

# WHY YOU SHOULD COME TO KENSINGTON



## WE'RE HERE FOR THE LONG TERM



- ✓ We were the first specialist lender in the UK to enter and create mortgage solutions for customers not served by the high street
- ✓ We have over 25 years' experience, expertise and knowledge
- ✓ Since 2015, we've helped over 45,000 specialist customers own homes
- ✓ We continuously innovate, adapting to the needs of the specialist market and our customers
- ✓ Our customised broker portal allows us to innovate products quickly and includes a fully digital Product Transfer process
- ✓ We have strong financial backing and are owned by Barclays Bank
- ✓ We were the first specialist lender to sign the UK Mortgage Charter

## WE DELIVER INNOVATIVE SOLUTIONS



- ✓ No Credit Scoring. No Upfront Fees. Choice of Incentives to cater to customers' needs
- ✓ 48-hour notice period for standard product rate changes
- ✓ Highest loan to values in the specialist market across both Residential & Buy to Let that also includes schemes like Right to Buy and Shared Ownership
- ✓ Enhanced cashback for customers who buy energy efficient properties and those who improve the energy efficiency rating of existing homes
- ✓ Fixed rate products from 2 to 40 years - creating short or long term mortgage payment security
- ✓ Income enhancements for certain customer groups showing an understanding of their roles and pay trajectory
- ✓ Solutions for self-employed customers – newly trading, entrepreneurs and expanding businesses
- ✓ Only specialist lender operating in England, Wales, Scotland and Northern Ireland

## OUR SERVICE SPEAKS FOR ITSELF



- ✓ A customer led proposition, monitored to ensure we deliver
- ✓ One of the largest teams of specialist Business Development Managers and Underwriters
- ✓ Over 2 years of delivering a 1-day review on all applications
- ✓ All customer applications are assigned a mandated underwriter from day 1 to completion
- ✓ Underwriters in constant contact by phone or via secure messaging
- ✓ Over 5,000 Trustpilot reviews with 4.6 excellent rating
- ✓ Over 25,000 people follow our updates on LinkedIn
- ✓ Market leading educational webinars to help enhance your knowledge with 99% positive feedback score
- ✓ Face to Face, webchat and virtual BDM meetings across all regions
- ✓ K-hub, a dedicated service and information hub to keep you updated with the latest Kensington news to support you and your business
- ✓ BDM's that offer more than the rest, we give you industry data and look for ways to help you grow your business as well as bespoke training

## YOUR CUSTOMERS ARE IN SAFE HANDS



- ✓ Our customer satisfaction surveys consistently return an avg. score of 4.6 / 5 or above, month on month.
- ✓ Your customers are able to contact us via multiple channels – telephone, secure messaging, online mortgage account management
- ✓ We utilise third parties to ensure customers can access specialist support if needed – full debt advice, bereavement and wellbeing support
- ✓ Our specialised customer services team trained to help customers through the lifespan of the mortgage – whatever their circumstances may be

And finally... we're proud to say that our brokers and customers have made us a multi award winning lender, year after year.



[www.kensingtonmortgages.co.uk/intermediaries](http://www.kensingtonmortgages.co.uk/intermediaries) | 0800 111 020

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#KensingtonDifference

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