



Kensington

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BUY TO LET  
LENDING

GIVING  
LANDLORDS  
CONFIDENCE  
TO GROW

Products with free legals or £250  
cashback and free valuation available

THIS INFORMATION IS FOR INTERMEDIARIES ONLY



Best Buy-to-Let  
Mortgage Lender

## BUY TO LET: for your Landlord clients, whether they're Limited Company or individuals

- Minimum loan £100,000 for all rates

LTV	Rate Type / Term	Rate	Feature	Assessment Rate	Completion Fee	Maximum Loan	Reversion
70%	2 Year Fixed	2.74%	x	5.50%	1.50%	£2,000,000	LIBOR plus 4.15%*
	5 Year Fixed	3.84%	x	3.84%			LIBOR plus 2.31%*
	2 Year Fixed	2.89%	✓	5.50%	£1,999		LIBOR plus 4.15%*
	5 Year Fixed	4.04%	✓	4.04%			LIBOR plus 2.51%*
	2 Year Fixed	3.49%	✓	5.50%	£0		LIBOR plus 4.15%*
	5 Year Fixed	4.09%	✓	4.09%			LIBOR plus 2.56%*
75%	2 Year Fixed	2.89%	x	5.50%	1.50%	£2,000,000	LIBOR plus 4.15%*
	5 Year Fixed	3.99%	x	3.99%			LIBOR plus 2.46%*
	2 Year Fixed	2.99%	✓	5.50%	£1,999		LIBOR plus 4.15%*
	5 Year Fixed	4.14%	✓	4.14%			LIBOR plus 2.61%*
	2 Year Fixed	3.59%	✓	5.59%	£0		LIBOR plus 4.15%*
	5 Year Fixed	4.24%	✓	4.24%			LIBOR plus 2.71%*
80%	2 Year Fixed	3.24%	x	5.50%	1.50%	£1,000,000	LIBOR plus 4.15%*
	5 Year Fixed	4.09%	x	4.09%			LIBOR plus 2.56%*
	2 Year Fixed	3.34%	✓	5.50%	£1,999		LIBOR plus 4.15%*
	5 Year Fixed	4.19%	✓	4.19%			LIBOR plus 2.66%*
	2 Year Fixed	3.89%	✓	5.89%	£0		LIBOR plus 4.15%*
	5 Year Fixed	4.29%	✓	4.29%			LIBOR plus 2.76%*
85%	2 Year Fixed	4.59%	x	6.59%	1.50%	£500,000	LIBOR plus 4.15%*
	5 Year Fixed	5.29%	x	5.29%			LIBOR plus 3.76%*
	2 Year Fixed	4.69%	✓	6.69%	£1,999		LIBOR plus 4.15%*
	5 Year Fixed	5.44%	✓	5.44%			LIBOR plus 3.91%*
	2 Year Fixed	4.94%	✓	6.94%	£0		LIBOR plus 4.15%*
	5 Year Fixed	5.59%	✓	5.59%			LIBOR plus 4.06%*

## HMO/MUB: for your clients with houses of multiple occupancy and multi-unit blocks

- Minimum loan £100,000 for all rates

LTV	Rate Type / Term	Rate	Feature	Assessment Rate	Completion Fee (can be added)	Maximum Loan	Reversion
65%	2 Year Fixed	2.69%	x	5.50%	1.50%	£1,000,000	LIBOR plus 4.15%*
	5 Year Fixed	3.84%	x	3.84%			LIBOR plus 2.31%*
75%	2 Year Fixed	2.94%	x	5.50%	1.50%	£1,000,000	LIBOR plus 4.15%*
	5 Year Fixed	4.09%	x	4.09%			LIBOR plus 2.56%*
80%	2 Year Fixed	3.34%	x	5.50%	1.50%	£1,000,000	LIBOR plus 4.15%*
	5 Year Fixed	4.29%	x	4.29%			LIBOR plus 2.76%*

## PROPERTY PLUS: for homes with non-standard construction

- Minimum loan £100,000 for all rates

LTV	Rate Type / Term	Rate	Feature	Assessment Rate	Completion Fee (can be added)	Maximum Loan	Reversion
75%	2 Year Fixed	2.99%	x	5.50%	1.50%	£500,000	LIBOR plus 4.15%*
	5 Year Fixed	4.09%	x	4.09%			LIBOR plus 2.56%*
	2 Year Fixed	3.09%	✓	5.50%	£1,999	£500,000	LIBOR plus 4.15%*
	5 Year Fixed	4.24%	✓	4.24%			LIBOR plus 2.71%*
	2 Year Fixed	3.69%	✓	5.69%	£0	£500,000	LIBOR plus 4.15%*
	5 Year Fixed	4.34%	✓	4.14%			LIBOR plus 2.81%*

## Features

✓	<b>PURCHASES</b> <ul style="list-style-type: none"> <li>Free valuation</li> </ul>	Free legals not available on Limited Company Buy to Let
	<b>REMORTGAGES</b> <ul style="list-style-type: none"> <li>Free valuation and free legals OR</li> <li>Free valuation and £250 cashback</li> </ul>	Standard legals only apply on loans up to £500,000
X	None	

## Early Repayment Charges

Term	Year 1	Year 2	Year 3	Year 4	Year 5
5 Year Fixed	4.00%	3.00%	1.50%	1.00%	1.00%
2 Year Fixed	3.00%	2.00%			

### THIS INFORMATION IS FOR INTERMEDIARIES ONLY

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Kensington

**SPEAK TO THE  
PEOPLE**

**WHO LOOK  
BEYOND THE  
SURFACE**

## **LOAN-TO-VALUE**

- To 85%

## **LIMITED COMPANY**

- Available on ALL products

## **ALL LANDLORDS**

- No maximum age at end of term

## **FIRST TIME BUYER**

- First time buyers and non owner occupiers accepted

## **PORTFOLIO LANDLORDS**

- No business plan required

## **HMO/MUBS**

- Up to 6 bedrooms/units
- Must own 1 existing BTL

## **PROPERTY PLUS**

- Non-standard construction types considered following positive valuation
- 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