



## RESIDENTIAL LENDING

1st December 2021



THE RANGE:

SELECT

EKO

NEW BUILD EKO REWARD

HERO

YOUNG PROFESSIONAL

LARGE LOAN

INCOME RECOVERY SELF-EMPLOYED

SHARED OWNERSHIP

CORE

HELP TO BUY

ASSISTED DEPOSIT

PROPERTY PLUS

RIGHT TO BUY

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.**

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

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



# RESIDENTIAL PRODUCTS - SELECT

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

\* See Credit Criteria page for full details

\*\* Maximum loan amount; Up to 95% to £500,000. Up to 85% LTV to £1,500,000, £1,000,000 for First Time Buyers, 90% up to £1,000,000. Northern Ireland currently capped at 80% LTV and £500,000 maximum loan amount. Free legals incentive not currently available in Northern Ireland.

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

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

Residential Select													
Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Residential Select	Select	5 Year Fixed	3.84	£0	£25,000	£1,500,000	80	082100019	Select, 80, 5, 3.84, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Select	Select	5 Year Fixed	3.84	£0	£25,000	£1,500,000	80	082100020	Select, 80, 5, 3.84, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Select	Select	2 Year Fixed	3.79	£1999	£25,000	£1,500,000	85	082100031	Select, 85, 2, 3.79	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	2 Year Fixed	3.99	£999	£25,000	£1,500,000	85	082100007	Select, 85, 2, 3.99	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	2 Year Fixed	4.09	£999	£25,000	£1,500,000	85	082100039	Select, 85, 2, 4.09, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	2 Year Fixed	4.09	£999	£25,000	£1,500,000	85	082100040	Select, 85, 2, 4.09, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	2 Year Fixed	4.09	£999	£25,000	£1,500,000	85	082100041	Select, 85, 2, 4.09, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Select	Select	5 Year Fixed	4.18	£1999	£25,000	£1,500,000	85	082100032	Select, 85, 5, 4.18	Purchase, Remortgage	None	£0	4.30
Residential Select	Select	2 Year Fixed	4.19	£0	£25,000	£1,500,000	85	082100021	Select, 85, 2, 4.19, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	2 Year Fixed	4.19	£0	£25,000	£1,500,000	85	082100022	Select, 85, 2, 4.19, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	2 Year Fixed	4.19	£0	£25,000	£1,500,000	85	082100023	Select, 85, 2, 4.19, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Select	Select	5 Year Fixed	4.38	£999	£25,000	£1,500,000	85	082100008	Select, 85, 5, 4.38	Purchase, Remortgage	None	£0	4.30
Residential Select	Select	5 Year Fixed	4.68	£0	£25,000	£1,500,000	85	082100024	Select, 85, 5, 4.68, FV	Purchase	Free Vals	£0	4.30
Residential Select	Select	5 Year Fixed	4.68	£0	£25,000	£1,500,000	85	082100025	Select, 85, 5, 4.68, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Select	Select	5 Year Fixed	4.68	£0	£25,000	£1,500,000	85	082100026	Select, 85, 5, 4.68, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Select	Select	2 Year Fixed	4.69	£1299	£25,000	£1,000,000	90	072100013	Select, 90, 2, 4.69	Purchase, Remortgage	None	£0	4.50
Residential Select	Select	5 Year Fixed	4.89	£1299	£25,000	£1,000,000	90	072100017	Select, 90, 5, 4.89	Purchase, Remortgage	None	£0	4.20
Residential Select	Select	10 Year Fixed	4.99	£1999	£25,000	£1,000,000	90	102100029	Select, 90, 10, 4.99	Purchase, Remortgage	None	£0	4.30
Residential Select	Select	2 Year Fixed	5.09	£0	£25,000	£1,000,000	90	072100014	Select, 90, 2, 5.09, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select	2 Year Fixed	5.09	£0	£25,000	£500,000	90	072100015	Select, 90, 2, 5.09, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Select	Select	2 Year Fixed	5.09	£0	£25,000	£1,000,000	90	072100016	Select, 90, 2, 5.09, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Select	Select	5 Year Fixed	5.29	£0	£25,000	£1,000,000	90	072100018	Select, 90, 5, 5.29, FV	Purchase	Free Vals	£0	4.20
Residential Select	Select	5 Year Fixed	5.29	£0	£25,000	£500,000	90	072100019	Select, 90, 5, 5.29, FLFV	Remortgage	Free Vals, Free Legals	£0	4.20
Residential Select	Select	5 Year Fixed	5.29	£0	£25,000	£1,000,000	90	072100020	Select, 90, 5, 5.29, FVCB250	Remortgage	Free Vals	£250	4.20
Residential Select	Select***	2 Year Fixed	5.19	£1299	£25,000	£500,000	95	072100023	Select, 95, 2, 5.19	Purchase	None	£0	4.50
Residential Select	Select***	5 Year Fixed	5.39	£1299	£25,000	£500,000	95	072100024	Select, 95, 5, 5.39	Purchase	None	£0	4.20
Residential Select	Select***	2 Year Fixed	5.79	£0	£25,000	£500,000	95	072100025	Select, 95, 2, 5.79, FV	Purchase	Free Vals	£0	4.50
Residential Select	Select***	5 Year Fixed	5.99	£0	£25,000	£500,000	95	072100026	Select, 95, 5, 5.99, FV	Purchase	Free Vals	£0	4.20



# RESIDENTIAL PRODUCTS - EKO

## £1000 cashback for making their home more energy efficient

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

\* See Credit Criteria page for full details

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



# RESIDENTIAL PRODUCTS - NEW BUILD EKO REWARD

£500 cashback for the most energy efficient homes

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

\* See Credit Criteria page for full details

\*\* Northern Ireland currently capped at 80% LTV

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



# RESIDENTIAL PRODUCTS - HERO

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

- Maximum age of 40 at application
- Up to 5x Loan to Income subject to affordability
- Suitable for Armed Forces Personnel, Firefighters, Police Officers, NHS Clinicians (including Nurses and Paramedics) & Teachers in the Public Sector

\* See Credit Criteria page for full details

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

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



# RESIDENTIAL PRODUCTS - YOUNG PROFESSIONAL

For your qualified young professionals

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

\* See Credit Criteria page for full details

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

Residential Young Professional													
Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Professional	Select	2 Year Fixed	3.09	£999	£25,000	£1,000,000	75	102100044	Professional, 75, 2, 3.09	Purchase, Remortgage	None	£0	4.30
Professional	Select	2 Year Fixed	3.40	£999	£25,000	£1,000,000	80	102100046	Professional, 80, 2, 3.4	Purchase, Remortgage	None	£0	4.30
Professional	Select	2 Year Fixed	3.94	£999	£25,000	£1,000,000	85	102100048	Professional, 85, 2, 3.94	Purchase, Remortgage	None	£0	4.50
Professional	Select	5 Year Fixed	3.30	£999	£25,000	£1,000,000	75	102100045	Professional, 75, 5, 3.3	Purchase, Remortgage	None	£0	4.30
Professional	Select	5 Year Fixed	3.64	£999	£25,000	£1,000,000	80	102100047	Professional, 80, 5, 3.64	Purchase, Remortgage	None	£0	4.30
Professional	Select	5 Year Fixed	4.33	£999	£25,000	£1,000,000	85	102100049	Professional, 85, 5, 4.33	Purchase, Remortgage	None	£0	4.30
Professional	Select	2 Year Fixed	4.69	£1299	£25,000	£1,000,000	90	102100050	Professional, 90, 2, 4.69	Purchase, Remortgage	None	£0	4.50
Professional	Select	5 Year Fixed	4.89	£1299	£25,000	£1,000,000	90	102100051	Professional, 90, 5, 4.89	Purchase, Remortgage	None	£0	4.30



# RESIDENTIAL PRODUCTS - INCOME RECOVERY SELF-EMPLOYED

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

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

\* See Credit Criteria page for full details

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



# RESIDENTIAL PRODUCTS - SHARED OWNERSHIP

## Shared Ownership

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

\* See Credit Criteria page for full details

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

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



# RESIDENTIAL PRODUCTS - LARGE LOAN

## For larger loans

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

\* See Credit Criteria page for full details

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

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



# RESIDENTIAL PRODUCTS - CORE

Lending with head and heart on our core residential range

• **Maximum loan amount; £500,000**

\* See Credit Criteria page for full details

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

Residential Core													
Product Category	Credit Criteria *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives**	Cashback	Reversion Margin
Residential Core	Core	2 Year Fixed	3.44	£999	£25,000	£500,000	75	082100044	Core, 75, 2, 3.44	Purchase, Remortgage	None	£0	4.30
Residential Core	Core	2 Year Fixed	3.68	£0	£25,000	£500,000	75	082100050	Core, 75, 2, 3.68, FV	Purchase	Free Vals	£0	4.30
Residential Core	Core	2 Year Fixed	3.68	£0	£25,000	£500,000	75	082100051	Core, 75, 2, 3.68, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Core	Core	2 Year Fixed	3.68	£0	£25,000	£500,000	75	082100052	Core, 75, 2, 3.68, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Core	Core	5 Year Fixed	3.84	£999	£25,000	£500,000	75	082100045	Core, 75, 5, 3.84	Purchase, Remortgage	None	£0	4.30
Residential Core	Core	5 Year Fixed	4.08	£0	£25,000	£500,000	75	082100053	Core, 75, 5, 4.08, FV	Purchase	Free Vals	£0	4.30
Residential Core	Core	5 Year Fixed	4.08	£0	£25,000	£500,000	75	082100054	Core, 75, 5, 4.08, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Core	Core	5 Year Fixed	4.08	£0	£25,000	£500,000	75	082100055	Core, 75, 5, 4.08, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Core	Core	2 Year Fixed	3.99	£999	£25,000	£500,000	80	082100046	Core, 80, 2, 3.99	Purchase, Remortgage	None	£0	4.30
Residential Core	Core	2 Year Fixed	4.28	£0	£25,000	£500,000	80	082100056	Core, 80, 2, 4.28, FV	Purchase	Free Vals	£0	4.30
Residential Core	Core	2 Year Fixed	4.28	£0	£25,000	£500,000	80	082100057	Core, 80, 2, 4.28, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Core	Core	2 Year Fixed	4.28	£0	£25,000	£500,000	80	082100058	Core, 80, 2, 4.28, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Core	Core	5 Year Fixed	4.39	£999	£25,000	£500,000	80	082100047	Core, 80, 5, 4.39	Purchase, Remortgage	None	£0	4.30
Residential Core	Core	5 Year Fixed	4.58	£0	£25,000	£500,000	80	082100059	Core, 80, 5, 4.58, FV	Purchase	Free Vals	£0	4.30
Residential Core	Core	5 Year Fixed	4.58	£0	£25,000	£500,000	80	082100060	Core, 80, 5, 4.58, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Core	Core	5 Year Fixed	4.58	£0	£25,000	£500,000	80	082100061	Core, 80, 5, 4.58, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Core	Core	2 Year Fixed	4.49	£999	£25,000	£500,000	85	082100048	Core, 85, 2, 4.49	Purchase, Remortgage	None	£0	4.50
Residential Core	Core	2 Year Fixed	4.68	£0	£25,000	£500,000	85	082100062	Core, 85, 2, 4.68, FV	Purchase	Free Vals	£0	4.50
Residential Core	Core	2 Year Fixed	4.68	£0	£25,000	£500,000	85	082100063	Core, 85, 2, 4.68, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Core	Core	2 Year Fixed	4.68	£0	£25,000	£500,000	85	082100064	Core, 85, 2, 4.68, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Core	Core	5 Year Fixed	4.89	£999	£25,000	£500,000	85	082100049	Core, 85, 5, 4.89	Purchase, Remortgage	None	£0	4.30
Residential Core	Core	5 Year Fixed	5.08	£0	£25,000	£500,000	85	082100065	Core, 85, 5, 5.08, FV	Purchase	Free Vals	£0	4.30
Residential Core	Core	5 Year Fixed	5.08	£0	£25,000	£500,000	85	082100066	Core, 85, 5, 5.08, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30
Residential Core	Core	5 Year Fixed	5.08	£0	£25,000	£500,000	85	082100067	Core, 85, 5, 5.08, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Core	Core	2 Year Fixed	5.09	£1299	£25,000	£500,000	90	102100040	Core, 90, 2, 5.09	Purchase, Remortgage	None	£0	4.50
Residential Core	Core	5 Year Fixed	5.29	£1299	£25,000	£500,000	90	102100036	Core, 90, 5, 5.29	Purchase, Remortgage	None	£0	4.30
Residential Core	Core	2 Year Fixed	5.39	£0	£25,000	£500,000	90	102100041	Core, 90, 2, 5.39, FV	Purchase	Free Vals	£0	4.50
Residential Core	Core	2 Year Fixed	5.39	£0	£25,000	£500,000	90	102100043	Core, 90, 2, 5.39, FVCB250	Remortgage	Free Vals	£250	4.50
Residential Core	Core	2 Year Fixed	5.39	£0	£25,000	£500,000	90	102100042	Core, 90, 2, 5.39, FLFV	Remortgage	Free Vals, Free Legals	£0	4.50
Residential Core	Core	5 Year Fixed	5.59	£0	£25,000	£500,000	90	102100037	Core, 90, 5, 5.59, FV	Purchase	Free Vals	£0	4.30
Residential Core	Core	5 Year Fixed	5.59	£0	£25,000	£500,000	90	102100039	Core, 90, 5, 5.59, FVCB250	Remortgage	Free Vals	£250	4.30
Residential Core	Core	5 Year Fixed	5.59	£0	£25,000	£500,000	90	102100038	Core, 90, 5, 5.59, FLFV	Remortgage	Free Vals, Free Legals	£0	4.30



## RESIDENTIAL PRODUCTS - HELP TO BUY

### Help To Buy (Equity Loan)

- Help to Buy purchase available in England, Wales & Scotland (scheme specific)
- Help to Buy remortgage acceptable if property was originally purchased as a shared equity Help to Buy
- Capital raising acceptable for home improvements, transfer of equity and staircase (including partial)

\* See Credit Criteria page for full details

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

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

## RESIDENTIAL PRODUCTS - ASSISTED DEPOSIT

### Assisted Deposit (Equity Loan) through selected partners

- Equity purchase (non-Government) available in England & Wales

\* 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 *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives	Cashback	Reversion Margin
Assisted Deposit	Core	2 Years	3.89	£999	£25,000	£500,000	75	112100079	Core 75, 2, 3.89, FV	Purchase	Free Vals	£0	4.30
Assisted Deposit	Core	5 Years	3.99	£999	£25,000	£500,000	75	112100080	Core 75, 5, 3.99, FV	Purchase	Free Vals	£0	4.30



# 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 *	Fixed Period	Interest Rate	Completion Fee	Min Loan	Max Loan**	LTV**	Product Code	Product Name	Loan Purpose	Incentives	Cashback	Reversion Margin
Right to Buy	Core	2 Year Fixed	4.29	£0	£25,000	£500,000	75	012100429	RTB, 75, 2, 4.29, FV	Purchase	Free Vals	£0	4.30
Right to Buy	Core	5 Year Fixed	4.89	£0	£25,000	£500,000	75	012100430	RTB, 75, 5, 4.89, FV	Purchase	Free Vals	£0	4.00



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



# RESIDENTIAL PRODUCTS - RESI 6

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

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

\* See Credit Criteria page for full details

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

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



## RESIDENTIAL CRITERIA SUMMARY

Minimum loan amount	£25,000 (or £500,000 for large loan products).
Maximum loan amount	Please refer to product grid for Maximum loan amount. Where fees are added to the loan then affordability will be calculated on the gross loan amount. Please note, that our maximum lending to an individual (or joint applicants) is limited to no greater than £2m across Residential and Buy to Let mortgages.
Employment status	Employed/Self-employed. For the Hero Mortgage Range, Employed in Public Sector only.
Region	England, Wales, mainland Scotland and Northern Ireland only.
Minimum age at submission	21 years.
Maximum age	Hero and Professional: 40 years at application. All other ranges: Maximum age is 70 at the end of the term. Where a customer is borrowing beyond the age of 70, this can be agreed on repayment mortgage and up to a maximum age of 75. Maximum age at the application stage for applicants who wish to borrow beyond age 70 must not exceed 55 years of age.
Minimum term	5 years, except: The minimum term for 5 year fixed rates is 6 years 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). Landlord Reference - proof of last 24/36 months' rent payments is required (where applicable). We may request additional information including most recent 3 months bank statements.
Shared Ownership	Purchase only. England & Wales only. Up to £90k joint income for applicants within London. Up to £80k for joint applicants within England (excluding London). Up to £60k joint income for applicants within Wales. Up to 95% loan to customer share: subject to max 75% open market value LTV.
Self-employed trading history (excluding Income Recovery Self-Employed)	Up to 85% 1 year trading 90% and 95% 2 year trading
Income Recovery Self-Employed	3 years trading required, no more than 25% dip in 2020/21 income.
Help to Buy	Help to Buy Equity loan is available in England, Scotland & Wales for purchase (England - FTB only) & remortgages Maximum Property value varies by regional caps for further information refer to: <a href="http://www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria">www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria</a> and search Help to Buy
Assisted Deposit	Assisted Deposit via non-government equity loan through is available in England, & Wales for purchases
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: <a href="http://www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria">www.kensingtonmortgages.co.uk/intermediaries/lendingcriteria</a> and search Property Plus
Select Credit History - Residential Select: eKo, Heroes, Large Loan, Professional, Income Recovery Self-Employed & Shared Ownership	Defaults acceptable if older than 36 months Secured Loan Arrears acceptable if older than 36 months Satisfied CCJs acceptable if older than 36 months We are able to accept unsatisfied CCJs that are registered over 36 months ago at the underwriter's discretion Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months) We are unable to accept any Debt Management Plans (DMP) in place less than 12 months Payday loans acceptable if older than 12 months We don't take Communication and small utility defaults into account
Core Credit History - Residential Core: Help to Buy, Assisted Deposit, Property Plus & Right to Buy	Defaults acceptable if older than 24 months Secured Loan Arrears acceptable if older than 24 months Satisfied CCJs acceptable if older than 24 months We are able to accept unsatisfied CCJs that are registered over 24 months ago at the underwriter's discretion Unsecured Credit arrears acceptable if accounts now up to date (max status of 2 in last 12 months) We are unable to accept any Debt Management Plans (DMP) in place less than 12 months Payday loans acceptable if older than 12 months We don't take Communication and small utility defaults into account
Resi 6 Credit History - Resi 6:	Defaults acceptable: Max 1 in 24 months, 0 in 6. Satisfied or unsatisfied. Max £1,500 Secured Loan Arrears: 1 in 24 months, 0 in 3 (worst status) CCJs: Max of 1 registered in 24 months. 0 in 6 (registered), maximum total of £1000. Need not be satisfied. Unsecured Credit arrears: No max status. If current/existing arrears are present all payments must have been made 6 months prior to application. We are unable to accept any Debt Management Plans (DMP) in place less than 12 months Payday loans acceptable if older than 6 months We don't take Communication and small utility defaults into account Repayment Only Not Available for First Time Buyers

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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

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, Assisted Deposit, Right to Buy, Property Plus	Resi 6
Defaults acceptable (if older than)	36 months No limit on number or value	24 months No limit on number or value	0 in 6 months 1 in last 24 months max of £1,500
Secured Loan Arrears acceptable (if older than)	36 months	24 months	0 in 3 months Worst status 1 in 24 months.
<b>CCJs (unsatisfied CCJ's will be accepted at the underwriters discretion)</b>	36 months ago 72 months for 95% LTV products No limit on number or value	24 months ago No limit on number or value	0 in 6 months (registered) 1 in last 24 months max of £1,000
Unsecured Credit arrears acceptable if accounts now up to date	Max status of 2 in last 12 months	Max status of 2 in last 12 months	No max status, last 6 months payments must have been made
Debt Management Plans (DMPs) accept with a track record of	12 months	12 months	12 months
No Payday loans, taken out within the last	12 months	12 months	6 months
We don't take into account Communication Defaults & Small £100 Utility Defaults			

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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%

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

This rate is set as of the 10th September 2021 and effective from the 1st October 2021. KSR is set using Bank of England base rate (BBR, the 'external rate'); KSR will never be more than 1% above the external rate, and will never be lower than the external rate (or 0%, whichever is the greater) at the time of reset. Early Repayment Charges Apply, see table for details.

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# RESIDENTIAL PRODUCTS - FLEXI FIXED FOR TERM

## Our New Flexi Fixed for Term (Including enhanced affordability for First Time Buyers)

- 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
- No ERCs for life events (Please refer to Flexi Fixed for Term ERC's Page)
- Up to 95% 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. Up to 90% LTV to £1,000,000, Up to 95% LTV to £500,000.

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	2.83	£1499	£75,000	£2,000,000	60	112100061	Select FFT 15Y 60, 2.83, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	11-15 Years	3.05	£0	£75,000	£2,000,000	60	112100062	Select FFT 15Y 60, 3.05, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	11-15 Years	3.05	£0	£75,000	£2,000,000	60	112100063	Select FFT 15Y 60, 3.05, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	11-15 Years	3.05	£1499	£75,000	£2,000,000	75	112100058	Select FFT 15Y 75, 3.05, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	11-15 Years	3.28	£0	£75,000	£2,000,000	75	112100059	Select FFT 15Y 75, 3.28, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	11-15 Years	3.28	£0	£75,000	£2,000,000	75	112100060	Select FFT 15Y 75, 3.28, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	11-15 Years	3.19	£1499	£75,000	£1,500,000	85	112100055	Select FFT 15Y 85, 3.19, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	11-15 Years	3.42	£0	£75,000	£1,500,000	85	112100056	Select FFT 15Y 85, 3.42, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	11-15 Years	3.42	£0	£75,000	£1,500,000	85	112100057	Select FFT 15Y 85, 3.42, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	11-15 Years	3.38	£1499	£75,000	£1,000,000	90	112100053	Select FFT 15Y 90, 3.38, 10OP	Purchase	None	£0
Fixed for Term	Fixed for Term	11-15 Years	3.60	£0	£75,000	£1,000,000	90	112100054	Select FFT 15Y 90, 3.6, FV10OP	Purchase	Free Vals	£0
Fixed for Term	Fixed for Term	11-15 Years	3.60	£1499	£75,000	£500,000	95	112100051	Select FFT 15Y 95, 3.6, 10OP	Purchase	None	£0
Fixed for Term	Fixed for Term	11-15 Years	3.82	£0	£75,000	£500,000	95	112100052	Select FFT 15Y 95, 3.82, FV10OP	Purchase	Free Vals	£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	2.84	£1499	£75,000	£2,000,000	60	112100076	Select FFT 20Y 60, 2.84, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	16-20 Years	3.03	£0	£75,000	£2,000,000	60	112100077	Select FFT 20Y 60, 3.03, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	16-20 Years	3.03	£0	£75,000	£2,000,000	60	112100078	Select FFT 20Y 60, 3.03, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	16-20 Years	3.07	£1499	£75,000	£2,000,000	75	112100048	Select FFT 20Y 75, 3.07, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	16-20 Years	3.26	£0	£75,000	£2,000,000	75	112100049	Select FFT 20Y 75, 3.26, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	16-20 Years	3.26	£0	£75,000	£2,000,000	75	112100050	Select FFT 20Y 75, 3.26, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	16-20 Years	3.28	£1499	£75,000	£1,500,000	85	112100045	Select FFT 20Y 85, 3.28, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	16-20 Years	3.47	£0	£75,000	£1,500,000	85	112100046	Select FFT 20Y 85, 3.47, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	16-20 Years	3.47	£0	£75,000	£1,500,000	85	112100047	Select FFT 20Y 85, 3.47, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	16-20 Years	3.47	£1499	£75,000	£1,000,000	90	112100043	Select FFT 20Y 90, 3.47, 10OP	Purchase	None	£0
Fixed for Term	Fixed for Term	16-20 Years	3.66	£0	£75,000	£1,000,000	90	112100044	Select FFT 20Y 90, 3.66, FV10OP	Purchase	Free Vals	£0
Fixed for Term	Fixed for Term	16-20 Years	3.69	£1499	£75,000	£500,000	95	112100041	Select FFT 20Y 95, 3.69, 10OP	Purchase	None	£0
Fixed for Term	Fixed for Term	16-20 Years	3.88	£0	£75,000	£500,000	95	112100042	Select FFT 20Y 95, 3.88, FV10OP	Purchase	Free Vals	£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	2.85	£1499	£75,000	£2,000,000	60	112100073	Select FFT 25Y 60, 2.85, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	21- 25 Years	3.01	£0	£75,000	£2,000,000	60	112100074	Select FFT 25Y 60, 3.01, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	21- 25 Years	3.01	£0	£75,000	£2,000,000	60	112100075	Select FFT 25Y 60, 3.01, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	21- 25 Years	3.08	£1499	£75,000	£2,000,000	75	112100038	Select FFT 25Y 75, 3.08, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	21- 25 Years	3.25	£0	£75,000	£2,000,000	75	112100039	Select FFT 25Y 75, 3.25, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	21- 25 Years	3.25	£0	£75,000	£2,000,000	75	112100040	Select FFT 25Y 75, 3.25, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	21- 25 Years	3.30	£1499	£75,000	£1,500,000	85	112100035	Select FFT 25Y 85, 3.3, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	21- 25 Years	3.46	£0	£75,000	£1,500,000	85	112100036	Select FFT 25Y 85, 3.46, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	21- 25 Years	3.46	£0	£75,000	£1,500,000	85	112100037	Select FFT 25Y 85, 3.46, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	21- 25 Years	3.49	£1499	£75,000	£1,000,000	90	112100033	Select FFT 25Y 90, 3.49, 10OP	Purchase	None	£0
Fixed for Term	Fixed for Term	21- 25 Years	3.65	£0	£75,000	£1,000,000	90	112100034	Select FFT 25Y 90, 3.65, FV10OP	Purchase	Free Vals	£0
Fixed for Term	Fixed for Term	21- 25 Years	3.71	£1499	£75,000	£500,000	95	112100031	Select FFT 25Y 95, 3.71, 10OP	Purchase	None	£0
Fixed for Term	Fixed for Term	21- 25 Years	3.88	£0	£75,000	£500,000	95	112100032	Select FFT 25Y 95, 3.88, FV10OP	Purchase	Free Vals	£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	2.90	£1499	£75,000	£2,000,000	60	112100070	Select FFT 30Y 60, 2.9, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	26-30 Years	3.05	£0	£75,000	£2,000,000	60	112100071	Select FFT 30Y 60, 3.05, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	26-30 Years	3.05	£0	£75,000	£2,000,000	60	112100072	Select FFT 30Y 60, 3.05, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	26-30 Years	3.14	£1499	£75,000	£2,000,000	75	112100028	Select FFT 30Y 75, 3.14, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	26-30 Years	3.29	£0	£75,000	£2,000,000	75	112100029	Select FFT 30Y 75, 3.29, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	26-30 Years	3.29	£0	£75,000	£2,000,000	75	112100030	Select FFT 30Y 75, 3.29, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	26-30 Years	3.35	£1499	£75,000	£1,500,000	85	112100025	Select FFT 30Y 85, 3.35, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	26-30 Years	3.51	£0	£75,000	£1,500,000	85	112100026	Select FFT 30Y 85, 3.51, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	26-30 Years	3.51	£0	£75,000	£1,500,000	85	112100027	Select FFT 30Y 85, 3.51, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	26-30 Years	3.54	£1499	£75,000	£1,000,000	90	112100023	Select FFT 30Y 90, 3.54, 10OP	Purchase	None	£0
Fixed for Term	Fixed for Term	26-30 Years	3.70	£0	£75,000	£1,000,000	90	112100024	Select FFT 30Y 90, 3.7, FV10OP	Purchase	Free Vals	£0
Fixed for Term	Fixed for Term	26-30 Years	3.77	£1499	£75,000	£500,000	95	112100021	Select FFT 30Y 95, 3.77, 10OP	Purchase	None	£0
Fixed for Term	Fixed for Term	26-30 Years	3.92	£0	£75,000	£500,000	95	112100022	Select FFT 30Y 95, 3.92, FV10OP	Purchase	Free Vals	£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	3.16	£1499	£75,000	£2,000,000	60	112100067	Select FFT 35Y 60, 3.16, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.31	£0	£75,000	£2,000,000	60	112100068	Select FFT 35Y 60, 3.31, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.31	£0	£75,000	£2,000,000	60	112100069	Select FFT 35Y 60, 3.31, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.38	£1499	£75,000	£2,000,000	75	112100018	Select FFT 35Y 75, 3.38, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.53	£0	£75,000	£2,000,000	75	112100019	Select FFT 35Y 75, 3.53, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.53	£0	£75,000	£2,000,000	75	112100020	Select FFT 35Y 75, 3.53, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.60	£1499	£75,000	£1,500,000	85	112100015	Select FFT 35Y 85, 3.6, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.75	£0	£75,000	£1,500,000	85	112100016	Select FFT 35Y 85, 3.75, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.75	£0	£75,000	£1,500,000	85	112100017	Select FFT 35Y 85, 3.75, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.78	£1499	£75,000	£1,000,000	90	112100013	Select FFT 35Y 90, 3.78, 10OP	Purchase	None	£0
Fixed for Term	Fixed for Term	31- 35 Years	3.93	£0	£75,000	£1,000,000	90	112100014	Select FFT 35Y 90, 3.93, FV10OP	Purchase	Free Vals	£0
Fixed for Term	Fixed for Term	31- 35 Years	4.00	£1499	£75,000	£500,000	95	112100011	Select FFT 35Y 95, 4, 10OP	Purchase	None	£0
Fixed for Term	Fixed for Term	31- 35 Years	4.15	£0	£75,000	£500,000	95	112100012	Select FFT 35Y 95, 4.15, FV10OP	Purchase	Free Vals	£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	3.34	£1499	£75,000	£2,000,000	60	112100064	SELECT FFT 40Y 60, 3.34, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	36- 40 Years	3.48	£0	£75,000	£2,000,000	60	112100065	SELECT FFT 40Y 60, 3.48, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	36- 40 Years	3.48	£0	£75,000	£2,000,000	60	112100066	Select FFT 40Y 60, 3.48, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	36- 40 Years	3.55	£1499	£75,000	£2,000,000	75	112100008	Select FFT 40Y 75, 3.55, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	36- 40 Years	3.70	£0	£75,000	£2,000,000	75	112100009	Select FFT 40Y 75, 3.7, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	36- 40 Years	3.70	£0	£75,000	£2,000,000	75	112100010	Select FFT 40Y 75, 3.7, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	36- 40 Years	3.76	£1499	£75,000	£1,500,000	85	112100005	Select FFT 40Y 85, 3.76, 10OP	Purchase, Remortgage	None	£0
Fixed for Term	Fixed for Term	36- 40 Years	3.91	£0	£75,000	£1,500,000	85	112100006	Select FFT 40Y 85, 3.91, FV10OP	Purchase, Remortgage	Free Vals	£0
Fixed for Term	Fixed for Term	36- 40 Years	3.91	£0	£75,000	£1,500,000	85	112100007	Select FFT 40Y 85, 3.91, FLFV10OP	Remortgage	Free Vals, Free Legals	£0
Fixed for Term	Fixed for Term	36- 40 Years	3.94	£1499	£75,000	£1,000,000	90	112100003	Select FFT 40Y 90, 3.94, 10OP	Purchase	None	£0
Fixed for Term	Fixed for Term	36- 40 Years	4.09	£0	£75,000	£1,000,000	90	112100004	Select FFT 40Y 90, 4.09, FV10OP	Purchase	Free Vals	£0
Fixed for Term	Fixed for Term	36- 40 Years	4.16	£1499	£75,000	£500,000	95	112100001	Select FFT 40Y 95, 4.16, 10OP	Purchase	None	£0
Fixed for Term	Fixed for Term	36- 40 Years	4.30	£0	£75,000	£500,000	95	112100002	Select FFT 40Y 95, 4.3, FV10OP	Purchase	Free Vals	£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.
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

23rd November 2021

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 £100 Utility Defaults	

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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%
30 year				2.00%	3.00%	4.00%
31 year					2.00%	3.00%
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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