500,000	75	122300351	Select, 75, 2, 5.79, CB250	Purchase, Remortgage	None	£250	3.50
Residential Select	Select	3 Year Fixed	5.79	£0	£25,000	£1,500,000	75	122300566	Select, 75, 3, 5.79, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Select	Select	3 Year Fixed	5.79	£0	£25,000	£1,500,000	75	122300567	Select, 75, 3, 5.79, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Select	Select	2 Year Fixed	6.04	£0	£25,000	£1,500,000	75	122300357	Select, 75, 2, 6.04, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Fixed	6.04	£0	£25,000	£1,500,000	75	122300358	Select, 75, 2, 6.04, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Select	Select	5 Year Fixed	5.84	£999	£25,000	£1,500,000	80	122300354	Select, 80, 5, 5.84, CB250	Purchase, Remortgage	None	£250	3.50
Residential Select	Select	5 Year Fixed	5.94	£0	£25,000	£1,500,000	80	122300363	Select, 80, 5, 5.94, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Select	Select	5 Year Fixed	5.94	£0	£25,000	£1,500,000	80	122300364	Select, 80, 5, 5.94, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Select	Select	3 Year Fixed	6.04	£999	£25,000	£1,500,000	80	122300564	Select, 80, 3, 6.04, CB250	Purchase, Remortgage	None	£250	3.50
Residential Select	Select	2 Year Fixed	6.14	£999	£25,000	£1,500,000	80	122300353	Select, 80, 2, 6.14, CB250	Purchase, Remortgage	None	£250	3.50

Residential Select													
Product Category	Credit Criteria*	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Residential Select	Select	3 Year Fixed	6.14	£0	£25,000	£1,500,000	80	122300568	Select, 80, 3, 6.14, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Select	Select	3 Year Fixed	6.14	£0	£25,000	£1,500,000	80	122300569	Select, 80, 3, 6.14, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Select	Select	2 Year Fixed	6.39	£0	£25,000	£1,500,000	80	122300361	Select, 80, 2, 6.39, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Fixed	6.39	£0	£25,000	£1,500,000	80	122300362	Select, 80, 2, 6.39, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Select	Select	5 Year Fixed	6.04	£999	£25,000	£1,500,000	85	122300356	Select, 85, 5, 6.04, CB250	Purchase, Remortgage	None	£250	3.50
Residential Select	Select	5 Year Fixed	6.14	£0	£25,000	£1,500,000	85	122300367	Select, 85, 5, 6.14, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Select	Select	5 Year Fixed	6.14	£0	£25,000	£1,500,000	85	122300368	Select, 85, 5, 6.14, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Select	Select	3 Year Fixed	6.24	£999	£25,000	£1,500,000	85	122300565	Select, 85, 3, 6.24, CB250	Purchase, Remortgage	None	£250	3.50
Residential Select	Select	3 Year Fixed	6.34	£0	£25,000	£1,500,000	85	122300570	Select, 85, 3, 6.34, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Select	Select	3 Year Fixed	6.34	£0	£25,000	£1,500,000	85	122300571	Select, 85, 3, 6.34, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Select	Select	2 Year Fixed	6.39	£999	£25,000	£1,500,000	85	122300355	Select, 85, 2, 6.39, CB250	Purchase, Remortgage	None	£250	3.50
Residential Select	Select	2 Year Fixed	6.64	£0	£25,000	£1,500,000	85	122300365	Select, 85, 2, 6.64, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Fixed	6.64	£0	£25,000	£1,500,000	85	122300366	Select, 85, 2, 6.64, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Select	Select	5 Year Fixed	6.44	£1299	£25,000	£1,000,000	90	012400016	Select, 90, 5, 6.44, CB250	Purchase, Remortgage	None	£250	3.50
Residential Select	Select	3 Year Fixed	6.59	£1299	£25,000	£1,000,000	90	012400025	Select, 90, 3, 6.59, CB250	Purchase, Remortgage	None	£250	3.50
Residential Select	Select	5 Year Fixed	6.74	£0	£25,000	£1,000,000	90	122300641	Select, 90, 5, 6.74, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Select	Select	5 Year Fixed	6.74	£0	£25,000	£1,000,000	90	122300642	Select, 90, 5, 6.74, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Select	Select	3 Year Fixed	6.84	£0	£25,000	£1,000,000	90	122300652	Select, 90, 3, 6.84, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Select	Select	3 Year Fixed	6.84	£0	£25,000	£1,000,000	90	122300653	Select, 90, 3, 6.84, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Select	Select	2 Year Fixed	6.99	£1299	£25,000	£1,000,000	90	122300638	Select, 90, 2, 6.99, CB250	Purchase, Remortgage	None	£250	3.50
Residential Select	Select	2 Year Fixed	7.24	£0	£25,000	£1,000,000	90	122300639	Select, 90, 2, 7.24, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Fixed	7.24	£0	£25,000	£1,000,000	90	122300640	Select, 90, 2, 7.24, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Select - Special	Select	5 Year Fixed	6.94	£1299	£25,000	£500,000	95	012400018	Select, 95, 5, 6.94, CB250	Purchase	None	£250	3.50
Residential Select - Special	Select	3 Year Fixed	7.09	£1299	£25,000	£500,000	95	012400026	Select, 95, 3, 7.09, CB250	Purchase	None	£250	3.50
Residential Select - Special	Select	2 Year Fixed	7.49	£1299	£25,000	£500,000	95	012400017	Select, 95, 2, 7.49, CB250	Purchase	None	£250	3.50



RESIDENTIAL PRODUCTS - SELECT TRACKERS

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

• Product tracks Kensington Standard Rate (KSR); current KSR can be found on Page 1

* See Credit Criteria page for full details

** Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Residential Select Tracker													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Residential Select	Select	2 Year Tracker	6.23 (KSR + 0.88%)	£999	£25,000	£1,500,000	75	122300205	Select Track, 75, 2, 0.88, CB250	Purchase, Remortgage	None	£250	3.50
Residential Select	Select	2 Year Tracker	6.73 (KSR + 1.38%)	0	£25,000	£1,500,000	75	122300206	Select Track, 75, 2, 1.38, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Tracker	6.73 (KSR + 1.38%)	0	£25,000	£1,500,000	75	122300207	Select Track, 75, 2, 1.38, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Select	Select	2 Year Tracker	6.65 (KSR + 1.30%)	£999	£25,000	£1,500,000	80	122300208	Select Track, 80, 2, 1.3, CB250	Purchase, Remortgage	None	£250	3.50
Residential Select	Select	2 Year Tracker	6.90 (KSR + 1.55%)	0	£25,000	£1,500,000	80	122300209	Select Track, 80, 2, 1.55, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Tracker	6.90 (KSR + 1.55%)	0	£25,000	£1,500,000	80	122300210	Select Track, 80, 2, 1.55, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Select	Select	2 Year Tracker	7.19 (KSR + 1.84%)	£999	£25,000	£1,500,000	85	122300211	Select Track, 85, 2, 1.84, CB250	Purchase, Remortgage	None	£250	3.50
Residential Select	Select	2 Year Tracker	7.44 (KSR + 2.09%)	0	£25,000	£1,500,000	85	122300212	Select Track, 85, 2, 2.09, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Tracker	7.44 (KSR + 2.09%)	0	£25,000	£1,500,000	85	122300213	Select Track, 85, 2, 2.09, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Select	Select	2 Year Tracker	8.35 (KSR + 3.00%)	£999	£25,000	£1,000,000	90	122300214	Select Track, 90, 2, 3, CB250	Purchase, Remortgage	None	£250	3.50
Residential Select	Select	2 Year Tracker	8.75 (KSR + 3.40%)	0	£25,000	£1,000,000	90	122300215	Select Track, 90, 2, 3.4, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Select	Select	2 Year Tracker	8.75 (KSR + 3.40%)	0	£25,000	£1,000,000	90	122300216	Select Track, 90, 2, 3.4, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50



RESIDENTIAL PRODUCTS - EKO

£1000 cashback for making their home more energy efficient

- Energy Performance Certificate (EPC) required upon application
- Evidenced by property moving to the next EPC banding OR an increase at least 10 Standard Assessment Procedure (SAP) points required to qualify
- Up to 12 months to make the energy improvements and claim
- £1,000 cash back upon qualification with new validated EPC

* See Credit Criteria page for full details

** Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

*** eKo cashback is conditional upon eligibility criteria being satisfied post-completion, see ESIS for details.

Residential eKo													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives***	Cashback	Reversion Margin (above KSR)
eKo***	Select	5 Year Fixed	5.59	£0	£25,000	£500,000	75	122300475	Select, 75, 5, 5.59, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	5 Year Fixed	5.59	£0	£25,000	£500,000	75	122300476	Select, 75, 5, 5.59, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	2 Year Fixed	6.04	£0	£25,000	£500,000	75	122300473	Select, 75, 2, 6.04, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	2 Year Fixed	6.04	£0	£25,000	£500,000	75	122300474	Select, 75, 2, 6.04, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	5 Year Fixed	5.94	£0	£25,000	£500,000	80	122300479	Select, 80, 5, 5.94, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	5 Year Fixed	5.94	£0	£25,000	£500,000	80	122300480	Select, 80, 5, 5.94, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	2 Year Fixed	6.39	£0	£25,000	£500,000	80	122300477	Select, 80, 2, 6.39, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	2 Year Fixed	6.39	£0	£25,000	£500,000	80	122300478	Select, 80, 2, 6.39, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	5 Year Fixed	6.14	£0	£25,000	£500,000	85	122300483	Select, 85, 5, 6.14, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	5 Year Fixed	6.14	£0	£25,000	£500,000	85	122300484	Select, 85, 5, 6.14, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50
eKo***	Select	2 Year Fixed	6.64	£0	£25,000	£500,000	85	122300481	Select, 85, 2, 6.64, FVEKO	Purchase, Remortgage	Free Vals	£1,000	3.50
eKo***	Select	2 Year Fixed	6.64	£0	£25,000	£500,000	85	122300482	Select, 85, 2, 6.64, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	3.50



RESIDENTIAL PRODUCTS - EKO REWARD

£500 cashback for the most energy efficient homes

- Cashback paid following completion
- For properties with an EPC rating of A or B

* See Credit Criteria page for full details

** Northern Ireland currently capped at 80% LTV.

Residential eKo Reward													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Residential eKo Reward	Select	5 Year Fixed	5.59	£0	£25,000	£500,000	75	122300488	Select, 75, 5, 5.59, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	2 Year Fixed	6.04	£0	£25,000	£500,000	75	122300487	Select, 75, 2, 6.04, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	5 Year Fixed	5.94	£0	£25,000	£500,000	80	122300490	Select, 80, 5, 5.94, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	2 Year Fixed	6.39	£0	£25,000	£500,000	80	122300489	Select, 80, 2, 6.39, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	5 Year Fixed	6.14	£0	£25,000	£500,000	85	122300492	Select, 85, 5, 6.14, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	2 Year Fixed	6.64	£0	£25,000	£500,000	85	122300491	Select, 85, 2, 6.64, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	5 Year Fixed	6.74	£0	£25,000	£500,000	90	122300644	Select, 90, 5, 6.74, FVCB500	Purchase	Free Vals	£500	3.50
Residential eKo Reward	Select	2 Year Fixed	7.24	£0	£25,000	£500,000	90	122300643	Select, 90, 2, 7.24, FVCB500	Purchase	Free Vals	£500	3.50

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

- Up to 5x Loan to Income subject to affordability
- Suitable for Armed Forces Personnel, Firefighters, Police Officers, NHS Clinicians (including Nurses and Paramedics) & Teachers in the Public Sector

* See Credit Criteria page for full details

** Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Residential Hero													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Hero	Select	5 Year Fixed	5.39	£999	£25,000	£500,000	75	122300416	Heroes, 75, 5, 5.39, CB250	Purchase, Remortgage	None	£250	3.50
Hero	Select	5 Year Fixed	5.49	£0	£25,000	£500,000	75	122300423	Heroes, 75, 5, 5.49, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Hero	Select	5 Year Fixed	5.49	£0	£25,000	£500,000	75	122300424	Heroes, 75, 5, 5.49, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Hero	Select	2 Year Fixed	5.69	£999	£25,000	£500,000	75	122300415	Heroes, 75, 2, 5.69, CB250	Purchase, Remortgage	None	£250	3.50
Hero	Select	2 Year Fixed	5.94	£0	£25,000	£500,000	75	122300421	Heroes, 75, 2, 5.94, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Hero	Select	2 Year Fixed	5.94	£0	£25,000	£500,000	75	122300422	Heroes, 75, 2, 5.94, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Hero	Select	5 Year Fixed	5.74	£999	£25,000	£500,000	80	122300418	Heroes, 80, 5, 5.74, CB250	Purchase, Remortgage	None	£250	3.50
Hero	Select	5 Year Fixed	5.84	£0	£25,000	£500,000	80	122300427	Heroes, 80, 5, 5.84, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Hero	Select	5 Year Fixed	5.84	£0	£25,000	£500,000	80	122300428	Heroes, 80, 5, 5.84, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Hero	Select	2 Year Fixed	6.04	£999	£25,000	£500,000	80	122300417	Heroes, 80, 2, 6.04, CB250	Purchase, Remortgage	None	£250	3.50
Hero	Select	2 Year Fixed	6.29	£0	£25,000	£500,000	80	122300425	Heroes, 80, 2, 6.29, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Hero	Select	2 Year Fixed	6.29	£0	£25,000	£500,000	80	122300426	Heroes, 80, 2, 6.29, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Hero	Select	5 Year Fixed	5.94	£999	£25,000	£500,000	85	122300420	Heroes, 85, 5, 5.94, CB250	Purchase, Remortgage	None	£250	3.50
Hero	Select	5 Year Fixed	6.04	£0	£25,000	£500,000	85	122300431	Heroes, 85, 5, 6.04, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Hero	Select	5 Year Fixed	6.04	£0	£25,000	£500,000	85	122300432	Heroes, 85, 5, 6.04, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Hero	Select	2 Year Fixed	6.29	£999	£25,000	£500,000	85	122300419	Heroes, 85, 2, 6.29, CB250	Purchase, Remortgage	None	£250	3.50
Hero	Select	2 Year Fixed	6.54	£0	£25,000	£500,000	85	122300429	Heroes, 85, 2, 6.54, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Hero	Select	2 Year Fixed	6.54	£0	£25,000	£500,000	85	122300430	Heroes, 85, 2, 6.54, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Hero	Select	5 Year Fixed	6.34	£1299	£25,000	£500,000	90	012400015	Heroes, 90, 5, 6.34, CB250	Purchase, Remortgage	None	£250	3.50
Hero	Select	5 Year Fixed	6.64	£0	£25,000	£500,000	90	122300636	Heroes, 90, 5, 6.64, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Hero	Select	5 Year Fixed	6.64	£0	£25,000	£500,000	90	122300637	Heroes, 90, 5, 6.64, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Hero	Select	2 Year Fixed	6.89	£1299	£25,000	£500,000	90	122300633	Heroes, 90, 2, 6.89, CB250	Purchase, Remortgage	None	£250	3.50
Hero	Select	2 Year Fixed	7.14	£0	£25,000	£500,000	90	122300634	Heroes, 90, 2, 7.14, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Hero	Select	2 Year Fixed	7.14	£0	£25,000	£500,000	90	122300635	Heroes, 90, 2, 7.14, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50



RESIDENTIAL PRODUCTS - YOUNG PROFESSIONAL

For your qualified young professionals

- Maximum age 40 at application
- Up to 6 x Loan to Income, subject to affordability
- Suitable for qualified Actuaries, Barristers, Chartered Accountants, Commercial Pilots, Dentists, Doctors & Solicitors.

* See Credit Criteria page for full details

** Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free legal incentive not currently available in Northern Ireland.

Residential Young Professional													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Professional	Select	5 Year Fixed	5.44	£999	£25,000	£1,000,000	75	122300388	Professional, 75, 5, 5.44, CB250	Purchase, Remortgage	None	£250	3.50
Professional	Select	2 Year Fixed	5.74	£999	£25,000	£1,000,000	75	122300387	Professional, 75, 2, 5.74, CB250	Purchase, Remortgage	None	£250	3.50
Professional	Select	5 Year Fixed	5.79	£999	£25,000	£1,000,000	80	122300390	Professional, 80, 5, 5.79, CB250	Purchase, Remortgage	None	£250	3.50
Professional	Select	2 Year Fixed	6.09	£999	£25,000	£1,000,000	80	122300389	Professional, 80, 2, 6.09, CB250	Purchase, Remortgage	None	£250	3.50
Professional	Select	5 Year Fixed	5.99	£999	£25,000	£1,000,000	85	122300392	Professional, 85, 5, 5.99, CB250	Purchase, Remortgage	None	£250	3.50
Professional	Select	2 Year Fixed	6.34	£999	£25,000	£1,000,000	85	122300391	Professional, 85, 2, 6.34, CB250	Purchase, Remortgage	None	£250	3.50
Professional	Select	5 Year Fixed	6.39	£1299	£25,000	£1,000,000	90	012400023	Professional, 90, 5, 6.39, CB250	Purchase, Remortgage	None	£250	3.50
Professional	Select	2 Year Fixed	6.94	£1299	£25,000	£1,000,000	90	122300645	Professional, 90, 2, 6.94, CB250	Purchase, Remortgage	None	£250	3.50



RESIDENTIAL PRODUCTS - SHARED OWNERSHIP

Shared Ownership

- Purchase and remortgage available in England & Wales
- Available up to 95% loan to customer share (minimum share 25%)
- Repayment only

* See Credit Criteria page for full details

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

Residential Shared Ownership													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	Customer Share LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Shared Ownership	Select	2 Year Fixed	7.19	£0	£25,000	£500,000	95	122300485	Shared Own, 95, 2, 7.19, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Shared Ownership	Select	5 Year Fixed	7.19	£0	£25,000	£500,000	95	122300486	Shared Own, 95, 5, 7.19, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50



RESIDENTIAL PRODUCTS - LARGE LOAN

For larger loans

• Maximum loan amount; Up to £2,000,000

* See Credit Criteria page for full details

** Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount.

Residential Large Loan													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Large Loan	Select	5 Year Fixed	5.29	£1999	£500,000	£2,000,000	75	122300630	Select, 75, 5, 5.29, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Large Loan	Select	5 Year Fixed	5.39	£1499	£500,000	£2,000,000	75	122300621	Select, 75, 5, 5.39, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Large Loan	Select	3 Year Fixed	5.49	£1999	£500,000	£2,000,000	75	122300627	Select, 75, 3, 5.49, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Large Loan	Select	3 Year Fixed	5.59	£1499	£500,000	£2,000,000	75	122300618	Select, 75, 3, 5.59, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Large Loan	Select	2 Year Fixed	5.59	£1999	£500,000	£2,000,000	75	122300624	Select, 75, 2, 5.59, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Large Loan	Select	2 Year Fixed	5.69	£1499	£500,000	£2,000,000	75	122300615	Select, 75, 2, 5.69, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Large Loan	Select	5 Year Fixed	5.64	£1999	£500,000	£2,000,000	80	122300631	Select, 80, 5, 5.64, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Large Loan	Select	5 Year Fixed	5.74	£1499	£500,000	£2,000,000	80	122300622	Select, 80, 5, 5.74, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Large Loan	Select	3 Year Fixed	5.84	£1999	£500,000	£2,000,000	80	122300628	Select, 80, 3, 5.84, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Large Loan	Select	3 Year Fixed	5.94	£1499	£500,000	£2,000,000	80	122300619	Select, 80, 3, 5.94, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Large Loan	Select	2 Year Fixed	5.94	£1999	£500,000	£2,000,000	80	122300625	Select, 80, 2, 5.94, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Large Loan	Select	2 Year Fixed	6.04	£1499	£500,000	£2,000,000	80	122300616	Select, 80, 2, 6.04, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Large Loan	Select	5 Year Fixed	5.84	£1999	£500,000	£1,500,000	85	122300632	Select, 85, 5, 5.84, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Large Loan	Select	5 Year Fixed	5.94	£1499	£500,000	£1,500,000	85	122300623	Select, 85, 5, 5.94, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Large Loan	Select	3 Year Fixed	6.04	£1999	£500,000	£1,500,000	85	122300629	Select, 85, 3, 6.04, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Large Loan	Select	3 Year Fixed	6.14	£1499	£500,000	£1,500,000	85	122300620	Select, 85, 3, 6.14, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Large Loan	Select	2 Year Fixed	6.19	£1999	£500,000	£1,500,000	85	122300626	Select, 85, 2, 6.19, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Large Loan	Select	2 Year Fixed	6.29	£1499	£500,000	£1,500,000	85	122300617	Select, 85, 2, 6.29, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50

Lending with head and heart on our core residential range

* See Credit Criteria page for full details

** Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Residential Core													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Residential Core	Core	5 Year Fixed	5.59	£999	£25,000	£500,000	70	122300528	Core, 70, 5, 5.59, CB250	Purchase, Remortgage	None	£250	3.50
Residential Core	Core	5 Year Fixed	5.79	£0	£25,000	£500,000	70	122300531	Core, 70, 5, 5.79, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Core	Core	5 Year Fixed	5.79	£0	£25,000	£500,000	70	122300532	Core, 70, 5, 5.79, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Core	Core	2 Year Fixed	5.84	£999	£25,000	£500,000	70	122300527	Core, 70, 2, 5.84, CB250	Purchase, Remortgage	None	£250	3.50
Residential Core	Core	2 Year Fixed	6.24	£0	£25,000	£500,000	70	122300529	Core, 70, 2, 6.24, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	6.24	£0	£25,000	£500,000	70	122300530	Core, 70, 2, 6.24, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Core	Core	5 Year Fixed	5.79	£999	£25,000	£500,000	75	122300370	Core, 75, 5, 5.79, CB250	Purchase, Remortgage	None	£250	3.50
Residential Core	Core	5 Year Fixed	5.89	£0	£25,000	£500,000	75	122300377	Core, 75, 5, 5.89, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Core	Core	5 Year Fixed	5.89	£0	£25,000	£500,000	75	122300378	Core, 75, 5, 5.89, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Core	Core	2 Year Fixed	5.99	£999	£25,000	£500,000	75	122300369	Core, 75, 2, 5.99, CB250	Purchase, Remortgage	None	£250	3.50
Residential Core	Core	3 Year Fixed	5.99	£999	£25,000	£500,000	75	122300572	Core, 75, 3, 5.99, CB250	Purchase, Remortgage	None	£250	3.50
Residential Core	Core	3 Year Fixed	6.09	£0	£25,000	£500,000	75	122300575	Core, 75, 3, 6.09, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Core	Core	3 Year Fixed	6.09	£0	£25,000	£500,000	75	122300576	Core, 75, 3, 6.09, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Core	Core	2 Year Fixed	6.34	£0	£25,000	£500,000	75	122300375	Core, 75, 2, 6.34, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	6.34	£0	£25,000	£500,000	75	122300376	Core, 75, 2, 6.34, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Core	Core	5 Year Fixed	6.14	£999	£25,000	£500,000	80	122300372	Core, 80, 5, 6.14, CB250	Purchase, Remortgage	None	£250	3.50
Residential Core	Core	5 Year Fixed	6.24	£0	£25,000	£500,000	80	122300381	Core, 80, 5, 6.24, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Core	Core	5 Year Fixed	6.24	£0	£25,000	£500,000	80	122300382	Core, 80, 5, 6.24, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Core	Core	3 Year Fixed	6.34	£999	£25,000	£500,000	80	122300573	Core, 80, 3, 6.34, CB250	Purchase, Remortgage	None	£250	3.50
Residential Core	Core	2 Year Fixed	6.44	£999	£25,000	£500,000	80	122300371	Core, 80, 2, 6.44, CB250	Purchase, Remortgage	None	£250	3.50
Residential Core	Core	3 Year Fixed	6.44	£0	£25,000	£500,000	80	122300577	Core, 80, 3, 6.44, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Core	Core	3 Year Fixed	6.44	£0	£25,000	£500,000	80	122300578	Core, 80, 3, 6.44, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Core	Core	2 Year Fixed	6.69	£0	£25,000	£500,000	80	122300379	Core, 80, 2, 6.69, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	6.69	£0	£25,000	£500,000	80	122300380	Core, 80, 2, 6.69, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Core	Core	5 Year Fixed	6.34	£999	£25,000	£500,000	85	122300374	Core, 85, 5, 6.34, CB250	Purchase, Remortgage	None	£250	3.50
Residential Core	Core	5 Year Fixed	6.44	£0	£25,000	£500,000	85	122300385	Core, 85, 5, 6.44, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Core	Core	5 Year Fixed	6.44	£0	£25,000	£500,000	85	122300386	Core, 85, 5, 6.44, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Core	Core	3 Year Fixed	6.54	£999	£25,000	£500,000	85	122300574	Core, 85, 3, 6.54, CB250	Purchase, Remortgage	None	£250	3.50
Residential Core	Core	3 Year Fixed	6.64	£0	£25,000	£500,000	85	122300579	Core, 85, 3, 6.64, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50

Residential Core													
Product Category		Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Residential Core	Core	3 Year Fixed	6.64	£0	£25,000	£500,000	85	122300580	Core, 85, 3, 6.64, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Core	Core	2 Year Fixed	6.69	£999	£25,000	£500,000	85	122300373	Core, 85, 2, 6.69, CB250	Purchase, Remortgage	None	£250	3.50
Residential Core	Core	2 Year Fixed	6.94	£0	£25,000	£500,000	85	122300383	Core, 85, 2, 6.94, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	6.94	£0	£25,000	£500,000	85	122300384	Core, 85, 2, 6.94, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Core	Core	5 Year Fixed	6.99	£1299	£25,000	£500,000	90	012400024	Core, 90, 5, 6.99, CB250	Purchase, Remortgage	None	£250	3.50
Residential Core	Core	3 Year Fixed	7.09	£1299	£25,000	£500,000	90	122300654	Core, 90, 3, 7.09, CB250	Purchase, Remortgage	None	£250	3.50
Residential Core	Core	2 Year Fixed	7.19	£1299	£25,000	£500,000	90	122300646	Core, 90, 2, 7.19, CB250	Purchase, Remortgage	None	£250	3.50
Residential Core	Core	5 Year Fixed	7.79	£0	£25,000	£500,000	90	122300649	Core, 90, 5, 7.79, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Core	Core	5 Year Fixed	7.79	£0	£25,000	£500,000	90	122300650	Core, 90, 5, 7.79, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Core	Core	3 Year Fixed	7.89	£0	£25,000	£500,000	90	122300655	Core, 90, 3, 7.89, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Core	Core	3 Year Fixed	7.89	£0	£25,000	£500,000	90	122300656	Core, 90, 3, 7.89, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Residential Core	Core	2 Year Fixed	7.99	£0	£25,000	£500,000	90	122300647	Core, 90, 2, 7.99, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Residential Core	Core	2 Year Fixed	7.99	£0	£25,000	£500,000	90	122300648	Core, 90, 2, 7.99, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50



RESIDENTIAL PRODUCTS - HELP TO BUY

Help To Buy (Equity Loan)

- Help to Buy remortgage acceptable if property was originally purchased as a shared equity Help to Buy
- Help to Buy Purchase acceptable if property in Wales
- Capital raising acceptable for home improvements, transfer of equity and staircase (including partial)

* See Credit Criteria page for full details

** Help to Buy products are not available in Northern Ireland

Residential Help to Buy													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives	Cashback	Reversion Margin (above KSR)
Help to Buy - Wales	Core	2 Year Fixed	7.09	£999	£25,000	£500,000	75	122300543	HTB, 75, 2, 7.09, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Help to Buy - Wales	Core	5 Year Fixed	7.09	£999	£25,000	£500,000	75	122300544	HTB, 75, 5, 7.09, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Help to Buy	Core	2 Year Fixed	7.09	£999	£25,000	£500,000	75	122300413	HTB, 75, 2, 7.09, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Help to Buy	Core	5 Year Fixed	7.09	£999	£25,000	£500,000	75	122300414	HTB, 75, 5, 7.09, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50



RESIDENTIAL PRODUCTS - RIGHT TO BUY

100% of discounted purchase price

- Borrow up to 100% of discounted purchase price (Maximum 75% overall LTV)
- Repayment only
- First Time Buyer only

* See Credit Criteria page for full details

** Right to Buy products are not available in Northern Ireland

Residential Right to Buy													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives	Cashback	Reversion Margin (above KSR)
Right to Buy	Core	5 Year Fixed	6.99	£0	£25,000	£500,000	75	122300062	RTB, 75, 5, 6.99, FVCB250	Purchase	Free Vals	£250	3.50
Right to Buy	Core	2 Year Fixed	7.59	£0	£25,000	£500,000	75	122300061	RTB, 75, 2, 7.59, FVCB250	Purchase	Free Vals	£250	3.50



RESIDENTIAL PRODUCTS - PROPERTY PLUS

For homes of non-standard construction

- Maximum LTV; 75%
- For a full list of accepted property types, please visit www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria

* See Credit Criteria page for full details

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

Residential Property Plus													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin (above KSR)
Core - Property Plus	Core	5 Year Fixed	5.99	£999	£25,000	£500,000	75	122300462	Core, 75, 5, 5.99, CB250	Purchase, Remortgage	None	£250	3.50
Core - Property Plus	Core	5 Year Fixed	6.09	£0	£25,000	£500,000	75	122300465	Core, 75, 5, 6.09, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Core - Property Plus	Core	5 Year Fixed	6.09	£0	£25,000	£500,000	75	122300466	Core, 75, 5, 6.09, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
Core - Property Plus	Core	2 Year Fixed	6.19	£999	£25,000	£500,000	75	122300461	Core, 75, 2, 6.19, CB250	Purchase, Remortgage	None	£250	3.50
Core - Property Plus	Core	2 Year Fixed	6.54	£0	£25,000	£500,000	75	122300463	Core, 75, 2, 6.54, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
Core - Property Plus	Core	2 Year Fixed	6.54	£0	£25,000	£500,000	75	122300464	Core, 75, 2, 6.54, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50

Less-than perfect credit doesn't have to mean less options

* See Credit Criteria page for full details

** Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Residential Resi 12													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives	Cashback	Reversion Margin (above KSR)
RESI 12	RESI 12	5 Year Fixed	6.30	£999	£25,000	£500,000	70	122300606	RESI 12, 70, 5, 6.3, CB250	Purchase, Remortgage	None	£250	3.50
RESI 12	RESI 12	5 Year Fixed	6.40	£0	£25,000	£500,000	70	122300609	RESI 12, 70, 5, 6.4, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	5 Year Fixed	6.40	£0	£25,000	£500,000	70	122300610	RESI 12, 70, 5, 6.4, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 12	RESI 12	2 Year Fixed	6.50	£999	£25,000	£500,000	70	122300605	RESI 12, 70, 2, 6.5, CB250	Purchase, Remortgage	None	£250	3.50
RESI 12	RESI 12	2 Year Fixed	6.60	£0	£25,000	£500,000	70	122300607	RESI 12, 70, 2, 6.6, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	2 Year Fixed	6.60	£0	£25,000	£500,000	70	122300608	RESI 12, 70, 2, 6.6, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 12	RESI 12	5 Year Fixed	6.35	£999	£25,000	£500,000	75	122300546	RESI 12, 75, 5, 6.35, CB250	Purchase, Remortgage	None	£250	3.50
RESI 12	RESI 12	5 Year Fixed	6.45	£0	£25,000	£500,000	75	122300553	RESI 12, 75, 5, 6.45, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	5 Year Fixed	6.45	£0	£25,000	£500,000	75	122300554	RESI 12, 75, 5, 6.45, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 12	RESI 12	3 Year Fixed	6.45	£999	£25,000	£500,000	75	122300594	RESI 12, 75, 3, 6.45, CB250	Purchase, Remortgage	None	£250	3.50
RESI 12	RESI 12	2 Year Fixed	6.55	£999	£25,000	£500,000	75	122300545	RESI 12, 75, 2, 6.55, CB250	Purchase, Remortgage	None	£250	3.50
RESI 12	RESI 12	3 Year Fixed	6.55	£0	£25,000	£500,000	75	122300597	RESI 12, 75, 3, 6.55, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	3 Year Fixed	6.55	£0	£25,000	£500,000	75	122300598	RESI 12, 75, 3, 6.55, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 12 - Special	RESI 12	3 Year Fixed	6.55	£999	£25,000	£500,000	75	122300614	RESI 12, 75, 2, 6.55, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	2 Year Fixed	6.65	£0	£25,000	£500,000	75	122300551	RESI 12, 75, 2, 6.65, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	2 Year Fixed	6.65	£0	£25,000	£500,000	75	122300552	RESI 12, 75, 2, 6.65, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 12	RESI 12	5 Year Fixed	6.65	£999	£25,000	£500,000	80	122300548	RESI 12, 80, 5, 6.65, CB250	Purchase, Remortgage	None	£250	3.50
RESI 12	RESI 12	3 Year Fixed	6.75	£999	£25,000	£500,000	80	122300595	RESI 12, 80, 3, 6.75, CB250	Purchase, Remortgage	None	£250	3.50
RESI 12	RESI 12	2 Year Fixed	6.85	£999	£25,000	£500,000	80	122300547	RESI 12, 80, 2, 6.85, CB250	Purchase, Remortgage	None	£250	3.50
RESI 12	RESI 12	5 Year Fixed	6.99	£0	£25,000	£500,000	80	122300557	RESI 12, 80, 5, 6.99, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	5 Year Fixed	6.99	£0	£25,000	£500,000	80	122300558	RESI 12, 80, 5, 6.99, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 12	RESI 12	3 Year Fixed	7.09	£0	£25,000	£500,000	80	122300599	RESI 12, 80, 3, 7.09, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	3 Year Fixed	7.09	£0	£25,000	£500,000	80	122300600	RESI 12, 80, 3, 7.09, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 12	RESI 12	2 Year Fixed	7.19	£0	£25,000	£500,000	80	122300555	RESI 12, 80, 2, 7.19, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	2 Year Fixed	7.19	£0	£25,000	£500,000	80	122300556	RESI 12, 80, 2, 7.19, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 12	RESI 12	5 Year Fixed	6.94	£999	£25,000	£500,000	85	122300550	RESI 12, 85, 5, 6.94, CB250	Purchase, Remortgage	None	£250	3.50
RESI 12	RESI 12	3 Year Fixed	7.04	£999	£25,000	£500,000	85	122300596	RESI 12, 85, 3, 7.04, CB250	Purchase, Remortgage	None	£250	3.50
RESI 12	RESI 12	2 Year Fixed	7.14	£999	£25,000	£500,000	85	122300549	RESI 12, 85, 2, 7.14, CB250	Purchase, Remortgage	None	£250	3.50
RESI 12	RESI 12	5 Year Fixed	7.34	£0	£25,000	£500,000	85	122300561	RESI 12, 85, 5, 7.34, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	5 Year Fixed	7.34	£0	£25,000	£500,000	85	122300562	RESI 12, 85, 5, 7.34, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 12	RESI 12	3 Year Fixed	7.44	£0	£25,000	£500,000	85	122300601	RESI 12, 85, 3, 7.44, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	3 Year Fixed	7.44	£0	£25,000	£500,000	85	122300602	RESI 12, 85, 3, 7.44, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 12	RESI 12	2 Year Fixed	7.54	£0	£25,000	£500,000	85	122300559	RESI 12, 85, 2, 7.54, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 12	RESI 12	2 Year Fixed	7.54	£0	£25,000	£500,000	85	122300560	RESI 12, 85, 2, 7.54, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50



RESIDENTIAL PRODUCTS - RESI 6

For those with a small credit blip more than 6 months ago

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

* See Credit Criteria page for full details

** Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

Residential Resi 6													
Product Category	Credit Criteria *	Initial Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives	Cashback	Reversion Margin (above KSR)
RESI 6	Resi 6	5 Year Fixed	6.50	£999	£25,000	£500,000	70	122300534	RESI 6, 70, 5, 6.5, CB250	Purchase, Remortgage	None	£250	3.50
RESI 6	Resi 6	5 Year Fixed	6.70	£0	£25,000	£500,000	70	122300537	RESI 6, 70, 5, 6.7, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	5 Year Fixed	6.70	£0	£25,000	£500,000	70	122300538	RESI 6, 70, 5, 6.7, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	6.80	£999	£25,000	£500,000	70	122300533	RESI 6, 70, 2, 6.8, CB250	Purchase, Remortgage	None	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.00	£0	£25,000	£500,000	70	122300535	RESI 6, 70, 2, 7, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.00	£0	£25,000	£500,000	70	122300536	RESI 6, 70, 2, 7, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 6	Resi 6	5 Year Fixed	6.55	£999	£25,000	£500,000	75	122300394	RESI 6, 75, 5, 6.55, CB250	Purchase, Remortgage	None	£250	3.50
RESI 6	Resi 6	3 Year Fixed	6.65	£999	£25,000	£500,000	75	122300581	RESI 6, 75, 3, 6.65, CB250	Purchase, Remortgage	None	£250	3.50
RESI 6	Resi 6	5 Year Fixed	6.75	£0	£25,000	£500,000	75	122300401	RESI 6, 75, 5, 6.75, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	5 Year Fixed	6.75	£0	£25,000	£500,000	75	122300402	RESI 6, 75, 5, 6.75, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	6.85	£999	£25,000	£500,000	75	122300393	RESI 6, 75, 2, 6.85, CB250	Purchase, Remortgage	None	£250	3.50
RESI 6	Resi 6	3 Year Fixed	6.85	£0	£25,000	£500,000	75	122300584	RESI 6, 75, 3, 6.85, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	3 Year Fixed	6.85	£0	£25,000	£500,000	75	122300585	RESI 6, 75, 3, 6.85, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.15	£0	£25,000	£500,000	75	122300399	RESI 6, 75, 2, 7.15, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.15	£0	£25,000	£500,000	75	122300400	RESI 6, 75, 2, 7.15, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 6	Resi 6	5 Year Fixed	6.85	£999	£25,000	£500,000	80	122300396	RESI 6, 80, 5, 6.85, CB250	Purchase, Remortgage	None	£250	3.50
RESI 6	Resi 6	3 Year Fixed	6.95	£999	£25,000	£500,000	80	122300582	RESI 6, 80, 3, 6.95, CB250	Purchase, Remortgage	None	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.15	£999	£25,000	£500,000	80	122300395	RESI 6, 80, 2, 7.15, CB250	Purchase, Remortgage	None	£250	3.50
RESI 6	Resi 6	5 Year Fixed	7.29	£0	£25,000	£500,000	80	122300405	RESI 6, 80, 5, 7.29, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	5 Year Fixed	7.29	£0	£25,000	£500,000	80	122300406	RESI 6, 80, 5, 7.29, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 6	Resi 6	3 Year Fixed	7.39	£0	£25,000	£500,000	80	122300586	RESI 6, 80, 3, 7.39, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	3 Year Fixed	7.39	£0	£25,000	£500,000	80	122300587	RESI 6, 80, 3, 7.39, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.59	£0	£25,000	£500,000	80	122300403	RESI 6, 80, 2, 7.59, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.59	£0	£25,000	£500,000	80	122300404	RESI 6, 80, 2, 7.59, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 6	Resi 6	5 Year Fixed	7.14	£999	£25,000	£500,000	85	122300398	RESI 6, 85, 5, 7.14, CB250	Purchase, Remortgage	None	£250	3.50
RESI 6	Resi 6	3 Year Fixed	7.24	£999	£25,000	£500,000	85	122300583	RESI 6, 85, 3, 7.24, CB250	Purchase, Remortgage	None	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.44	£999	£25,000	£500,000	85	122300397	RESI 6, 85, 2, 7.44, CB250	Purchase, Remortgage	None	£250	3.50
RESI 6	Resi 6	5 Year Fixed	7.44	£0	£25,000	£500,000	85	122300409	RESI 6, 85, 5, 7.44, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	5 Year Fixed	7.44	£0	£25,000	£500,000	85	122300410	RESI 6, 85, 5, 7.44, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 6	Resi 6	3 Year Fixed	7.54	£0	£25,000	£500,000	85	122300588	RESI 6, 85, 3, 7.54, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	3 Year Fixed	7.54	£0	£25,000	£500,000	85	122300589	RESI 6, 85, 3, 7.54, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.94	£0	£25,000	£500,000	85	122300407	RESI 6, 85, 2, 7.94, FVCB250	Purchase, Remortgage	Free Vals	£250	3.50
RESI 6	Resi 6	2 Year Fixed	7.94	£0	£25,000	£500,000	85	122300408	RESI 6, 85, 2, 7.94, FLFVCB250	Remortgage	Free Vals, Free Legals	£250	3.50

RESIDENTIAL CRITERIA SUMMARY

Minimum loan amount	Please refer to product grid for minimum loan amount.
Maximum loan amount	Please refer to product grid for maximum loan amount. Where fees are added to the loan then affordability will be calculated on the gross loan amount. Please note, that our maximum lending to an individual (or joint applicants) is limited to no greater than £2m across Residential and Buy to Let mortgages.
Employment status	Employed/Self-employed. For the Hero Mortgage Range, Employed in Public Sector only.
Region	England, Wales, mainland Scotland and Northern Ireland only.
Minimum age at submission	18 Years.
Maximum age	Professional: 40 Years at application. All other ranges: Maximum age is 70 at the end of the term. Where a customer is borrowing beyond the age of 70, this can be agreed on repayment mortgage and up to a maximum age of 75. Maximum age at the application stage for applicants who wish to borrow beyond age 70 must not exceed 55 Year Fixed of age.
Minimum term	5 Years, except: The minimum term for 5 year fixed rates is 6 year fixed and the minimum term for 10 year fixed is 11 year Fixed.
Maximum term	40 Years
Minimum valuation	£75,000
New build	Maximum 90% LTV. Subject to product maximums and underwriter discretion regarding new build exposure. Once an Offer is produced it is valid for a 180-day period. Extensions may be granted on purchase applications subject to reassessment of the client, income (where applicable), re-inspection of the property (where applicable) and new product.
Minimum income	Professional range: £35,000 sole applications £50,000 joint applications. All other products no minimum income. All applications underwritten on affordability.
Referencing	Credit search will be undertaken for all applicants and where they do not appear on the electoral roll, proof of residency will be obtained covering a period of 24 months. Where the applicants cannot be verified by E-ID, proof of ID will be required. Income verification: Employed - payslips covering the last 3 months plus the latest P60. Where the LTV is less than 75%, the latest P60 and most recent payslip are acceptable providing that no variable income is being considered. Self-employed - most recent finalised and agreed accounts (for tax assessment) attached to the accountant's headed paper or SA302 supported by the latest tax year overview. If over 85% LTV, a minimum of 2 Year trading will be required including proof of income. Interest Only - proof of interest only repayment vehicle is required (Supplementary Form for Interest Only must be completed). We may request additional information including most recent 3 months bank statements.
Shared Ownership	Purchase and remortgage. England & Wales only. Up to £90k joint income for applicants within London. Up to £80k for joint applicants within England (excluding London). Up to £60k joint income for applicants within Wales. Up to 95% loan to customer share; subject to max 75% open market value LTV. Minimum Share purchase 25%. We only accept shared ownership scheme providers registered in England and Wales with the Homes and Communities Agency (Homes England) and the Welsh Assembly (Shared Ownership-Wales). For a list of all current providers please see the relevant website www.gov.uk/government/publications/registered-providers-of-social-housing www.gov.wales/registered-social-landlords The lease must be in the standard model format produced by the Homes and Communities Agency incorporating a Mortgage Protection Clause and the lease must allow staircasing up to 100% ownership and have no re-sale or section 106 restrictions
Self-employed trading history	Up to 85% 1 year trading 90% and 95% 2 year trading
Help to Buy	The Government Help to Buy scheme in England & Scotland is closed. We can still help your clients remortgaging their Help to Buy property in England or Scotland. Help to Buy Equity loan is available in Wales for purchase & remortgages Please refer to https://www.gov.wales/help-buy-wales for scheme eligibility Property must be rated with an EPC rating of A or B

Property Plus	<p>Range allows for lending on the following (subject to an acceptable valuation with no comments negatively affecting resale):</p> <p>Fully Repaired Pre-Fabricated Reinforced Concrete, Poured Concrete, Steel Framed / Steel Clad (pre 2000), 100% Timber Framed (post 1980), Cob Construction, Colt Construction, Concrete Block, Stone and Part Rendered Breeze block with Pebble Dashed Outer Walls</p> <p>For additional non-standard construction types refer to: www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria and search Property Plus</p>
Property Changes	If your client needs to change their property after the case has been submitted; this is something we can do if the valuation has not been carried out. Please contact us for full details.
Select Credit History - Residential Select; eKo, Heroes, Large Loan, Professional & Shared Ownership	<p>Defaults acceptable if older than 36 months</p> <p>Secured Loan/ Rent Arrears acceptable if older than 36 months</p> <p>Satisfied CCJs acceptable if older than 36 months</p> <p>We are able to accept unsatisfied CCJs that are registered over 36 months ago at the underwriter's discretion</p> <p>Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months)</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 12 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p>
Core Credit History - Residential Core; Property Plus, Help to Buy & Right to Buy	<p>Defaults acceptable if older than 24 months</p> <p>Secured Loan/ Rent Arrears acceptable if older than 24 months</p> <p>Satisfied CCJs acceptable if older than 24 months</p> <p>We are able to accept unsatisfied CCJs that are registered over 24 months ago at the underwriter's discretion</p> <p>Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months)</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 12 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p>
Resi 12 Credit History - Resi 12;	<p>Defaults acceptable: Max 1 in 24 months, 0 in 12. Satisfied or unsatisfied. Max £1,500</p> <p>Secured Loan/ Rent Arrears: 1 in 24 months, 0 in 12 (worst status)</p> <p>CCJs: Max of 1 registered in 24 months. 0 in 12 (registered), maximum total of £1000. Need not be satisfied.</p> <p>Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months)</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 12 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p>
Resi 6 Credit History - Resi 6;	<p>Defaults acceptable: Max 1 in 24 months, 0 in 6. Satisfied or unsatisfied. Max £1,500</p> <p>Secured Loan/ Rent Arrears: 1 in 24 months, 0 in 3 (worst status)</p> <p>CCJs: Max of 1 registered in 24 months. 0 in 6 (registered), maximum total of £1000. Need not be satisfied.</p> <p>Unsecured Credit arrears: No max status. If current/existing arrears are present the last 6 months payments must have been made.</p> <p>We are unable to accept any Debt Management Plans (DMP) in place less than 12 months</p> <p>Payday loans acceptable if older than 6 months</p> <p>We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p> <p>Repayment Only</p> <p>Not Available for First Time Buyers</p>
Product Transfers	For more information visit www.kensingtonmortgages.co.uk/intermediaries/product-transfers . You will be emailed if your clients are eligible 4 months before their fixed rate is ending.

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RESIDENTIAL CREDIT SUMMARY

CRITERIA	SELECT	CORE	RESI 12	RESI 6
Ranges	Select Residential, eKo, Hero, Young Professional, Large Loan, Shared Ownership	Core Residential, Property Plus, Help to Buy, Right to Buy	Resi 12	Resi 6
Defaults acceptable (if older than)	36 months No limit on number or value	24 months No limit on number or value	0 in 12 months 1 in last 24 months max of £1,500	0 in 6 months 1 in last 24 months max of £1,500
Secured Loan/Rent Arrears acceptable (if older than)	36 months	24 months	0 in 12 months Worst status 1 in 24 months.	0 in 3 months Worst status 1 in 24 months.
CCJs (unsatisfied CCJ's will be accepted at the underwriters discretion)	36 months ago 72 months for 95% LTV products No limit on number or value	24 months ago No limit on number or value	0 in 12 months (registered) 1 in last 24 months max of £1,000	0 in 6 months (registered) 1 in last 24 months max of £1,000
Unsecured Credit arrears acceptable if accounts now up to date	Max status of 2 in last 12 months	Max status of 2 in last 12 months	Max status of 2 in last 12 months	No max status, last 6 months payments must have been made
Debt Management Plans (DMPs) accept with a track record of	12 months	12 months	12 months	12 months
No Payday loans, taken out within the last	12 months	12 months	12 months	6 months
Communication/Insurance/Bank Account and utility defaults: We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.				
Important bankruptcy update: We can accept customers that have not been, in last 6 Year Fixed, subject to proceedings for Bankruptcy/Sequestration or an Individual Voluntary Arrangement (IVA) / Protected Trust Deed and/or Debt Arrangement Scheme (DAS) and must be discharged.				

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ERC's

Term	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6-10
2 Year Fixed	3.00%	2.00%				
3 Year Fixed	3.00%	2.00%	1.00%			
5 Year Fixed	4.00%	3.00%	1.50%	1.00%	1.00%	
2 Year Tracker	1.00%	1.00%				

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RESIDENTIAL PRODUCTS - FLEXI FIXED FOR TERM

Our New Flexi Fixed for Term

- Flexi Fixed for Term is a capital repayment residential mortgage that lets borrowers fix their mortgage from 11 to 40 Year Fixed with a fixed monthly payment that will never change
- Greater borrowing power as affordability is calculated on the initial fixed rate rather than a future variable stressed rate. Up to 4.49 loan to income multiple for all borrowers.
- No ERCs for life events (Please refer to Flexi Fixed for Term ERC's Page)
- Up to 85% LTV
- For first time buyers, home movers and remortgagers

* See Credit Criteria page for full details

** Maximum loan amount; Up to 75% LTV to £2,000,000, £1,000,000 for First Time Buyers. Up to 85% LTV £1,500,000, £1,000,000 for First Time Buyers.

Not available for Packaged Cases, Not available in Northern Ireland, Repayment Only

Flexi Fixed For Term												
For those wanting a term 11- 15 Year Fixed												
Product Category	Credit Criteria *	Term Taken	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Fixed for Term	Fixed for Term	11-15 Year Fixed	5.57	£1499	£75,000	£2,000,000	60	102200052	Select FFT, 15Y 60, 5.57, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	5.79	£0	£75,000	£2,000,000	60	102200053	Select FFT, 15Y 60, 5.79, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	5.79	£0	£75,000	£2,000,000	60	102200054	Select FFT, 15Y 60, 5.79, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	5.80	£1499	£75,000	£2,000,000	75	102200049	Select FFT, 15Y 75, 5.8, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	6.03	£0	£75,000	£2,000,000	75	102200050	Select FFT, 15Y 75, 6.03, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	6.03	£0	£75,000	£2,000,000	75	102200051	Select FFT, 15Y 75, 6.03, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	5.94	£1499	£75,000	£1,500,000	85	102200046	Select FFT, 15Y 85, 5.94, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	6.17	£0	£75,000	£1,500,000	85	102200047	Select FFT, 15Y 85, 6.17, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Year Fixed	6.17	£0	£75,000	£1,500,000	85	102200048	Select FFT, 15Y 85, 6.17, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 16-20 Year Fixed												
Product Category	Credit Criteria *	Term Taken	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Fixed for Term	Fixed for Term	16-20 Year Fixed	5.59	£1499	£75,000	£2,000,000	60	102200043	Select FFT, 20Y 60, 5.59, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	5.78	£0	£75,000	£2,000,000	60	102200044	Select FFT, 20Y 60, 5.78, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	5.78	£0	£75,000	£2,000,000	60	102200045	Select FFT, 20Y 60, 5.78, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	5.82	£1499	£75,000	£2,000,000	75	102200040	Select FFT, 20Y 75, 5.82, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	6.01	£0	£75,000	£2,000,000	75	102200041	Select FFT, 20Y 75, 6.01, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	6.01	£0	£75,000	£2,000,000	75	102200042	Select FFT, 20Y 75, 6.01, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	6.04	£1499	£75,000	£1,500,000	85	102200037	Select FFT, 20Y 85, 6.04, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	6.23	£0	£75,000	£1,500,000	85	102200038	Select FFT, 20Y 85, 6.23, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Year Fixed	6.23	£0	£75,000	£1,500,000	85	102200039	Select FFT, 20Y 85, 6.23, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 21-25 Year Fixed												
Product Category	Credit Criteria *	Term Taken	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Fixed for Term	Fixed for Term	21- 25 Year Fixed	5.60	£1499	£75,000	£2,000,000	60	102200034	Select FFT, 25Y 60, 5.6, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	5.76	£0	£75,000	£2,000,000	60	102200035	Select FFT, 25Y 60, 5.76, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	5.76	£0	£75,000	£2,000,000	60	102200036	Select FFT, 25Y 60, 5.76, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	5.83	£1499	£75,000	£2,000,000	75	102200031	Select FFT, 25Y 75, 5.83, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	6.00	£0	£75,000	£2,000,000	75	102200032	Select FFT, 25Y 75, 6, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	6.00	£0	£75,000	£2,000,000	75	102200033	Select FFT, 25Y 75, 6, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	6.05	£1499	£75,000	£1,500,000	85	102200028	Select FFT, 25Y 85, 6.05, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	6.21	£0	£75,000	£1,500,000	85	102200029	Select FFT, 25Y 85, 6.21, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Year Fixed	6.21	£0	£75,000	£1,500,000	85	102200030	Select FFT, 25Y 85, 6.21, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 26-30 Year Fixed												
Product Category	Credit Criteria *	Term Taken	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Fixed for Term	Fixed for Term	26-30 Year Fixed	5.65	£1499	£75,000	£2,000,000	60	102200025	Select FFT, 30Y 60, 5.65, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	5.80	£0	£75,000	£2,000,000	60	102200026	Select FFT, 30Y 60, 5.8, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	5.80	£0	£75,000	£2,000,000	60	102200027	Select FFT, 30Y 60, 5.8, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	5.89	£1499	£75,000	£2,000,000	75	102200022	Select FFT, 30Y 75, 5.89, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	6.04	£0	£75,000	£2,000,000	75	102200023	Select FFT, 30Y 75, 6.04, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	6.04	£0	£75,000	£2,000,000	75	102200024	Select FFT, 30Y 75, 6.04, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	6.10	£1499	£75,000	£1,500,000	85	102200019	Select FFT, 30Y 85, 6.1, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	6.26	£0	£75,000	£1,500,000	85	102200020	Select FFT, 30Y 85, 6.26, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Year Fixed	6.26	£0	£75,000	£1,500,000	85	102200021	Select FFT, 30Y 85, 6.26, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 31-35 Year Fixed												
Product Category	Credit Criteria *	Term Taken	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Fixed for Term	Fixed for Term	31- 35 Year Fixed	5.71	£1499	£75,000	£2,000,000	60	102200016	Select FFT, 35Y 60, 5.71, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	5.86	£0	£75,000	£2,000,000	60	102200017	Select FFT, 35Y 60, 5.86, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	5.86	£0	£75,000	£2,000,000	60	102200018	Select FFT, 35Y 60, 5.86, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	5.93	£1499	£75,000	£2,000,000	75	102200013	Select FFT, 35Y 75, 5.93, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	6.08	£0	£75,000	£2,000,000	75	102200014	Select FFT, 35Y 75, 6.08, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	6.08	£0	£75,000	£2,000,000	75	102200015	Select FFT, 35Y 75, 6.08, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	6.15	£1499	£75,000	£1,500,000	85	102200010	Select FFT, 35Y 85, 6.15, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	6.30	£0	£75,000	£1,500,000	85	102200011	Select FFT, 35Y 85, 6.3, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Year Fixed	6.30	£0	£75,000	£1,500,000	85	102200012	Select FFT, 35Y 85, 6.3, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 36-40 Year Fixed												
Product Category	Credit Criteria *	Term Taken	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback
Fixed for Term	Fixed for Term	36- 40 Year Fixed	5.84	£1499	£75,000	£2,000,000	60	102200007	Select FFT, 40Y 60, 5.84, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	5.98	£0	£75,000	£2,000,000	60	102200008	Select FFT, 40Y 60, 5.98, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	5.98	£0	£75,000	£2,000,000	60	102200009	Select FFT, 40Y 60, 5.98, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	6.05	£1499	£75,000	£2,000,000	75	102200004	Select FFT, 40Y 75, 6.05, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	6.20	£0	£75,000	£2,000,000	75	102200005	Select FFT, 40Y 75, 6.2, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	6.20	£0	£75,000	£2,000,000	75	102200006	Select FFT, 40Y 75, 6.2, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	6.26	£1499	£75,000	£1,500,000	85	102200001	Select FFT, 40Y 85, 6.26, 10OP	Purchase, Remortgage	10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	6.41	£0	£75,000	£1,500,000	85	102200002	Select FFT, 40Y 85, 6.41, FV10OP	Purchase, Remortgage	Free Vals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Year Fixed	6.41	£0	£75,000	£1,500,000	85	102200003	Select FFT, 40Y 85, 6.41, FLFV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0



RESIDENTIAL CRITERIA SUMMARY

FLEXI FIXED FOR TERM

Minimum Loan	£75,000
Maximum loan amount	Please refer to product grid for Maximum loan amount. Where fees are added to the loan then affordability will be calculated on the gross loan amount. Fees cannot be added above 90% Please note, that our maximum lending to an individual (or joint applicants) is limited to no greater than £2m across Residential and Buy to Let mortgages.
Employment status	Employed/Self-employed. Must have been in current employment minimum 12 months
Region	England, Wales, mainland Scotland
Minimum age at submission	18 Years
Maximum age	Maximum age is 70 at the end of the term.
Minimum term	11 Years
Maximum term	40 Years
Additional Lending	Available. Additional lending is acceptable to fund the maintenance or development of the security property or the purchase of an alternative property (where the mortgage is to be ported to that property). Additional lending is not available in the first 12 months of the mortgage and is subject to assessment criteria and availability at the time of application.
Porting	Allowed. This option is not available in the first 12 months and will be subject to assessment criteria at the time of application.
New build	Maximum 90% LTV for Houses and 85% for Flats. Subject to product maximums and underwriter discretion regarding new build exposure. Once an Offer is produced it is valid for a 180-day period. Extensions may be granted on purchase applications subject to reassessment of the client, income (where applicable), re-inspection of the property (where applicable) and new product.
Minimum income	No minimum income. All applications underwritten on affordability.
Referencing	Credit search will be undertaken for all applicants and where they do not appear on the electoral roll, proof of residency will be obtained covering a period of 24 months. Where the applicants cannot be verified by E-ID, proof of ID will be required. Income verification: Employed - payslips covering the last 3 months plus the latest P60. Where the LTV is less than 75%, the latest P60 and most recent payslip are acceptable providing that no variable income is being considered. Self-employed - a minimum of 2 Year Fixed trading will be required including proof of income. We may request additional information including most recent 3 months bank statements.
Self-employed trading history	A minimum of 2 year's trading history is required and the lower of: - the most recent year's net profit figure; or - the average of the last 2 year's net profit figures; will be considered when assessing affordability.
Fixed for Term Credit History - Flexi Fixed for Term	See Flexi Fixed for Term Credit Summary page
Gifted Deposit	Is acceptable. Immediate family members only
Procurator Fee	We will pay a gross Procurator fee of 0.75%. If applicable please contact your mortgage club/network for your net amount; a total of any fees will be shown on the ESIS.

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 CREDIT SUMMARY

FLEXI FIXED FOR TERM

CRITERIA	FIXED FOR TERM
Ranges	Flexi Fixed for Term
Defaults acceptable (if older than)	36 months No limit on number or value
Secured Loan Arrears acceptable (if older than)	36 months
CCJs	72 months ago No limit on number or value
Unsecured Credit arrears acceptable if accounts now up to date	0 in 24 months (Now up to date)
Debt Management Plans (DMPs)	None
No Payday loans, taken out within the last	24 months
IVA	Not Acceptable
Bankruptcy	Not Acceptable
Previous repossession	Not Acceptable
<p>Communication/Insurance/Bank Account and utility defaults: We don't take into account Communication/Insurance/ defaults. Utility defaults cannot exceed £250 per application. Bank Account defaults/arrears subject to underwriter discretion.</p>	
<p>Important bankruptcy update: We can accept customers that have not been, in last 6 Year Fixed, subject to proceedings for Bankruptcy/Sequestration or an Individual Voluntary Arrangement (IVA) / Protected Trust Deed and/or Debt Arrangement Scheme (DAS) and must be discharged.</p>	

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Early repayment charges will **not** be charged if:

- The property is sold to repay the loan.
- The loan is repaid in full using the customers own funds (for example, from savings or income). If this loan is repaid using money borrowed from another lender and secured against the security property, the early repayment charge will be charged as set out below.
- If any customers die who is named as a borrower on this loan.
- Overpayments up to 10% per calendar year (of the original balance).

Term Taken	11-15 Year Fixed	16-20 Year Fixed	21-25 Year Fixed	26-30 Year Fixed	31-35 Year Fixed	36-40 Year Fixed
ERC Amount Payable in year						
1 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
2 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
3 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
4 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
5 year	4.00%	5.00%	6.00%	7.00%	7.00%	7.00%
6 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
7 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
8 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
9 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
10 year	3.00%	4.00%	5.00%	6.00%	7.00%	7.00%
11 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
12 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
13 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
14 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
15 year	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
16 year		2.00%	3.00%	4.00%	5.00%	6.00%
17 year		2.00%	3.00%	4.00%	5.00%	6.00%
18 year		2.00%	3.00%	4.00%	5.00%	6.00%
19 year		2.00%	3.00%	4.00%	5.00%	6.00%
20 year		2.00%	3.00%	4.00%	5.00%	6.00%
21 year			2.00%	3.00%	4.00%	5.00%
22 year			2.00%	3.00%	4.00%	5.00%
23 year			2.00%	3.00%	4.00%	5.00%
24 year			2.00%	3.00%	4.00%	5.00%
25 year			2.00%	3.00%	4.00%	5.00%
26 year				2.00%	3.00%	4.00%
27 year				2.00%	3.00%	4.00%
28 year				2.00%	3.00%	4.00%
29 year				2.00%	3.00%	4.00%
32 year					2.00%	3.00%
33 year					2.00%	3.00%
34 year					2.00%	3.00%
35 year					2.00%	3.00%
36 year						2.00%
37 year						2.00%
38 year						2.00%
39 year						2.00%
40 year						2.00%

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