

PRODUCT TRANSFER PLUS PRODUCT GUIDE



STANDARD 2 YEAR FIXED RATES

| 2 Year Fixed Rates | | | | | | | |
|--------------------|-----|--------------|-----------------|---------|---------------------------|-----------------------|-----------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code |
| 4.99% | 65% | £50k - £3m | 3.5% | 3% / 2% | 118 | 137 | ST26M350XF265PP |
| 5.09% | 75% | £50k - £3m** | 3.5% | 3% / 2% | 116 | 135 | ST26M350XF275PP |
| 5.99% | 65% | £50k - £3m | 1.5% | 3% / 2% | 103 | 120 | ST26M150XF265PP |
| 6.09% | 75% | £50k - £3m** | 1.5% | 3% / 2% | 102 | 118 | ST26M150XF275PP |
| 6.54% | 80% | £50k - £750k | 1.5% | 3% / 2% | 96 | 112 | ST26M150XF280PP |

****Max loan amount £2m up to 75% LTV, £3m up to 70% LTV**



2 year – RTI for high rate tax payers is 145% @ payrate +2%, or 5.5%, whichever is higher. Ltd Cos and basic rate tax payers 125% @ payrate +2% or 5.5%, whichever is higher
5 year – RTI for high rate tax payers is 145% @ payrate or Ltd Cos and basic rate taxpayers 125% @ payrate.

Arrangement fees apply to all products which can be added to the loan or paid upfront. Reversion rates for all products are 4.99% + BBR.

Bank of England Base rate (BBR) 3.75%

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All information correct at time of publication for further information please contact us. Keystone Property Finance Limited

Registered in England and Wales No.06262873

Registered Address: 42 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4AJ

As a last resort, your client's property may be repossessed if they do not keep up payments on their mortgage



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STANDARD 5 YEAR FIXED RATES

5 Year Fixed Rates

| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code |
|-------|-----|--------------|-----------------|------------------------|---------------------------|-----------------------|-----------------|
| 4.94% | 65% | £50k - £3m | 5.5% | 5% / 4% / 3% / 3% / 3% | 167 | 194 | ST26M550XF565PP |
| 5.04% | 75% | £50k - £3m** | 5.5% | 5% / 4% / 3% / 3% / 3% | 164 | 190 | ST26M550XF575PP |
| 5.49% | 80% | £50k - £750k | 5.5% | 5% / 4% / 3% / 3% / 3% | 150 | 174 | ST26M550XF580PP |
| 5.34% | 65% | £50k - £3m | 3.5% | 5% / 4% / 3% / 3% / 3% | 154 | 179 | ST26M350XF565PP |
| 5.44% | 75% | £50k - £3m** | 3.5% | 5% / 4% / 3% / 3% / 3% | 152 | 176 | ST26M350XF575PP |
| 5.89% | 80% | £50k - £750k | 3.5% | 5% / 4% / 3% / 3% / 3% | 140 | 162 | ST26M350XF580PP |
| 5.74% | 65% | £50k - £3m | 1.5% | 5% / 4% / 3% / 3% / 3% | 144 | 167 | ST26M150XF565PP |
| 5.84% | 75% | £50k - £3m** | 1.5% | 5% / 4% / 3% / 3% / 3% | 141 | 164 | ST26M150XF575PP |
| 6.29% | 80% | £50k - £750k | 1.5% | 5% / 4% / 3% / 3% / 3% | 131 | 152 | ST26M150XF580PP |

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SPECIALIST 2 YEAR FIXED RATES

For HMOs and Multi-unit properties 1-6 occupants / units

| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code |
|-------|-----|--------------|-----------------|---------|---------------------------|-----------------------|-----------------|
| 5.19% | 65% | £50k - £3m | 3.5% | 3% / 2% | 115 | 133 | SP26M350XF265PP |
| 5.29% | 75% | £50k - £3m** | 3.5% | 3% / 2% | 113 | 131 | SP26M350XF275PP |
| 6.19% | 65% | £50k - £3m | 1.5% | 3% / 2% | 101 | 117 | SP26M150XF265PP |
| 6.29% | 75% | £50k - £3m** | 1.5% | 3% / 2% | 99 | 115 | SP26M150XF275PP |

**Max loan amount £2m up to 75% LTV, £3m up to 70% LTV

For HMOs and Multi-unit properties 7-20 occupants / units

| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code |
|-------|-----|--------------|-----------------|---------|---------------------------|-----------------------|-----------------|
| 5.39% | 65% | £50k - £3m | 3.5% | 3% / 2% | 111 | 129 | SL26M350XF265PP |
| 5.49% | 75% | £50k - £3m** | 3.5% | 3% / 2% | 110 | 128 | SL26M350XF275PP |
| 6.39% | 65% | £50k - £3m | 1.5% | 3% / 2% | 98 | 114 | SL26M150XF265PP |
| 6.49% | 75% | £50k - £3m** | 1.5% | 3% / 2% | 97 | 113 | SL26M150XF275PP |

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SPECIALIST 5 YEAR FIXED RATES

For HMOs and Multi-unit properties 1-6 occupants / units

| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code |
|-------|-----|--------------|-----------------|------------------------|---------------------------|-----------------------|-----------------|
| 5.14% | 65% | £50k - £3m | 5.5% | 5% / 4% / 3% / 3% / 3% | 161 | 186 | SP26M550XF565PP |
| 5.24% | 75% | £50k - £3m** | 5.5% | 5% / 4% / 3% / 3% / 3% | 157 | 183 | SP26M550XF575PP |
| 5.54% | 65% | £50k - £3m | 3.5% | 5% / 4% / 3% / 3% / 3% | 149 | 173 | SP26M350XF565PP |
| 5.64% | 75% | £50k - £3m** | 3.5% | 5% / 4% / 3% / 3% / 3% | 146 | 170 | SP26M350XF575PP |
| 5.94% | 65% | £50k - £3m | 1.5% | 5% / 4% / 3% / 3% / 3% | 139 | 161 | SP26M150XF565PP |
| 6.04% | 75% | £50k - £3m** | 1.5% | 5% / 4% / 3% / 3% / 3% | 137 | 158 | SP26M150XF575PP |

**Max loan amount £2m up to 75% LTV, £3m up to 70% LTV

For HMOs and Multi-unit properties 7-20 occupants / units

| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code |
|-------|-----|--------------|-----------------|------------------------|---------------------------|-----------------------|-----------------|
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STANDARD EX-PAT & HOLIDAY LETS 2 YEAR FIXED RATES

For standard buy to let properties

| Ex-Pat 2 Year Fixed Rates | | | | | | | |
|---------------------------|-----|--------------|-----------------|---------|---------------------------|-----------------------|------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code |
| 5.39% | 65% | £50k - £3m | 3.5% | 3% / 2% | 111 | 129 | ST26M350XF265PPE |
| 5.49% | 75% | £50k - £3m** | 3.5% | 3% / 2% | 110 | 128 | ST26M350XF275PPE |
| 6.39% | 65% | £50k - £3m | 1.5% | 3% / 2% | 98 | 114 | ST26M150XF265PPE |
| 6.49% | 75% | £50k - £3m** | 1.5% | 3% / 2% | 97 | 113 | ST26M150XF275PPE |

**Max loan amount £2m up to 75% LTV, £3m up to 70% LTV

| Holiday Lets 2 Year Fixed Rates | | | | | | | |
|---------------------------------|-----|--------------|-----------------|---------|---------------------------|-----------------------|-----------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code |
| 5.74% | 65% | £50k - £3m | 3.5% | 3% / 2% | 106 | 124 | SH26M350XF265PP |
| 5.84% | 75% | £50k - £3m** | 3.5% | 3% / 2% | 105 | 122 | SH26M350XF275PP |
| 6.74% | 65% | £50k - £3m | 1.5% | 3% / 2% | 94 | 109 | SH26M150XF265PP |
| 6.84% | 75% | £50k - £3m** | 1.5% | 3% / 2% | 93 | 108 | SH26M150XF275PP |

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STANDARD EX-PAT 5 YEAR FIXED RATES

| For standard buy to let properties | | | | | | | |
|------------------------------------|-----|--------------|-----------------|------------------------|---------------------------|-----------------------|------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code |
| 5.34% | 65% | £50k - £3m | 5.5% | 5% / 4% / 3% / 3% / 3% | 154 | 179 | ST26M550XF565PPE |
| 5.44% | 75% | £50k - £3m** | 5.5% | 5% / 4% / 3% / 3% / 3% | 152 | 176 | ST26M550XF575PPE |
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STANDARD HOLIDAY LET 5 YEAR FIXED RATES

For standard buy to let properties

| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code |
|-------|-----|--------------|-----------------|------------------------|---------------------------|-----------------------|-----------------|
| 5.69% | 65% | £50k - £3m | 5.5% | 5% / 4% / 3% / 3% / 3% | 145 | 168 | SH26M550XF565PP |
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SPECIALIST EX-PAT 2 YEAR FIXED RATES

For HMOs and Multi-unit properties 1-6 occupants / unit

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For HMOs and Multi-unit properties 7-20 occupants / units

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FEES

Valuation | Application | Legal

Title insurance fees

| Loan Amount | Fee |
|-----------------------|------------|
| £0 - £250,000 | £295 |
| £250,001 - £500,000 | £435 |
| £500,001 - £750,000 | £695 |
| £750,001 - £1,000,000 | £950 |
| £1m+ | On request |

Independent legal advice

Independent legal advice through
iLA Law

£175 + VAT (per director)

Revised Offer Fees

Payable on all applications where the offer has expired or the borrower wishes to make changes to the original application.

Non-refundable

£350

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