

THE HOME OF THE SPECIALIST MORTGAGE


[RESIDENTIAL >](#)
[BUY TO LET >](#)
[CREDIT HISTORY >](#)

Broker Product Transfer Portal now launched! We'll email you if your clients are eligible 4 months before their fixed rate is ending.



CRITERIA OVERVIEW

LOAN TO VALUE

- Residential up to 95%
- Remortgage up to 90%
- Shared Ownership up to 95% of customers share
- Debt consolidation up to 90%
- Interest only up to 75% / Part and Part up to 90%
- Loans up to £2 million
- Northern Ireland up to 80%
- Flexi Fixed for Term up to 95% purchase and 85% Remortgage
- Right to Buy up to 75% LTV of the open market value

COMPLEX INCOME

- Up to 100% overtime & bonus considered
- Agency workers and Zero hour contracts considered

#KENSINGTONDIFFERENCE

- No credit scoring, soft footprint search
- No upfront Application fees

SELF-EMPLOYED

- 1 year trading
- Affordability based on latest year's accounts
- Share of net business profits after tax plus salary considered
- Consider support from Government type loans including bounce back loans

CONTRACTOR

- Consider less than 12 months
- Day rate x 48

NEW BUILD

- New build house/flat up to 90%
- 5% builder incentive considered
- Help to Buy purchases and remortgages (subject to scheme rules)

PRODUCT OVERVIEW

RESI 6

- Designed for your clients who have had a small blip more than 6 months ago
- CCJs, defaults, payday loans, Debt Management Plans, and credit arrears are all acceptable

HERO

- Up to 5 x income, subject to affordability
- For Armed Forces Personnel, Firefighters, NHS Clinicians (including Nurses & Paramedics), Police Officers & Teachers

YOUNG PROFESSIONAL

- Up to 6 x income, subject to affordability
- For qualified Actuaries, Barristers, Chartered Accountants, Commercial Pilots, Dentists, Doctors, & Solicitors

FLEXI FIXED FOR TERM

- Fixed term mortgages from 11 to 40 years
- Affordability based on the fixed term rate, not on a future variable stressed rate

INCOME RECOVERY FOR THE SELF-EMPLOYED

- Suitable for self-employed that have seen a dip (25% or less) in their 20/21 years income due to Covid (directly or indirectly)
- Minimum of 3 years trading history required
- Affordability based on average of last 2 years income

SHARED OWNERSHIP

- Up to 95% of share being purchased, subject to affordability
- Available on New Build and existing properties (purchase only)

EKO £1,000 CASHBACK

- Evidenced by property moving to the next EPC banding OR an increase of at least 10 SAP points
- Up to 12 months to make the energy improvements and claim £1,000 cash back upon qualification

EKO £500 REWARD MORTGAGE

- £500 cashback on purchases for properties rated A or B for energy efficiency

PROPERTY PLUS

- Non-standard construction types considered following positive Valuation
- For property types covered, view our [lending criteria](#)

RIGHT TO BUY

- Up to 100% of discounted purchase price

Contact us via:



0800 111 020

Option 1 and 2 for Sales support
Option 3 for pre-offer (app submitted)
Option 4 for post offer



broker.queries@kensingtonmortgages.co.uk



Webchat via Kensington Digital Assistant

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CRITERIA OVERVIEW

LOAN TO VALUE

- Buy to Let up to 85% LTV
- HMO/MUB up to 80% LTV
- Northern Ireland up to 80%
- Unlimited background portfolio
- Maximum £2 million lending with Kensington

BUY TO LET ↻

- No minimum income requirement for owner occupiers
- No maximum age at end of term
- First-time buyer, first-time landlord
- Let to Buy available
- Top slicing of personal and portfolio income

LARGE PORTFOLIO

- Existing portfolio unlimited in size and value
- No Business Plan required

LIMITED COMPANY ↻

- Available on ALL buy to let products
- Maximum 4 directors with 100% shareholding
- Deposit via Directors loan acceptable

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EKO £500 REWARD MORTGAGE

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HMO/MUB

- HMO: Minimum valuation only £75,000
- MUB: Minimum 35 sqm & minimum value of £50,000 per unit
- Not available in Northern Ireland

PROPERTY PLUS ↻

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RESIDENTIAL CREDIT HISTORY

Criteria	Flexi Fixed for Term	Select	Core	Resi 6
Ranges		Select Residential, eKo, Hero, Young Professional, Large Loan, Shared Ownership, Income Recovery for the Self-Employed, 10 Year Fixed Term	Core Residential, Help to Buy, Property Plus, Right to Buy	Resi 6
Defaults acceptable (if older than)	36 months	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	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)	Satisfied CCJs acceptable if older than 72 months	36 months 72 months for 95% LTV products No limit on number or value	24 months 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 0 in last 24 months	Max status of 2 in last 12 months	Max status of 2 in last 12 months	No max status Last 6 months of payments must have been made
Debt management plans (DMPs) acceptable with a track record of	None / not acceptable	12 months	12 months	12 months
No payday loans, taken out within the last	24 months	12 months	12 months	6 months
We don't take into account communication/insurance defaults and utility defaults if £250 or less				

BUY TO LET CREDIT HISTORY

Criteria	Core
Ranges	Buy to Let- including Limited Company, HMO/MUB, Property Plus, eKo, 10 Year Fixed Term
Defaults acceptable (if older than)	24 months
Secured loan / rent arrears acceptable (if older than)	24 months
CCJs (unsatisfied CCJ's will be accepted at the underwriters discretion)	24 months
Unsecured credit arrears acceptable if accounts now up to date	Max status of 2 in last 12 months
Debt management plans (DMPs) acceptable with a track record of	12 months
No payday loans, taken out within the last	12 months
We don't take into account account communication/insurance defaults and utility defaults if £250 or less	

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