

PRODUCT TRANSFER PRODUCT GUIDE



STANDARD FIXED RATES

For Standard buy to let properties

2 Year Fixed Rates

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
4.99%	65%	£50k - £3m	3.0%	3% / 2%	118	137	ST26M300XF265PT
5.09%	75%	£50k - £3m**	3.0%	3% / 2%	116	135	ST26M300XF275PT
5.99%	65%	£50k - £3m	1.0%	3% / 2%	103	120	ST26M100XF265PT
6.09%	75%	£50k - £3m**	1.0%	3% / 2%	102	118	ST26M100XF275PT
6.54%	80%	£50k - £750k	1.0%	3% / 2%	96	112	ST26M100XF280PT

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

5 Year Fixed Rates

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
4.94%	65%	£50k - £3m	5.0%	5% / 4% / 3% / 3% / 3%	167	194	ST26M500XF565PT
5.04%	75%	£50k - £3m**	5.0%	5% / 4% / 3% / 3% / 3%	164	190	ST26M500XF575PT
5.49%	80%	£50k - £750k	5.0%	5% / 4% / 3% / 3% / 3%	150	174	ST26M500XF580PT
5.34%	65%	£50k - £3m	3.0%	5% / 4% / 3% / 3% / 3%	154	179	ST26M300XF565PT
5.44%	75%	£50k - £3m**	3.0%	5% / 4% / 3% / 3% / 3%	152	176	ST26M300XF575PT
5.89%	80%	£50k - £750k	3.0%	5% / 4% / 3% / 3% / 3%	140	162	ST26M300XF580PT
5.74%	65%	£50k - £3m	1.0%	5% / 4% / 3% / 3% / 3%	144	167	ST26M100XF565PT
5.84%	75%	£50k - £3m**	1.0%	5% / 4% / 3% / 3% / 3%	141	164	ST26M100XF575PT
6.29%	80%	£50k - £750k	1.0%	5% / 4% / 3% / 3% / 3%	131	152	ST26M100XF580PT

**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



0345 148 9086



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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	3.0%	3% / 2%	115	133	SP26M300XF265PT
5.29%	75%	£50k - £3m**	3.0%	3% / 2%	113	131	SP26M300XF275PT
6.19%	65%	£50k - £3m	1.0%	3% / 2%	101	117	SP26M100XF265PT
6.29%	75%	£50k - £3m**	1.0%	3% / 2%	99	115	SP26M100XF275PT

**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	3.0%	3% / 2%	111	129	SL26M300XF265PT
5.49%	75%	£50k - £3m**	3.0%	3% / 2%	110	128	SL26M300XF275PT
6.39%	65%	£50k - £3m	1.0%	3% / 2%	98	114	SL26M100XF265PT
6.49%	75%	£50k - £3m**	1.0%	3% / 2%	97	113	SL26M100XF275PT

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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	5.0%	5% / 4% / 3% / 3% / 3%	161	186	SP26M500XF565PT
5.24%	75%	£50k - £3m**	5.0%	5% / 4% / 3% / 3% / 3%	157	183	SP26M500XF575PT
5.54%	65%	£50k - £3m	3.0%	5% / 4% / 3% / 3% / 3%	149	173	SP26M300XF565PT
5.64%	75%	£50k - £3m**	3.0%	5% / 4% / 3% / 3% / 3%	146	170	SP26M300XF575PT
5.94%	65%	£50k - £3m	1.0%	5% / 4% / 3% / 3% / 3%	139	161	SP26M100XF565PT
6.04%	75%	£50k - £3m**	1.0%	5% / 4% / 3% / 3% / 3%	137	158	SP26M100XF575PT

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



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SPECIALIST 5 YEAR FIXED RATES

For HMOs and Multi-unit properties 7-20 occupants / units							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.34%	65%	£50k - £3m	5.0%	5% / 4% / 3% / 3% / 3%	154	179	SL26M500XF565PT
5.44%	75%	£50k - £3m**	5.0%	5% / 4% / 3% / 3% / 3%	152	176	SL26M500XF575PT
5.74%	65%	£50k - £3m	3.0%	5% / 4% / 3% / 3% / 3%	144	167	SL26M300XF565PT
5.84%	75%	£50k - £3m**	3.0%	5% / 4% / 3% / 3% / 3%	141	164	SL26M300XF575PT
6.14%	65%	£50k - £3m	1.0%	5% / 4% / 3% / 3% / 3%	134	156	SL26M100XF565PT
6.24%	75%	£50k - £3m**	1.0%	5% / 4% / 3% / 3% / 3%	132	153	SL26M100XF575PT

**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
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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	3.0%	3% / 2%	111	129	ST26M300XF265PTE
5.49%	75%	£50k - £3m**	3.0%	3% / 2%	110	128	ST26M300XF275PTE
6.39%	65%	£50k - £3m	1.0%	3% / 2%	98	114	ST26M100XF265PTE
6.49%	75%	£50k - £3m**	1.0%	3% / 2%	97	113	ST26M100XF275PTE

**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	3.0%	3% / 2%	106	124	SH26M300XF265PT
5.84%	75%	£50k - £3m**	3.0%	3% / 2%	105	122	SH26M300XF275PT
6.74%	65%	£50k - £3m	1.0%	3% / 2%	94	109	SH26M100XF265PT
6.84%	75%	£50k - £3m**	1.0%	3% / 2%	93	108	SH26M100XF275PT

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



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STANDARD EX-PAT 5 YEAR FIXED RATES

For Standard buy to let properties

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	5.0%	5% / 4% / 3% / 3% / 3%	154	179	ST26M500XF565PTE
5.44%	75%	£50k - £3m**	5.0%	5% / 4% / 3% / 3% / 3%	152	176	ST26M500XF575PTE
5.74%	65%	£50k - £3m	3.0%	5% / 4% / 3% / 3% / 3%	144	167	ST26M300XF565PTE
5.84%	75%	£50k - £3m**	3.0%	5% / 4% / 3% / 3% / 3%	141	164	ST26M300XF575PTE
6.14%	65%	£50k - £3m	1.0%	5% / 4% / 3% / 3% / 3%	134	156	ST26M100XF565PTE
6.24%	75%	£50k - £3m**	1.0%	5% / 4% / 3% / 3% / 3%	132	153	ST26M100XF575PTE

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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	5.0%	5% / 4% / 3% / 3% / 3%	145	168	SH26M500XF565PT
5.79%	75%	£50k - £3m**	5.0%	5% / 4% / 3% / 3% / 3%	142	165	SH26M500XF575PT
6.09%	65%	£50k - £3m	3.0%	5% / 4% / 3% / 3% / 3%	135	157	SH26M300XF565PT
6.19%	75%	£50k - £3m**	3.0%	5% / 4% / 3% / 3% / 3%	133	155	SH26M300XF575PT
6.49%	65%	£50k - £3m	1.0%	5% / 4% / 3% / 3% / 3%	127	147	SH26M100XF565PT
6.59%	75%	£50k - £3m**	1.0%	5% / 4% / 3% / 3% / 3%	125	145	SH26M100XF575PT

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



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SPECIALIST EX-PAT 2 YEAR FIXED RATES

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

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.54%	65%	£50k - £3m	3.0%	3% / 2%	109	127	SP26M300XF265PTE
5.64%	75%	£50k - £3m**	3.0%	3% / 2%	108	125	SP26M300XF275PTE
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For HMOs and Multi-unit properties 7-20 occupants / units

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.74%	65%	£50k - £3m	3.0%	3% / 2%	106	124	SL26M300XF265PTE
5.84%	75%	£50k - £3m**	3.0%	3% / 2%	105	122	SL26M300XF275PTE
6.74%	65%	£50k - £3m	1.0%	3% / 2%	94	109	SL26M100XF265PTE
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5.59%	75%	£50k - £3m**	5.0%	5% / 4% / 3% / 3% / 3%	148	171	SP26M500XF575PTE
5.89%	65%	£50k - £3m	3.0%	5% / 4% / 3% / 3% / 3%	140	162	SP26M300XF565PTE
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6.29%	65%	£50k - £3m	1.0%	5% / 4% / 3% / 3% / 3%	131	152	SP26M100XF565PTE
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5.79%	75%	£50k - £3m**	5.0%	5% / 4% / 3% / 3% / 3%	142	165	SL26M500XF575PTE
6.09%	65%	£50k - £3m	3.0%	5% / 4% / 3% / 3% / 3%	135	157	SL26M300XF565PTE
6.19%	75%	£50k - £3m**	3.0%	5% / 4% / 3% / 3% / 3%	133	155	SL26M300XF575PTE
6.49%	65%	£50k - £3m	1.0%	5% / 4% / 3% / 3% / 3%	127	147	SL26M100XF565PTE
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FEES

Valuation | Reoffer fee

Valuation fees

A full physical valuation is required for all property types, however the cost of the valuation is covered by Keystone.

Revised Offer Fees

Should any changes to the original offer need to be made and or the original offer has expired, the below revised offer fee will be applied.

For Product Transfers

£350

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