



RESIDENTIAL LENDING

20th January 2023

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

<p>THE RANGE:</p> <p>SELECT</p> <p>SELECT TRACKERS</p> <p>EKO</p> <p>EKO REWARD</p> <p>HERO</p> <p>YOUNG PROFESSIONAL</p> <p>LARGE LOAN</p> <p>INCOME RECOVERY SELF-EMPLOYED</p> <p>SHARED OWNERSHIP</p> <p>CORE</p> <p>HELP TO BUY REMORTGAGE</p> <p>ASSISTED DEPOSIT</p> <p>RIGHT TO BUY</p> <p>PROPERTY PLUS</p> <p>RESI 6</p> <p>FLEXI FIXED FOR TERM</p>
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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 3.75%.**

This rate is set as of the 9th December 2022 and effective from the 1st January 2023 (all new mortgage application documentation is reflected with this rate from 10th December 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%,

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

Kensington and Kensington Mortgages are trading names of Kensington Mortgage Company Limited. Registered in England & Wales: Company No. 03049877. Registered address: Ascot House, Maidenhead Office Park, Maidenhead SL6 3QQ. Kensington Mortgage Company Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 310336).

Some investment mortgage contracts are not regulated by the FCA.



RESIDENTIAL PRODUCTS - SELECT

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

* See Credit Criteria page for full details

** Maximum loan amount; Up to 85% LTV to £1,500,000, £1,000,000 for First Time Buyers, 90% up to £750,000. Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland. 90% LTV Repayment Only

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

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	5.45	£999	£25,000	£1,500,000	75	082200409	Select, 75, 5, 5.45	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	2 Year Fixed	5.65	£999	£25,000	£1,500,000	70	012300024	Select, 70, 2, 5.65	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	5 Year Fixed	5.95	£999	£25,000	£1,500,000	70	012300027	Select, 70, 5, 5.95	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	2 Year Fixed	5.99	£0	£25,000	£1,500,000	70	012300028	Select, 70, 2, 5.99, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	2 Year Fixed	5.99	£0	£25,000	£1,500,000	70	012300029	Select, 70, 2, 5.99, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	2 Year Fixed	5.99	£0	£25,000	£1,500,000	70	012300030	Select, 70, 2, 5.99, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Select	Select	5 Year Fixed	6.44	£0	£25,000	£1,500,000	70	012300035	Select, 70, 5, 6.44, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	5 Year Fixed	6.44	£0	£25,000	£1,500,000	70	012300036	Select, 70, 5, 6.44, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	5 Year Fixed	6.44	£0	£25,000	£1,500,000	70	012300037	Select, 70, 5, 6.44, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Select - Special	Select	2 Year Fixed	5.55	£1999	£25,000	£1,500,000	75	012300023	Select, 75, 2, 5.55	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	2 Year Fixed	5.75	£999	£25,000	£1,500,000	75	092200327	Select, 75, 2, 5.75	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	2 Year Fixed	6.09	£0	£25,000	£1,500,000	75	092200007	Select, 75, 2, 6.09, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	2 Year Fixed	6.09	£0	£25,000	£1,500,000	75	092200008	Select, 75, 2, 6.09, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	2 Year Fixed	6.09	£0	£25,000	£1,500,000	75	092200009	Select, 75, 2, 6.09, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Select	Select	5 Year Fixed	6.25	£999	£25,000	£1,500,000	75	092200654	Select, 75, 5, 6.25	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	5 Year Fixed	6.59	£0	£25,000	£1,500,000	75	092200336	Select, 75, 5, 6.59, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	5 Year Fixed	6.59	£0	£25,000	£1,500,000	75	092200337	Select, 75, 5, 6.59, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	5 Year Fixed	6.59	£0	£25,000	£1,500,000	75	092200338	Select, 75, 5, 6.59, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Select - Special	Select	2 Year Fixed	5.85	£1999	£25,000	£1,500,000	80	012300026	Select, 80, 2, 5.85	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	2 Year Fixed	6.15	£999	£25,000	£1,500,000	80	092200003	Select, 80, 2, 6.15	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	5 Year Fixed	6.49	£999	£25,000	£1,500,000	80	092200656	Select, 80, 5, 6.49	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	2 Year Fixed	6.59	£0	£25,000	£1,500,000	80	102200067	Select, 80, 2, 6.59, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	2 Year Fixed	6.59	£0	£25,000	£1,500,000	80	102200068	Select, 80, 2, 6.59, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	2 Year Fixed	6.59	£0	£25,000	£1,500,000	80	102200069	Select, 80, 2, 6.59, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Select	Select	5 Year Fixed	6.84	£0	£25,000	£1,500,000	80	092200342	Select, 80, 5, 6.84, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	5 Year Fixed	6.84	£0	£25,000	£1,500,000	80	092200343	Select, 80, 5, 6.84, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	5 Year Fixed	6.84	£0	£25,000	£1,500,000	80	092200344	Select, 80, 5, 6.84, FVCB250	Remortgage	Free Vals	£250	4.50

Residential Select													
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 Select - Special	Select	2 Year Fixed	6.19	£1999	£25,000	£1,500,000	85	012300031	Select, 85, 2, 6.19	Purchase, Remortgage	None	£0	4.40
Residential Select	Select	2 Year Fixed	6.49	£999	£25,000	£1,500,000	85	092200005	Select, 85, 2, 6.49	Purchase, Remortgage	None	£0	4.60
Residential Select	Select	5 Year Fixed	6.88	£999	£25,000	£1,500,000	85	092200658	Select, 85, 5, 6.88	Purchase, Remortgage	None	£0	4.60
Residential Select	Select	2 Year Fixed	6.94	£0	£25,000	£1,500,000	85	102200073	Select, 85, 2, 6.94, FV	Purchase	Free Vals	£0	4.60
Residential Select	Select	2 Year Fixed	6.94	£0	£25,000	£1,500,000	85	102200074	Select, 85, 2, 6.94, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Select	Select	2 Year Fixed	6.94	£0	£25,000	£1,500,000	85	102200075	Select, 85, 2, 6.94, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Select	Select	5 Year Fixed	7.38	£0	£25,000	£1,500,000	85	092200348	Select, 85, 5, 7.38, FV	Purchase	Free Vals	£0	4.60
Residential Select	Select	5 Year Fixed	7.38	£0	£25,000	£1,500,000	85	092200349	Select, 85, 5, 7.38, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Select	Select	5 Year Fixed	7.38	£0	£25,000	£1,500,000	85	092200350	Select, 85, 5, 7.38, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Select	Select	2 Year Fixed	6.99	£1299	£25,000	£750,000	90	012300045	Select, 90, 2, 6.99	Purchase, Remortgage	None	£0	4.60
Residential Select	Select	5 Year Fixed	7.39	£1299	£25,000	£750,000	90	012300052	Select, 90, 5, 7.39	Purchase, Remortgage	None	£0	4.60
Residential Select	Select	2 Year Fixed	7.79	£0	£25,000	£750,000	90	012300060	Select, 90, 2, 7.79, FV	Purchase	Free Vals	£0	4.60
Residential Select	Select	2 Year Fixed	7.79	£0	£25,000	£750,000	90	012300061	Select, 90, 2, 7.79, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Select	Select	2 Year Fixed	7.79	£0	£25,000	£750,000	90	012300062	Select, 90, 2, 7.79, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Select	Select	10 Year Fixed	7.89	£1999	£25,000	£750,000	90	012300063	Select, 90, 10, 7.89	Purchase, Remortgage	None	£0	4.60
Residential Select	Select	5 Year Fixed	8.19	£0	£25,000	£750,000	90	012300067	Select, 90, 5, 8.19, FV	Purchase	Free Vals	£0	4.60
Residential Select	Select	5 Year Fixed	8.19	£0	£25,000	£750,000	90	012300068	Select, 90, 5, 8.19, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Select	Select	5 Year Fixed	8.19	£0	£25,000	£750,000	90	012300069	Select, 90, 5, 8.19, FVCB250	Remortgage	Free Vals	£250	4.60



RESIDENTIAL PRODUCTS - SELECT TRACKERS

Our clearest 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

** Maximum loan amount; Up to 85% LTV to £1,500,000, £1,000,000 for First Time Buyers, 90% up to £750,000. Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland. 90% LTV Repayment Only

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	5.55 (KSR + 1.80%)	£999	£25,000	£1,500,000	75	012300001	Select Track, 75, 2, 1.8	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	2 Year Tracker	5.90 (KSR + 2.15%)	£999	£25,000	£1,500,000	80	012300002	Select Track, 80, 2, 2.15	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	2 Year Tracker	6.05 (KSR + 2.30%)	£0	£25,000	£1,500,000	75	012300003	Select Track, 75, 2, 2.3, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	2 Year Tracker	6.05 (KSR + 2.30%)	£0	£25,000	£1,500,000	75	012300004	Select Track, 75, 2, 2.3, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	2 Year Tracker	6.05 (KSR + 2.30%)	£0	£25,000	£1,500,000	75	012300005	Select Track, 75, 2, 2.3, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Select	Select	2 Year Tracker	6.25 (KSR + 2.50%)	£999	£25,000	£1,500,000	85	012300006	Select Track, 85, 2, 2.5	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	2 Year Tracker	6.40 (KSR + 2.65%)	£0	£25,000	£1,500,000	80	012300007	Select Track, 80, 2, 2.65, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	2 Year Tracker	6.40 (KSR + 2.65%)	£0	£25,000	£1,500,000	80	012300008	Select Track, 80, 2, 2.65, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	2 Year Tracker	6.40 (KSR + 2.65%)	£0	£25,000	£1,500,000	80	012300009	Select Track, 80, 2, 2.65, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Select	Select	2 Year Tracker	6.75 (KSR + 3.00%)	£0	£25,000	£1,500,000	85	012300010	Select Track, 85, 2, 3, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	2 Year Tracker	6.75 (KSR + 3.00%)	£0	£25,000	£1,500,000	85	012300011	Select Track, 85, 2, 3, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	2 Year Tracker	6.75 (KSR + 3.00%)	£0	£25,000	£1,500,000	85	012300012	Select Track, 85, 2, 3, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Select	Select	2 Year Tracker	6.85 (KSR + 3.10%)	£999	£25,000	£750,000	90	012300013	Select Track, 90, 2, 3.1	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	2 Year Tracker	7.25 (KSR + 3.50%)	£0	£25,000	£750,000	90	012300014	Select Track, 90, 2, 3.5, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	2 Year Tracker	7.25 (KSR + 3.50%)	£0	£25,000	£750,000	90	012300015	Select Track, 90, 2, 3.5, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	2 Year Tracker	7.25 (KSR + 3.50%)	£0	£25,000	£750,000	90	012300016	Select Track, 90, 2, 3.5, FVCB250	Remortgage	Free Vals	£250	4.50



£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	2Year Fixed	6.09	£0	£25,000	£500,000	75	092200180	Select, 75, 2, 6.09, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.50
eKo***	Select	2Year Fixed	6.09	£0	£25,000	£500,000	75	092200181	Select, 75, 2, 6.09, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.50
eKo***	Select	5 Year Fixed	6.59	£0	£25,000	£500,000	75	092200508	Select, 75, 5, 6.59, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.50
eKo***	Select	5 Year Fixed	6.59	£0	£25,000	£500,000	75	092200509	Select, 75, 5, 6.59, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.50
eKo***	Select	2Year Fixed	6.59	£0	£25,000	£500,000	80	102200238	Select, 80, 2, 6.59, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.50
eKo***	Select	2Year Fixed	6.59	£0	£25,000	£500,000	80	102200239	Select, 80, 2, 6.59, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.50
eKo***	Select	5 Year Fixed	6.84	£0	£25,000	£500,000	80	092200512	Select, 80, 5, 6.84, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.50
eKo***	Select	5 Year Fixed	6.84	£0	£25,000	£500,000	80	092200513	Select, 80, 5, 6.84, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.50
eKo***	Select	2Year Fixed	6.94	£0	£25,000	£500,000	85	102200242	Select, 85, 2, 6.94, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.60
eKo***	Select	2Year Fixed	6.94	£0	£25,000	£500,000	85	102200243	Select, 85, 2, 6.94, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.60
eKo***	Select	5 Year Fixed	7.38	£0	£25,000	£500,000	85	092200516	Select, 85, 5, 7.38, FVEKO	Purchase, Remortgage	Free Vals	£1,000	4.60
eKo***	Select	5 Year Fixed	7.38	£0	£25,000	£500,000	85	092200517	Select, 85, 5, 7.38, FLFVEKO	Remortgage	Free Vals, Free Legals	£1,000	4.60



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; 90% LTV Repayment Only

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	2Year Fixed	6.09	£0	£25,000	£500,000	75	092200244	Select, 75, 2, 6.09, FVCB500	Purchase	Free Vals	£500	4.50
Residential eKo Reward	Select	5 Year Fixed	6.59	£0	£25,000	£500,000	75	092200571	Select, 75, 5, 6.59, FVCB500	Purchase	Free Vals	£500	4.50
Residential eKo Reward	Select	2Year Fixed	6.59	£0	£25,000	£500,000	80	102200296	Select, 80, 2, 6.59, FVCB500	Purchase	Free Vals	£500	4.50
Residential eKo Reward	Select	5 Year Fixed	6.84	£0	£25,000	£500,000	80	092200573	Select, 80, 5, 6.84, FVCB500	Purchase	Free Vals	£500	4.50
Residential eKo Reward	Select	2Year Fixed	6.94	£0	£25,000	£500,000	85	102200298	Select, 85, 2, 6.94, FVCB500	Purchase	Free Vals	£500	4.60
Residential eKo Reward	Select	5 Year Fixed	7.38	£0	£25,000	£500,000	85	092200575	Select, 85, 5, 7.38, FVCB500	Purchase	Free Vals	£500	4.60
Residential eKo Reward	Select	2Year Fixed	7.79	£0	£25,000	£500,000	90	012300059	Core, 90, 2, 7.79, FVCB500	Purchase	Free Vals	£500	4.60
Residential eKo Reward	Select	5 Year Fixed	8.19	£0	£25,000	£500,000	90	012300070	Core, 90, 5, 8.19, FVCB500	Purchase	Free Vals	£500	4.60



RESIDENTIAL PRODUCTS - HERO

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. 90% LTV Repayment Only

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	2 Year Fixed	5.65	£999	£25,000	£500,000	75	092200414	Heroes, 75, 2, 5.65	Purchase, Remortgage	None	£0	4.50
Hero	Select	2 Year Fixed	5.99	£0	£25,000	£500,000	75	092200094	Heroes, 75, 2, 5.99, FV	Purchase	Free Vals	£0	4.50
Hero	Select	2 Year Fixed	5.99	£0	£25,000	£500,000	75	092200095	Heroes, 75, 2, 5.99, FFLV	Remortgage	Free Vals, Free Legals	£0	4.50
Hero	Select	2 Year Fixed	5.99	£0	£25,000	£500,000	75	092200096	Heroes, 75, 2, 5.99, FVCB250	Remortgage	Free Vals	£250	4.50
Hero	Select	5 Year Fixed	6.15	£999	£25,000	£500,000	75	092200741	Heroes, 75, 5, 6.15	Purchase, Remortgage	None	£0	4.50
Hero	Select	5 Year Fixed	6.49	£0	£25,000	£500,000	75	092200423	Heroes, 75, 5, 6.49, FV	Purchase	Free Vals	£0	4.50
Hero	Select	5 Year Fixed	6.49	£0	£25,000	£500,000	75	092200424	Heroes, 75, 5, 6.49, FFLV	Remortgage	Free Vals, Free Legals	£0	4.50
Hero	Select	5 Year Fixed	6.49	£0	£25,000	£500,000	75	092200425	Heroes, 75, 5, 6.49, FVCB250	Remortgage	Free Vals	£250	4.50
Hero	Select	2 Year Fixed	6.05	£999	£25,000	£500,000	80	092200090	Heroes, 80, 2, 6.05	Purchase, Remortgage	None	£0	4.50
Hero	Select	5 Year Fixed	6.39	£999	£25,000	£500,000	80	092200743	Heroes, 80, 5, 6.39	Purchase, Remortgage	None	£0	4.50
Hero	Select	2 Year Fixed	6.49	£0	£25,000	£500,000	80	102200154	Heroes, 80, 2, 6.49, FV	Purchase	Free Vals	£0	4.50
Hero	Select	2 Year Fixed	6.49	£0	£25,000	£500,000	80	102200155	Heroes, 80, 2, 6.49, FFLV	Remortgage	Free Vals, Free Legals	£0	4.50
Hero	Select	2 Year Fixed	6.49	£0	£25,000	£500,000	80	102200156	Heroes, 80, 2, 6.49, FVCB250	Remortgage	Free Vals	£250	4.50
Hero	Select	5 Year Fixed	6.74	£0	£25,000	£500,000	80	092200429	Heroes, 80, 5, 6.74, FV	Purchase	Free Vals	£0	4.50
Hero	Select	5 Year Fixed	6.74	£0	£25,000	£500,000	80	092200430	Heroes, 80, 5, 6.74, FFLV	Remortgage	Free Vals, Free Legals	£0	4.50
Hero	Select	5 Year Fixed	6.74	£0	£25,000	£500,000	80	092200431	Heroes, 80, 5, 6.74, FVCB250	Remortgage	Free Vals	£250	4.50
Hero	Select	2 Year Fixed	6.39	£999	£25,000	£500,000	85	092200092	Heroes, 85, 2, 6.39	Purchase, Remortgage	None	£0	4.60
Hero	Select	5 Year Fixed	6.78	£999	£25,000	£500,000	85	092200745	Heroes, 85, 5, 6.78	Purchase, Remortgage	None	£0	4.60
Hero	Select	2 Year Fixed	6.84	£0	£25,000	£500,000	85	102200160	Heroes, 85, 2, 6.84, FV	Purchase	Free Vals	£0	4.60
Hero	Select	2 Year Fixed	6.84	£0	£25,000	£500,000	85	102200161	Heroes, 85, 2, 6.84, FFLV	Remortgage	Free Vals, Free Legals	£0	4.60
Hero	Select	2 Year Fixed	6.84	£0	£25,000	£500,000	85	102200162	Heroes, 85, 2, 6.84, FVCB250	Remortgage	Free Vals	£250	4.60
Hero	Select	5 Year Fixed	7.28	£0	£25,000	£500,000	85	092200435	Heroes, 85, 5, 7.28, FV	Purchase	Free Vals	£0	4.60
Hero	Select	5 Year Fixed	7.28	£0	£25,000	£500,000	85	092200436	Heroes, 85, 5, 7.28, FFLV	Remortgage	Free Vals, Free Legals	£0	4.60
Hero	Select	5 Year Fixed	7.28	£0	£25,000	£500,000	85	092200437	Heroes, 85, 5, 7.28, FVCB250	Remortgage	Free Vals	£250	4.60
Hero	Select	2 Year Fixed	6.89	£1299	£25,000	£500,000	90	012300040	Heroes, 90, 2, 6.89	Purchase, Remortgage	None	£0	4.60
Hero	Select	5 Year Fixed	7.29	£1299	£25,000	£500,000	90	012300050	Heroes, 90, 5, 7.29	Purchase, Remortgage	None	£0	4.60
Hero	Select	2 Year Fixed	7.69	£0	£25,000	£500,000	90	012300056	Heroes, 90, 2, 7.69, FV	Purchase	Free Vals	£0	4.60
Hero	Select	2 Year Fixed	7.69	£0	£25,000	£500,000	90	012300057	Heroes, 90, 2, 7.69, FFLV	Remortgage	Free Vals, Free Legals	£0	4.60
Hero	Select	2 Year Fixed	7.69	£0	£25,000	£500,000	90	012300058	Heroes, 90, 2, 7.69, FVCB250	Remortgage	Free Vals	£250	4.60
Hero	Select	5 Year Fixed	8.09	£0	£25,000	£500,000	90	012300064	Heroes, 90, 5, 8.09, FV	Purchase	Free Vals	£0	4.60
Hero	Select	5 Year Fixed	8.09	£0	£25,000	£500,000	90	012300065	Heroes, 90, 5, 8.09, FFLV	Remortgage	Free Vals, Free Legals	£0	4.60
Hero	Select	5 Year Fixed	8.09	£0	£25,000	£500,000	90	012300066	Heroes, 90, 5, 8.09, FVCB250	Remortgage	Free Vals	£250	4.60



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 legals incentive not currently available in Northern Ireland. 90% LTV Repayment Only

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	2Year Fixed	5.69	£999	£25,000	£1,000,000	75	092200378	Professional, 75, 2, 5.69	Purchase, Remortgage	None	£0	4.50
Professional	Select	5 Year Fixed	6.20	£999	£25,000	£1,000,000	75	092200705	Professional, 75, 5, 6.2	Purchase, Remortgage	None	£0	4.50
Professional	Select	2Year Fixed	6.10	£999	£25,000	£1,000,000	80	092200054	Professional, 80, 2, 6.1	Purchase, Remortgage	None	£0	4.50
Professional	Select	5 Year Fixed	6.44	£999	£25,000	£1,000,000	80	092200707	Professional, 80, 5, 6.44	Purchase, Remortgage	None	£0	4.50
Professional	Select	2Year Fixed	6.44	£999	£25,000	£1,000,000	85	092200056	Professional, 85, 2, 6.44	Purchase, Remortgage	None	£0	4.60
Professional	Select	5 Year Fixed	6.83	£999	£25,000	£1,000,000	85	092200709	Professional, 85, 5, 6.83	Purchase, Remortgage	None	£0	4.60
Professional	Select	2Year Fixed	6.94	£1299	£25,000	£750,000	90	012300044	Professional, 90, 2, 6.94	Purchase, Remortgage	None	£0	4.60
Professional	Select	5 Year Fixed	7.34	£1299	£25,000	£750,000	90	012300051	Professional, 90, 5, 7.34	Purchase, Remortgage	None	£0	4.60



RESIDENTIAL PRODUCTS - INCOME RECOVERY SELF-EMPLOYED

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

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

* See Credit Criteria page for full details

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

Residential Income Recovery - Self-Employed													
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)
Income Recovery - Self-Employed	Select	5 Year Fixed	6.25	£999	£25,000	£1,500,000	75	092200884	Inc Rec SE, 75, 5, 6.25	Purchase, Remortgage	None	£0	4.50
Income Recovery - Self-Employed	Select	5 Year Fixed	6.59	£0	£25,000	£1,500,000	75	092200561	Inc Rec SE, 75, 5, 6.59, FV	Purchase	Free Vals	£0	4.50
Income Recovery - Self-Employed	Select	5 Year Fixed	6.59	£0	£25,000	£1,500,000	75	092200562	Inc Rec SE, 75, 5, 6.59, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Income Recovery - Self-Employed	Select	5 Year Fixed	6.59	£0	£25,000	£1,500,000	75	092200563	Inc Rec SE, 75, 5, 6.59, FVCB250	Remortgage	Free Vals	£250	4.50
Income Recovery - Self-Employed	Select	5 Year Fixed	6.49	£999	£25,000	£1,500,000	80	092200885	Inc Rec SE, 80, 5, 6.49	Purchase, Remortgage	None	£0	4.50
Income Recovery - Self-Employed	Select	5 Year Fixed	6.84	£0	£25,000	£1,500,000	80	092200564	Inc Rec SE, 80, 5, 6.84, FV	Purchase	Free Vals	£0	4.50
Income Recovery - Self-Employed	Select	5 Year Fixed	6.84	£0	£25,000	£1,500,000	80	092200565	Inc Rec SE, 80, 5, 6.84, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Income Recovery - Self-Employed	Select	5 Year Fixed	6.84	£0	£25,000	£1,500,000	80	092200566	Inc Rec SE, 80, 5, 6.84, FVCB250	Remortgage	Free Vals	£250	4.50
Income Recovery - Self-Employed	Select	5 Year Fixed	6.88	£999	£25,000	£1,500,000	85	092200886	Inc Rec SE, 85, 5, 6.88	Purchase, Remortgage	None	£0	4.60
Income Recovery - Self-Employed	Select	5 Year Fixed	7.38	£0	£25,000	£1,500,000	85	092200567	Inc Rec SE, 85, 5, 7.38, FV	Purchase	Free Vals	£0	4.60
Income Recovery - Self-Employed	Select	5 Year Fixed	7.38	£0	£25,000	£1,500,000	85	092200568	Inc Rec SE, 85, 5, 7.38, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Income Recovery - Self-Employed	Select	5 Year Fixed	7.38	£0	£25,000	£1,500,000	85	092200569	Inc Rec SE, 85, 5, 7.38, FVCB250	Remortgage	Free Vals	£250	4.60



RESIDENTIAL PRODUCTS - SHARED OWNERSHIP

Shared Ownership

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

* 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	92201860	Shared Own, 95, 2, 7.19, FV	Purchase	Free Vals	£0	4.60
Shared Ownership	Select	5 Year Fixed	7.39	£0	£25,000	£500,000	95	102200281	Shared Own, 95, 5, 7.39, FV	Purchase	Free Vals	£0	4.60



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	2 Year Fixed	5.79	0.25%	£500,000	£2,000,000	75	092200576	Select, 75, 2, 5.79	Purchase, Remortgage	None	£0	4.60
Large Loan	Select	5 Year Fixed	6.39	0.25%	£500,000	£2,000,000	75	092200904	Select, 75, 5, 6.39	Purchase, Remortgage	None	£0	4.60
Large Loan	Select	1 Year Fixed	6.54	0.25%	£500,000	£2,000,000	75	102200385	Select, 75, 1, 6.54	Purchase, Remortgage	None	£0	4.60
Large Loan	Select	2 Year Fixed	6.24	0.25%	£500,000	£2,000,000	80	092200251	Select, 80, 2, 6.24	Purchase, Remortgage	None	£0	4.60
Large Loan	Select	5 Year Fixed	6.54	0.25%	£500,000	£2,000,000	80	092200905	Select, 80, 5, 6.54	Purchase, Remortgage	None	£0	4.60
Large Loan	Select	1 Year Fixed	6.84	0.25%	£500,000	£2,000,000	80	102200386	Select, 80, 1, 6.84	Purchase, Remortgage	None	£0	4.60
Large Loan	Select	1 Year Fixed	7.34	0.25%	£500,000	£1,500,000	85	102200387	Select, 85, 1, 7.34	Purchase, Remortgage	None	£0	4.60



RESIDENTIAL PRODUCTS - CORE

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	2 Year Fixed	5.84	£999	£25,000	£500,000	70	012300025	Core, 70, 2, 5.84	Purchase, Remortgage	None	£0	4.60
Residential Core	Core	2 Year Fixed	6.28	£0	£25,000	£500,000	70	012300032	Core, 70, 2, 6.28, FV	Purchase	Free Vals	£0	4.60
Residential Core	Core	2 Year Fixed	6.28	£0	£25,000	£500,000	70	012300033	Core, 70, 2, 6.28, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Core	Core	2 Year Fixed	6.28	£0	£25,000	£500,000	70	012300034	Core, 70, 2, 6.28, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Core	Core	5 Year Fixed	6.52	£999	£25,000	£500,000	70	012300039	Core, 70, 5, 6.52	Purchase, Remortgage	None	£0	4.60
Residential Core	Core	5 Year Fixed	6.93	£0	£25,000	£500,000	70	012300041	Core, 70, 5, 6.93, FV	Purchase	Free Vals	£0	4.60
Residential Core	Core	5 Year Fixed	6.93	£0	£25,000	£500,000	70	012300042	Core, 70, 5, 6.93, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Core	Core	5 Year Fixed	6.93	£0	£25,000	£500,000	70	012300043	Core, 70, 5, 6.93, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Core	Core	2 Year Fixed	5.94	£999	£25,000	£500,000	75	092200354	Core, 75, 2, 5.94	Purchase, Remortgage	None	£0	4.60
Residential Core	Core	2 Year Fixed	6.38	£0	£25,000	£500,000	75	092200034	Core, 75, 2, 6.38, FV	Purchase	Free Vals	£0	4.60
Residential Core	Core	2 Year Fixed	6.38	£0	£25,000	£500,000	75	092200035	Core, 75, 2, 6.38, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Core	Core	2 Year Fixed	6.38	£0	£25,000	£500,000	75	092200036	Core, 75, 2, 6.38, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Core	Core	5 Year Fixed	6.64	£999	£25,000	£500,000	75	092200681	Core, 75, 5, 6.64	Purchase, Remortgage	None	£0	4.60
Residential Core	Core	5 Year Fixed	7.08	£0	£25,000	£500,000	75	092200363	Core, 75, 5, 7.08, FV	Purchase	Free Vals	£0	4.60
Residential Core	Core	5 Year Fixed	7.08	£0	£25,000	£500,000	75	092200364	Core, 75, 5, 7.08, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Core	Core	5 Year Fixed	7.08	£0	£25,000	£500,000	75	092200365	Core, 75, 5, 7.08, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Core	Core	2 Year Fixed	6.49	£999	£25,000	£500,000	80	092200030	Core, 80, 2, 6.49	Purchase, Remortgage	None	£0	4.60
Residential Core	Core	5 Year Fixed	6.89	£999	£25,000	£500,000	80	092200683	Core, 80, 5, 6.89	Purchase, Remortgage	None	£0	4.60
Residential Core	Core	2 Year Fixed	7.03	£0	£25,000	£500,000	80	102200094	Core, 80, 2, 7.03, FV	Purchase	Free Vals	£0	4.60
Residential Core	Core	2 Year Fixed	7.03	£0	£25,000	£500,000	80	102200095	Core, 80, 2, 7.03, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Core	Core	2 Year Fixed	7.03	£0	£25,000	£500,000	80	102200096	Core, 80, 2, 7.03, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Core	Core	5 Year Fixed	7.28	£0	£25,000	£500,000	80	092200369	Core, 80, 5, 7.28, FV	Purchase	Free Vals	£0	4.60
Residential Core	Core	5 Year Fixed	7.28	£0	£25,000	£500,000	80	092200370	Core, 80, 5, 7.28, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Core	Core	5 Year Fixed	7.28	£0	£25,000	£500,000	80	092200371	Core, 80, 5, 7.28, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Core	Core	2 Year Fixed	6.89	£999	£25,000	£500,000	85	092200032	Core, 85, 2, 6.89	Purchase, Remortgage	None	£0	4.60
Residential Core	Core	5 Year Fixed	7.29	£999	£25,000	£500,000	85	092200685	Core, 85, 5, 7.29	Purchase, Remortgage	None	£0	4.60
Residential Core	Core	2 Year Fixed	7.33	£0	£25,000	£500,000	85	102200100	Core, 85, 2, 7.33, FV	Purchase	Free Vals	£0	4.60
Residential Core	Core	2 Year Fixed	7.33	£0	£25,000	£500,000	85	102200101	Core, 85, 2, 7.33, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Core	Core	2 Year Fixed	7.33	£0	£25,000	£500,000	85	102200102	Core, 85, 2, 7.33, FVCB250	Remortgage	Free Vals	£250	4.60
Residential Core	Core	5 Year Fixed	7.68	£0	£25,000	£500,000	85	092200375	Core, 85, 5, 7.68, FV	Purchase	Free Vals	£0	4.60
Residential Core	Core	5 Year Fixed	7.68	£0	£25,000	£500,000	85	092200376	Core, 85, 5, 7.68, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
Residential Core	Core	5 Year Fixed	7.68	£0	£25,000	£500,000	85	092200377	Core, 85, 5, 7.68, FVCB250	Remortgage	Free Vals	£250	4.60



RESIDENTIAL PRODUCTS - HELP TO BUY REMORTGAGE

Help To Buy (Equity Loan) Remortgage

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

* See Credit Criteria page for full details

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

Residential Help to Buy - remortgage													
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	Core	2 Year Fixed	6.89	£999	£25,000	£500,000	75	102200444	HTB, 75, 2, 6.89, FV	Remortgage	Free Vals	£0	4.60
Help to Buy	Core	5 Year Fixed	7.14	£999	£25,000	£500,000	75	102200140	HTB, 75, 5, 7.14, FV	Remortgage	Free Vals	£0	4.60

RESIDENTIAL PRODUCTS - ASSISTED DEPOSIT

Assisted Deposit (Equity Loan)

- Equity purchase (non-Government) available in England & Wales
- Equity purchase via Even. Please refer to third party for criteria
- Repayment only

* See Credit Criteria page for full details

** Assisted Deposit products are not available in Scotland or Northern Ireland

Residential Assisted Deposit													
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)
Assisted Deposit	Core	2 Year Fixed	6.89	£999	£25,000	£500,000	75	102200661	Core, 75, 2, 6.89, FV	Purchase	Free Vals	£0	4.60
Assisted Deposit	Core	5 Year Fixed	7.14	£999	£25,000	£500,000	75	102200356	Core, 75, 5, 7.14, FV	Purchase	Free Vals	£0	4.60
Assisted Deposit	Core	5 Year Fixed	7.14	£999	£25,000	£500,000	80	092201953	Core, 80, 5, 7.64, FV	Purchase	Free Vals	£0	4.60
Assisted Deposit	Core	2 Year Fixed	7.24	£999	£25,000	£500,000	80	092201955	Core, 80, 2, 7.24, FV	Purchase	Free Vals	£0	4.60
Assisted Deposit	Core	5 Year Fixed	7.24	£999	£25,000	£500,000	85	092201954	Core, 85, 5, 7.74, FV	Purchase	Free Vals	£0	4.60
Assisted Deposit	Core	2 Year Fixed	7.34	£999	£25,000	£500,000	85	092201956	Core, 85, 2, 7.34, FV	Purchase	Free Vals	£0	4.60



RESIDENTIAL PRODUCTS - RIGHT TO BUY

100% of discounted purchase price

- Borrow up to 100% of discounted purchase price (Maximum 75% overall LTV)

* 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	2 Year Fixed	7.44	£0	£25,000	£500,000	75	92201712	RTB, 75, 2, 7.44, FV	Purchase	Free Vals	£0	4.60
Right to Buy	Core	5 Year Fixed	7.84	£0	£25,000	£500,000	75	102200137	RTB, 75, 5, 7.84, FV	Purchase	Free Vals	£0	4.60



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	2 Year Fixed	6.69	£0	£25,000	£500,000	75	092200164	Core, 75, 2, 6.69, FV	Purchase	Free Vals	£0	4.60
Core - Property Plus	Core	2 Year Fixed	6.69	£0	£25,000	£500,000	75	092200165	Core, 75, 2, 6.69, FLV	Remortgage	Free Vals, Free Legals	£0	4.60
Core - Property Plus	Core	2 Year Fixed	6.69	£0	£25,000	£500,000	75	092200166	Core, 75, 2, 6.69, FVCB250	Remortgage	Free Vals	£250	4.60
Core - Property Plus	Core	2 Year Fixed	6.14	£999	£25,000	£500,000	75	092200488	Core, 75, 2, 6.14	Purchase, Remortgage	None	£0	4.60
Core - Property Plus	Core	5 Year Fixed	7.39	£0	£25,000	£500,000	75	092200493	Core, 75, 5, 7.39, FV	Purchase	Free Vals	£0	4.60
Core - Property Plus	Core	5 Year Fixed	7.39	£0	£25,000	£500,000	75	092200494	Core, 75, 5, 7.39, FLV	Remortgage	Free Vals, Free Legals	£0	4.60
Core - Property Plus	Core	5 Year Fixed	7.39	£0	£25,000	£500,000	75	092200495	Core, 75, 5, 7.39, FVCB250	Remortgage	Free Vals	£250	4.60
Core - Property Plus	Core	5 Year Fixed	6.84	£999	£25,000	£500,000	75	092200815	Core, 75, 5, 6.84	Purchase, Remortgage	None	£0	4.60



RESIDENTIAL PRODUCTS - RESI 6

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

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

* See Credit Criteria page for full details

** Northern Ireland currently capped at 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	2 Year Fixed	6.49	£999	£25,000	£500,000	70	012300038	RESI 6, 70, 2, 6.49	Purchase, Remortgage	None	£0	4.60
RESI 6	Resi 6	5 Year Fixed	7.04	£999	£25,000	£500,000	70	012300046	RESI 6, 70, 5, 7.04	Purchase, Remortgage	None	£0	4.60
RESI 6	Resi 6	2 Year Fixed	7.04	£0	£25,000	£500,000	70	012300047	RESI 6, 70, 2, 7.04, FV	Purchase	Free Vals	£0	4.60
RESI 6	Resi 6	2 Year Fixed	7.04	£0	£25,000	£500,000	70	012300048	RESI 6, 70, 2, 7.04, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
RESI 6	Resi 6	2 Year Fixed	7.04	£0	£25,000	£500,000	70	012300049	RESI 6, 70, 2, 7.04, FVCB250	Remortgage	Free Vals	£250	4.60
RESI 6	Resi 6	5 Year Fixed	7.64	£0	£25,000	£500,000	70	012300053	RESI 6, 70, 5, 7.64, FV	Purchase	Free Vals	£0	4.60
RESI 6	Resi 6	5 Year Fixed	7.64	£0	£25,000	£500,000	70	012300054	RESI 6, 70, 5, 7.64, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
RESI 6	Resi 6	5 Year Fixed	7.64	£0	£25,000	£500,000	70	012300055	RESI 6, 70, 5, 7.64, FVCB250	Remortgage	Free Vals	£250	4.60
RESI 6	Resi 6	2 Year Fixed	6.69	£999	£25,000	£500,000	75	092200384	RESI 6, 75, 2, 6.69	Purchase, Remortgage	None	£0	4.60
RESI 6	Resi 6	2 Year Fixed	7.24	£0	£25,000	£500,000	75	092200064	RESI 6, 75, 2, 7.24, FV	Purchase	Free Vals	£0	4.60
RESI 6	Resi 6	2 Year Fixed	7.24	£0	£25,000	£500,000	75	092200065	RESI 6, 75, 2, 7.24, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
RESI 6	Resi 6	2 Year Fixed	7.24	£0	£25,000	£500,000	75	092200066	RESI 6, 75, 2, 7.24, FVCB250	Remortgage	Free Vals	£250	4.60
RESI 6	Resi 6	5 Year Fixed	7.29	£999	£25,000	£500,000	75	092200711	RESI 6, 75, 5, 7.29	Purchase, Remortgage	None	£0	4.60
RESI 6	Resi 6	5 Year Fixed	7.89	£0	£25,000	£500,000	75	092200393	RESI 6, 75, 5, 7.89, FV	Purchase	Free Vals	£0	4.60
RESI 6	Resi 6	5 Year Fixed	7.89	£0	£25,000	£500,000	75	092200394	RESI 6, 75, 5, 7.89, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
RESI 6	Resi 6	5 Year Fixed	7.89	£0	£25,000	£500,000	75	092200395	RESI 6, 75, 5, 7.89, FVCB250	Remortgage	Free Vals	£250	4.60
RESI 6	Resi 6	2 Year Fixed	7.19	£999	£25,000	£500,000	80	092200060	RESI 6, 80, 2, 7.19	Purchase, Remortgage	None	£0	4.60
RESI 6	Resi 6	5 Year Fixed	7.49	£999	£25,000	£500,000	80	092200713	RESI 6, 80, 5, 7.49	Purchase, Remortgage	None	£0	4.60
RESI 6	Resi 6	2 Year Fixed	7.84	£0	£25,000	£500,000	80	102200124	RESI 6, 80, 2, 7.84, FV	Purchase	Free Vals	£0	4.60
RESI 6	Resi 6	2 Year Fixed	7.84	£0	£25,000	£500,000	80	102200125	RESI 6, 80, 2, 7.84, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
RESI 6	Resi 6	2 Year Fixed	7.84	£0	£25,000	£500,000	80	102200126	RESI 6, 80, 2, 7.84, FVCB250	Remortgage	Free Vals	£250	4.60
RESI 6	Resi 6	5 Year Fixed	8.14	£0	£25,000	£500,000	80	092200399	RESI 6, 80, 5, 8.14, FV	Purchase	Free Vals	£0	4.60
RESI 6	Resi 6	5 Year Fixed	8.14	£0	£25,000	£500,000	80	092200400	RESI 6, 80, 5, 8.14, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
RESI 6	Resi 6	5 Year Fixed	8.14	£0	£25,000	£500,000	80	092200401	RESI 6, 80, 5, 8.14, FVCB250	Remortgage	Free Vals	£250	4.60
RESI 6	Resi 6	2 Year Fixed	7.49	£999	£25,000	£500,000	85	092200062	RESI 6, 85, 2, 7.49	Purchase, Remortgage	None	£0	4.60
RESI 6	Resi 6	5 Year Fixed	7.79	£999	£25,000	£500,000	85	092200715	RESI 6, 85, 5, 7.79	Purchase, Remortgage	None	£0	4.60
RESI 6	Resi 6	2 Year Fixed	7.94	£0	£25,000	£500,000	85	102200130	RESI 6, 85, 2, 7.94, FV	Purchase	Free Vals	£0	4.60
RESI 6	Resi 6	2 Year Fixed	7.94	£0	£25,000	£500,000	85	102200131	RESI 6, 85, 2, 7.94, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
RESI 6	Resi 6	2 Year Fixed	7.94	£0	£25,000	£500,000	85	102200132	RESI 6, 85, 2, 7.94, FVCB250	Remortgage	Free Vals	£250	4.60
RESI 6	Resi 6	5 Year Fixed	8.24	£0	£25,000	£500,000	85	092200405	RESI 6, 85, 5, 8.24, FV	Purchase	Free Vals	£0	4.60
RESI 6	Resi 6	5 Year Fixed	8.24	£0	£25,000	£500,000	85	092200406	RESI 6, 85, 5, 8.24, FLFV	Remortgage	Free Vals, Free Legals	£0	4.60
RESI 6	Resi 6	5 Year Fixed	8.24	£0	£25,000	£500,000	85	092200407	RESI 6, 85, 5, 8.24, FVCB250	Remortgage	Free Vals	£250	4.60



RESIDENTIAL CRITERIA SUMMARY

Minimum loan amount	£25,000 (or £500,000 for large loan products).
Maximum loan amount	Please refer to product grid for Maximum loan amount. Where fees are added to the loan then affordability will be calculated on the gross loan amount. Please note, that our maximum lending to an individual (or joint applicants) is limited to no greater than £2m across Residential and Buy to Let mortgages.
Employment status	Employed/Self-employed. For the Hero Mortgage Range, Employed in Public Sector only.
Region	England, Wales, mainland Scotland and Northern Ireland only.
Minimum age at submission	21 years.
Maximum age	Professional: 40 years at application. All other ranges: Maximum age is 70 at the end of the term. Where a customer is borrowing beyond the age of 70, this can be agreed on repayment mortgage and up to a maximum age of 75. Maximum age at the application stage for applicants who wish to borrow beyond age 70 must not exceed 55 years of age.
Minimum term	5 years, except. The minimum term for 5 year fixed rates is 6 years and the minimum term for 10 year fixed is 11 years. The minimum term for interest only is 10 years.
Maximum term	40 years.
Minimum valuation	£75,000
New build	Maximum 90% LTV. Subject to product maximums and underwriter discretion regarding new build exposure. Once an Offer is produced it is valid for a 180-day period. Extensions may be granted on purchase applications subject to reassessment of the client, income (where applicable), re-inspection of the property (where applicable) and new product.
Minimum income	Professional range: £35,000 sole applications £50,000 joint applications. All other products no minimum income. All applications underwritten on affordability.
Referencing	Credit search will be undertaken for all applicants and where they do not appear on the electoral roll, proof of residency will be obtained covering a period of 24 months. Where the applicants cannot be verified by E-ID, proof of ID will be required. Income verification: Employed - payslips covering the last 3 months plus the latest P60. Where the LTV is less than 75%, the latest P60 and most recent payslip are acceptable providing that no variable income is being considered. Self-employed - most recent finalised and agreed accounts (for tax assessment) attached to the accountant's headed paper or SA302 supported by the latest tax year overview. If over 85% LTV, a minimum of 2 years trading will be required including proof of income. Interest Only - proof of interest only repayment vehicle is required (Supplementary Form for Interest Only must be completed). We may request additional information including most recent 3 months bank statements.
Shared Ownership	Purchase only. England & Wales only. Up to £90k joint income for applicants within London. Up to £80k for joint applicants within England (excluding London). Up to £60k joint income for applicants within Wales. Up to 95% loan to customer share, subject to max 75% open market value LTV. 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 sector 106 restrictions.
Self-employed trading history (excluding Income Recovery Self-Employed)	Up to 85% 1 year trading 90% and 95% 2 year trading
Income Recovery Self-Employed	3 years trading required, no more than 25% dip in 2020/21 income.
Help to Buy	The Government Help to Buy scheme closed for applications in October 2022. We can still help your clients remortgaging their Help to Buy property in England, Scotland and Wales.
Assisted Deposit	Assisted Deposit via non-government equity loan through is available in England, & Wales for purchases via Even. Repayment Only Please contact second charge lenders for details on criteria and eligibility checks on equity loan, required before application to Kensington
Property Plus	Range allows for lending on the following (subject to an acceptable valuation with no comments negatively effecting resale): Fully Repaired Pre-Fabricated Reinforced Concrete, Poured Concrete, Steel Framed / Steel Clad (pre 2000), 100% Timber Framed (post 1980), Cob Construction, Colt Construction, Concrete Block, Stone and Part Rendered Breeze block with Pebble Dashed Outer Walls For additional non-standard construction types refer to: www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria and search Property Plus
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, Income Recovery Self-Employed & Shared Ownership	Defaults acceptable if older than 36 months Secured Loan/ Rent Arrears acceptable if older than 36 months Satisfied CCJs acceptable if older than 36 months We are able to accept unsatisfied CCJs that are registered over 36 months ago at the underwriter's discretion Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months) We are unable to accept any Debt Management Plans (DMP) in place less than 12 months Payday loans acceptable if older than 12 months We don't take Communication and small utility defaults into account
Core Credit History - Residential Core, Help to Buy Remortgage, Assisted Deposits & Right to Buy	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
Resi 6 Credit History - Resi 6:	Defaults acceptable: Max 1 in 24 months, 0 in 6. Satisfied or unsatisfied. Max £1,500 Secured Loan/ Rent Arrears: 1 in 24 months, 0 in 3 (worst status) CCJs: Max of 1 registered in 24 months, 0 in 6 (registered), maximum total of £1000. Need not be satisfied. Unsecured Credit arrears: No max status. If current/existing arrears are present the last 6 months payments must have been made. We are unable to accept any Debt Management Plans (DMP) in place less than 12 months Payday loans acceptable if older than 6 months We don't take Communication and small utility defaults into account Repayment Only Not Available for First Time Buyers
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.

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.

CRITERIA	SELECT	CORE	RESI 6
Ranges	Select Residential, eKo, Hero, Young Professional, Large Loan, Shared Ownership, Income Recovery Self-employed	Core Residential, Help to Buy Remortgage, Assisted Deposit, Right to Buy	Resi 6
Defaults acceptable (if older than)	36 months No limit on number or value	24 months No limit on number or value	0 in 6 months 1 in last 24 months max of £1,500
Secured Loan/Rent Arrears acceptable (if older than)	36 months	24 months	0 in 3 months Worst status 1 in 24 months.
CCJs (unsatisfied CCJ's will be accepted at the underwriters discretion)	36 months ago 72 months for 95% LTV products No limit on number or value	24 months ago No limit on number or value	0 in 6 months (registered) 1 in last 24 months max of £1,000
Unsecured Credit arrears acceptable if accounts now up to date	Max status of 2 in last 12 months	Max status of 2 in last 12 months	No max status, last 6 months payments must have been made
Debt Management Plans (DMPs) accept with a track record of	12 months	12 months	12 months
No Payday loans, taken out within the last	12 months	12 months	6 months
We don't take into account Communication Defaults & Small Utility Defaults up to £250			

For full criteria details:
www.kensingtonmortgages.co.uk/intermediaries/criteria

To find your local BDM:
www.kensingtonmortgages.co.uk/intermediaries/bdm

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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%	
5 Year Fixed (Income Recovery Self-Employed)	4.00%	3.00%	1.50%	0.00%	0.00%	0.00%
10 Year Fixed	4.00%	3.00%	1.50%	1.00%	1.00%	0.00%
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 years 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 Years												
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 Years	5.57	£1499	£25,000	£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 Years	5.79	£0	£25,000	£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 Years	5.79	£0	£25,000	£2,000,000	60	102200054	Select FFT, 15Y 60, 5.79, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Years	5.80	£1499	£25,000	£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 Years	6.03	£0	£25,000	£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 Years	6.03	£0	£25,000	£2,000,000	75	102200051	Select FFT, 15Y 75, 6.03, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	11-15 Years	5.94	£1499	£25,000	£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 Years	6.17	£0	£25,000	£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 Years	6.17	£0	£25,000	£1,500,000	85	102200048	Select FFT, 15Y 85, 6.17, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 16-20 Years												
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 Years	5.59	£1499	£25,000	£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 Years	5.78	£0	£25,000	£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 Years	5.78	£0	£25,000	£2,000,000	60	102200045	Select FFT, 20Y 60, 5.78, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Years	5.82	£1499	£25,000	£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 Years	6.01	£0	£25,000	£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 Years	6.01	£0	£25,000	£2,000,000	75	102200042	Select FFT, 20Y 75, 6.01, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	16-20 Years	6.04	£1499	£25,000	£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 Years	6.23	£0	£25,000	£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 Years	6.23	£0	£25,000	£1,500,000	85	102200039	Select FFT, 20Y 85, 6.23, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 21-25 Years												
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 Years	5.60	£1499	£25,000	£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 Years	5.76	£0	£25,000	£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 Years	5.76	£0	£25,000	£2,000,000	60	102200036	Select FFT, 25Y 60, 5.76, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Years	5.83	£1499	£25,000	£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 Years	6.00	£0	£25,000	£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 Years	6.00	£0	£25,000	£2,000,000	75	102200033	Select FFT, 25Y 75, 6, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	21- 25 Years	6.05	£1499	£25,000	£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 Years	6.21	£0	£25,000	£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 Years	6.21	£0	£25,000	£1,500,000	85	102200030	Select FFT, 25Y 85, 6.21, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 26-30 Years												
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 Years	5.65	£1499	£25,000	£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 Years	5.80	£0	£25,000	£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 Years	5.80	£0	£25,000	£2,000,000	60	102200027	Select FFT, 30Y 60, 5.8, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Years	5.89	£1499	£25,000	£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 Years	6.04	£0	£25,000	£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 Years	6.04	£0	£25,000	£2,000,000	75	102200024	Select FFT, 30Y 75, 6.04, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	26-30 Years	6.10	£1499	£25,000	£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 Years	6.26	£0	£25,000	£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 Years	6.26	£0	£25,000	£1,500,000	85	102200021	Select FFT, 30Y 85, 6.26, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 31-35 Years												
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 Years	5.71	£1499	£25,000	£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 Years	5.86	£0	£25,000	£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 Years	5.86	£0	£25,000	£2,000,000	60	102200018	Select FFT, 35Y 60, 5.86, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Years	5.93	£1499	£25,000	£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 Years	6.08	£0	£25,000	£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 Years	6.08	£0	£25,000	£2,000,000	75	102200015	Select FFT, 35Y 75, 6.08, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	31- 35 Years	6.15	£1499	£25,000	£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 Years	6.30	£0	£25,000	£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 Years	6.30	£0	£25,000	£1,500,000	85	102200012	Select FFT, 35Y 85, 6.3, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0

Flexi Fixed For Term												
For those wanting a term 36-40 Years												
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 Years	5.84	£1499	£25,000	£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 Years	5.98	£0	£25,000	£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 Years	5.98	£0	£25,000	£2,000,000	60	102200009	Select FFT, 40Y 60, 5.98, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Years	6.05	£1499	£25,000	£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 Years	6.20	£0	£25,000	£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 Years	6.20	£0	£25,000	£2,000,000	75	102200006	Select FFT, 40Y 75, 6.2, FV10OP	Remortgage	Free Vals, Free Legals, 10% Overpayment	£0
Fixed for Term	Fixed for Term	36- 40 Years	6.26	£1499	£25,000	£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 Years	6.41	£0	£25,000	£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 Years	6.41	£0	£25,000	£1,500,000	85	102200003	Select FFT, 40Y 85, 6.41, FV10OP	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	21 years.
Maximum age	Maximum age is 70 at the end of the term.
Minimum term	11 years
Maximum term	40 years.
Further Advance	Available. A further advance 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). A further advance 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 years 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 years' 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.

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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
We don't take into account Communication Defaults & Small Utility Defaults up to £250	

For full criteria details:
www.kensingtonmortgages.co.uk/intermediaries/criteria

To find your local BDM:
www.kensingtonmortgages.co.uk/intermediaries/bdm

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ERC's - FLEXI FIXED FOR TERM

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 Years	16-20 Years	21-25 Years	26-30 Years	31-35 Years	36-40 Years
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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