

Submission Tips

This document will help you complete and submit your client's application to Kensington.

Follow these tips to ensure that your case can be processed efficiently and without delay.

In order to process your application we must receive the following:

Fully completed and signed application form including security address details and Section 7	<ul style="list-style-type: none">• Ensure signatures on the application match the identification• The application is valid for 3 months from date of declaration
Fully completed ID Verification Certificates for each party	<ul style="list-style-type: none">• A completed form is required for each applicant
Certified proof of identification	<ul style="list-style-type: none">• Verify a true copy stating a true likeness to any photographs where a 'face to face' interview has been conducted• Ensure it is dated and signed• Faxes are not acceptable
Certified proof of residency	<ul style="list-style-type: none">• Item must not be more than 3 months old• If applicant has not been resident at their current address for more than 3 months, the previous address will also need to be evidenced.
Administration & Valuation Fees	<ul style="list-style-type: none">• Refer to Administration & Valuation Fees PDF for information on fees• Complete the card payment form• We will contact the card holder when the fee is due to be taken to obtain the 3 digit security code.
Direct Debit Mandate	<ul style="list-style-type: none">• Completed Direct Debit Mandate required with the application

Please note:

- We will not assess the application until all this information is received.
- Ensure you have conducted an Affordability Check and produced your KFI on the Kensington website, and booked funds, prior to sending the application. Please check with your distributor whether you should book funds with your distributor or with Kensington.
- Remember to quote the booking reference (issued on booking the funds) and K number (detailed on the KFI) on the front of the application. Where you have 3 months payslips and P60, or the latest accounts for a self-employed applicant, please send originals with the application.
- Once we have assessed the application we will advise you of any further documentation needed to progress the cases to offer. Should an application be declined or cancelled and we subsequently agree to reinstate it; this will be treated as a new application and will need a new booking reference. PLEASE NOTE THIS WILL RESULT IN AN EXTRA CREDIT SEARCH BEING REGISTERED AGAINST THE CLIENT.

Need help?

Contact your Business Development Manager, use the 'Find a BDM' function on the website or contact us on 0800 111 020

Send your completed application to:

Kensington, New Business Operations Centre, PO Box 2500, Reading RG1 9AG

