

# SELECT 95% LTV EXCLUSIVE



Kensington

- No application fee
  - Available in England, Wales and Scotland
  - Available for Purchases and Remortgages.
- Loan Amount:**
- £25,000 minimum loan
  - £500,000 maximum loan

LTV	Rate Type / Term	Select Rate	Completion Fee	Features	Reversion
95%	2 Year Fixed	5.19%	£1,299	None	KSR plus 4.50%*
	5 Year Fixed	5.39%			KSR plus 4.20%*
	2 Year Fixed	5.79%	£0	Free Valuation (Free legals or £250 cashback on Remortgages)	KSR plus 4.50%*
	5 Year Fixed	5.99%			KSR plus 4.20%*

These products are for Limited distribution only and may be withdrawn at short notice.

## Credit History

Criteria	Time period
Defaults acceptable if older than	36 months
Secured Loan Arrears acceptable if older than	
CCJs (unsatisfied CCJ's will be accepted at the underwriters discretion)	36 months
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, none in	12 months
We don't take Communication defaults into account	

- Applicable to New Build properties, houses and flats
- Failed Credit Score Mortgages
- Self-Employed Applicants
- Consider up to 100% of Variable Income
- Accept Limited Credit History
- Decisions Made by Experienced Underwriters

### Case to discuss?

If you have a case you'd like to discuss, contact our Business Development Unit. They'll be happy to help with all enquiries regarding mortgage applications.

**Call: 01403 272625**

### Did you know?

Your client can choose any payment date from 1-28 of the month, depending on their preference. Simply select the date for their Direct Debit upon application.

## Apply now: [www.impactpackaging.co.uk](http://www.impactpackaging.co.uk)

\*Kensington review the Kensington Standard Rate (KSR) Quarterly. The current KSR rate is 0.1%. This rate is set as of the 10th December 2020 and effective from the 1st January 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 Residential Product Guide for full details.

Please note that we only accept advised cases.

**THIS INFORMATION IS FOR INTERMEDIARIES ONLY**

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