

# PRODUCT TRANSFER PLUS

## Product Guide

Standard Property | HMOs & Multi Units |  
Ex Pat | Holiday Let

### Product Highlights

- Rates from 4.94%
- LTVs to 80%
- Loans to £3m

# STANDARD PROPERTY FOR SINGLE LET

## 2 YEAR FIXED

	ARRANGEMENT FEE	
LTV	1.5%	3.5%
65%	<b>5.99%</b> [ST26N150XF265PP]	<b>4.99%</b> [ST26N350XF265PP]
75%	<b>6.09%</b> [ST26N150XF275PP]	<b>5.09%</b> [ST26N350XF275PP]
80%	<b>6.54%</b> [ST26N150XF280PP]	

## 5 YEAR FIXED

	ARRANGEMENT FEE		
LTV	1.5%	3.5%	5.5%
65%	<b>5.74%</b> [ST26N150XF565PP]	<b>5.34%</b> [ST26N350XF565PP]	<b>4.94%</b> [ST26N550XF565PP]
75%	<b>5.84%</b> [ST26N150XF575PP]	<b>5.44%</b> [ST26N350XF575PP]	<b>5.04%</b> [ST26N550XF575PP]
80%	<b>6.29%</b> [ST26N150XF580PP]	<b>5.89%</b> [ST26N350XF580PP]	<b>5.49%</b> [ST26N550XF580PP]

## 2 YEAR TRACKER

	ARRANGEMENT FEE
LTV	1.5%
65%	<b>5.64%</b> [ST26N150XT265PP]
75%	<b>5.74%</b> [ST26N150XT275PP]

**REVERSION RATE - 4.99% + BBR**

# SMALL HMOS & MULTI-UNITS

Up to 6 occupants / units

## 2 YEAR FIXED

### ARRANGEMENT FEE

LTV	1.5%	3.5%
65%	<b>6.19%</b> [SP26N150XF265PP]	<b>5.19%</b> [SP26N350XF265PP]
75%	<b>6.29%</b> [SP26N150XF275PP]	<b>5.29%</b> [SP26N350XF275PP]

## 5 YEAR FIXED

### ARRANGEMENT FEE

LTV	1.5%	3.5%	5.5%
65%	<b>5.94%</b> [SP26N150XF565PP]	<b>5.54%</b> [SP26N350XF565PP]	<b>5.14%</b> [SP26N550XF565PP]
75%	<b>6.04%</b> [SP26N150XF575PP]	<b>5.64%</b> [SP26N350XF575PP]	<b>5.24%</b> [SP26N550XF575PP]

## 2 YEAR TRACKER

### ARRANGEMENT FEE

LTV	1.5%
65%	<b>5.84%</b> [SP26N150XT265PP]
75%	<b>5.94%</b> [SP26N150XT275PP]

**REVERSION RATE - 4.99% + BBR**

# LARGE HMOS & MULTI-UNITS

7 - 20 occupants / units

2 YEAR FIXED	ARRANGEMENT FEE	
	LTV	1.5%
65%	<b>6.39%</b> [SL26N150XF265PP]	<b>5.39%</b> [SL26N350XF265PP]
75%	<b>6.49%</b> [SL26N150XF275PP]	<b>5.49%</b> [SL26N350XF275PP]

5 YEAR FIXED	ARRANGEMENT FEE		
	LTV	1.5%	3.5%
65%	<b>6.14%</b> [SL26N150XF565PP]	<b>5.74%</b> [SL26N350XF565PP]	<b>5.34%</b> [SL26N550XF565PP]
75%	<b>6.24%</b> [SL26N150XF575PP]	<b>5.84%</b> [SL26N350XF575PP]	<b>5.44%</b> [SL26N550XF575PP]

2 YEAR TRACKER	ARRANGEMENT FEE
	LTV
65%	<b>6.04%</b> [SL26N150XT265PP]
75%	<b>6.14%</b> [SL26N150XT275PP]

**REVERSION RATE - 4.99% + BBR**

# HOLIDAY LETS

Holiday lets - available for Standard properties and Multi - units up to 6 units

## 2 YEAR FIXED

	ARRANGEMENT FEE	
LTV	1.5%	3.5%
65%	<b>6.74%</b> [SH26N150XF265PP]	<b>5.74%</b> [SH26N350XF265PP]
75%	<b>6.84%</b> [SH26N150XF275PP]	<b>5.84%</b> [SH26N350XF275PP]

## 5 YEAR FIXED

	ARRANGEMENT FEE		
LTV	1.5%	3.5%	5.5%
65%	<b>6.49%</b> [SH26N150XF565PP]	<b>6.09%</b> [SH26N350XF565PP]	<b>5.69%</b> [SH26N550XF565PP]
75%	<b>6.59%</b> [SH26N150XF575PP]	<b>6.19%</b> [SH26N350XF575PP]	<b>5.79%</b> [SH26N550XF575PP]

## 2 YEAR TRACKER

	ARRANGEMENT FEE
LTV	1.5%
65%	<b>6.44%</b> [SH26N150XT265PP]
75%	<b>6.54%</b> [SH26N150XT275PP]

REVERSION RATE - 4.99% + BBR

# EX-PATS

Ex-pats - available for Standard properties and HMOs / Multi-units up to 20 occupants/units

## 2 YEAR FIXED

### ARRANGEMENT FEE

LTV	1.5%	3.5%
65%	<b>6.39%</b> [ST26N150XF265PPE]	<b>5.39%</b> [ST26N350XF265PPE]
75%	<b>6.49%</b> [ST26N150XF275PPE]	<b>5.49%</b> [ST26N350XF275PPE]

## 5 YEAR FIXED

### ARRANGEMENT FEE

LTV	1.5%	3.5%	5.5%
65%	<b>6.14%</b> [ST26N150XF565PPE]	<b>5.74%</b> [ST26N350XF565PPE]	<b>5.34%</b> [ST26N550XF565PPE]
75%	<b>6.24%</b> [ST26N150XF575PPE]	<b>5.84%</b> [ST26N350XF575PPE]	<b>5.44%</b> [ST26N550XF575PPE]

## 2 YEAR TRACKER

### ARRANGEMENT FEE

LTV	1.5%
65%	<b>6.04%</b> [ST26N150XT265PPE]
75%	<b>6.14%</b> [ST26N150XT275PPE]

**REVERSION RATE** - 4.99% + BBR

# FEES & LENDING LIMITS

## VALUATION FEES

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

## INDEPENDENT LEGAL ADVICE

ILA through iLA Law

£175+ VAT (per director)

## ICR

- 145% (High Rate Tax Payers) or 125% (Ltd Co and Base Rate Tax Payers)
- 5 Year Fixed Rates - Based on Pay Rate
- 2 Year Fixed Rates or Trackers - Based on higher of Pay Rate + 2% or 5.5%
- Arrangement Fee can be added and is excluded from ICR

## ERC

2 Year Fix	3 / 2
5 Year Fix	5 / 4 / 3 / 3 / 3
Trackers	2 / 1

## LOAN SIZES

Min Loan	£50,000
Max Loan	£3,000,000
70% LTV	£3,000,000
75% LTV	£2,000,000
80% LTV	£750,000

## 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
£1,000,000 >	On request

# LET'S FIND THE RIGHT SOLUTION

for your buy to let cases **0345 148 9086** | [producttransfer@keystonepropertyfinance.co.uk](mailto:producttransfer@keystonepropertyfinance.co.uk)

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