

Select 95% LTV*

Available in England, Wales and Scotland

LTV	Rate Type / Term	Select Rate	Completion Fee	Reversion	Loan Amount
95%	2 Year Fixed	4.89%	£1,299	LIBOR plus 4.20%**	Minimum loan amount £25,001 Maximum loan amount £500,000
	5 Year Fixed	5.24%			

Please note that fees cannot be added above 95% LTV. Other LTV and rate options are available in our core range. The 95% product is not available on New Build properties. *These products are for limited distribution only and may be withdrawn at short notice.*

***For selected Specialist Distributors - packaged submission only.**

Credit History

Criteria	Select
Defaults acceptable if older than	
Secured Loan Arrears acceptable if older than	36 months
CCJs (unsatisfied CCJ's will be accepted at the underwriters discretion)	72 months
Unsecured Credit arrears acceptable if accounts now up to date	Max status of 2 in last 12 months
All communications Defaults ignored	
We are unable to accept any Debt Management Plans (DMP) in place less than	12 months

Failed Credit Score Mortgages

Self-Employed Applicants

Consider up to 100% of Bonus Income

Available for Purchases only

Accept Limited Credit History

Decisions Made by Experienced Underwriters

Speak to a Decision Maker on Every Application

Kensington review the LIBOR rate quarterly. **The current LIBOR rate is 0.90% with effect from 13th November 2018 – LIBOR floor 0.00% (minimum charge will be the reversion margin indicated)

Early Repayment Charges apply. See Residential Product and Criteria Guide for full details.

Kensington
Lending for Real Life

Please note that we only accept advised cases.

THIS INFORMATION IS FOR INTERMEDIARIES ONLY