



APRIL 2017

## Residential 90% LTV Exclusive

LTV	Rate Type / Term	Rate	Completion Fee	Reversion	Feature
90%	2 Year Fixed	3.84%	£1,299	LIBOR plus 4.30%*	None
	3 Year Fixed	4.29%			
	5 Year Fixed	4.64%			
90%	2 Year Fixed	4.34%	£0	LIBOR plus 4.30%*	- Standard Valuation fee paid by Kensington for Purchases
	3 Year Fixed	4.69%			- Standard Valuation fee paid by Kensington and Free Legals for remortgages**
	5 Year Fixed	5.14%			

Please note that fees cannot be added above 90% LTV. Other LTV and rate options are available in our core range. The 90% product is not available on New Build properties. *These products are for limited distribution only and may be withdrawn at short notice.*

⚡ Failed Credit Score Mortgages

⚡ Self-Employed Mortgages

⚡ Consider up to 100% of Bonus Income

⚡ Available for Purchase and Remortgage

⚡ Accept Limited Credit History

⚡ Decisions Made by Experienced Underwriters

⚡ Speak to a Decision Maker on Every Application

### 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: 0333 300 0185**

**Apply now: [kmc.co.uk](http://kmc.co.uk)**

Kensington review the LIBOR rate quarterly. \*The current LIBOR rate is 0.40% with effect from 13th February 2017 – LIBOR Floor 1.00%. If LIBOR falls below 1.00% the reversion rate will be charged at reversion margin plus 1.00%. \*\*Free legals are only available on loans up to £500,000.

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

Please note that we only accept advised cases.

**THIS INFORMATION IS FOR INTERMEDIARIES ONLY**

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**Kensington**  
Lending for Real Life