



**Complete**<sup>®</sup>  
Your Specialist Packager Distributor

23 MAY 2017

## Residential Second Home Exclusives

LTV	Rate Type / Term	Rate	Completion Fee	Reversion
70%	2 Year Fixed	2.69%	£999	LIBOR plus 4.10%*
	3 Year Fixed	3.19%		
	5 Year Fixed	3.49%		

*These products are for limited distribution only and may be withdrawn at short notice. Please refer to our Specialist Distributor Lending Criteria for more information.*

- ⤵ Failed credit score
- ⤵ Employed, with up to 100% of bonus income considered
- ⤵ Self-Employed
- ⤵ Interest only
- ⤵ Holiday home, pied-a-terre for use by immediate family
- ⤵ Available for purchase and remortgage
- ⤵ Accept limited credit history
- ⤵ Access to an experienced Underwriter to discuss your 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: 0238 045 6999**

Apply now: [complete-fs.co.uk](http://complete-fs.co.uk)

\*Kensington review the LIBOR rate quarterly. The current LIBOR rate is 0.35% with effect from 15th May 2017 – LIBOR Floor 1.00%. If LIBOR falls below 1.00% the reversion rate will be charged at reversion margin plus 1.00%.

**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