

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
5.19%	65%	£50k - £3m	3.0%	3% / 2%	115	133	ST26J300XF265PT
5.29%	75%	£50k - £3m**	3.0%	3% / 2%	113	131	ST26J300XF275PT
6.19%	65%	£50k - £3m	1.0%	3% / 2%	101	117	ST26J100XF265PT
6.29%	75%	£50k - £3m**	1.0%	3% / 2%	99	115	ST26J100XF275PT
6.74%	80%	£50k - £750k	1.0%	3% / 2%	94	109	ST26J100XF280PT

**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
5.14%	65%	£50k - £3m	5.0%	5% / 4% / 3% / 3% / 3%	161	186	ST26J500XF565PT
5.24%	75%	£50k - £3m**	5.0%	5% / 4% / 3% / 3% / 3%	157	183	ST26J500XF575PT
5.69%	80%	£50k - £750k	5.0%	5% / 4% / 3% / 3% / 3%	145	168	ST26J500XF580PT
5.54%	65%	£50k - £3m	3.0%	5% / 4% / 3% / 3% / 3%	149	173	ST26J300XF565PT
5.64%	75%	£50k - £3m**	3.0%	5% / 4% / 3% / 3% / 3%	146	170	ST26J300XF575PT
6.09%	80%	£50k - £750k	3.0%	5% / 4% / 3% / 3% / 3%	135	157	ST26J300XF580PT
5.94%	65%	£50k - £3m	1.0%	5% / 4% / 3% / 3% / 3%	139	161	ST26J100XF565PT
6.04%	75%	£50k - £3m**	1.0%	5% / 4% / 3% / 3% / 3%	137	158	ST26J100XF575PT
6.49%	80%	£50k - £750k	1.0%	5% / 4% / 3% / 3% / 3%	127	147	ST26J100XF580PT

**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
5.39%	65%	£50k - £3m	3.0%	3% / 2%	111	129	SP26J300XF265PT
5.49%	75%	£50k - £3m**	3.0%	3% / 2%	110	128	SP26J300XF275PT
6.39%	65%	£50k - £3m	1.0%	3% / 2%	98	114	SP26J100XF265PT
6.49%	75%	£50k - £3m**	1.0%	3% / 2%	97	113	SP26J100XF275PT

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

For HMOs and Multi-unit properties 7 - 15 occupants/ units							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.59%	65%	£50k - £3m	3.0%	3% / 2%	109	126	SL26J300XF265PT
5.69%	75%	£50k - £3m**	3.0%	3% / 2%	107	124	SL26J300XF275PT
6.59%	65%	£50k - £3m	1.0%	3% / 2%	96	111	SL26J100XF265PT
6.69%	75%	£50k - £3m**	1.0%	3% / 2%	95	110	SL26J100XF275PT

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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
5.34%	65%	£50k - £3m	5.0%	5% / 4% / 3% / 3% / 3%	154	179	SP26J500XF565PT
5.44%	75%	£50k - £3m**	5.0%	5% / 4% / 3% / 3% / 3%	152	176	SP26J500XF575PT
5.74%	65%	£50k - £3m	3.0%	5% / 4% / 3% / 3% / 3%	144	167	SP26J300XF565PT
5.84%	75%	£50k - £3m**	3.0%	5% / 4% / 3% / 3% / 3%	141	164	SP26J300XF575PT
6.14%	65%	£50k - £3m	1.0%	5% / 4% / 3% / 3% / 3%	134	156	SP26J100XF565PT
6.24%	75%	£50k - £3m**	1.0%	5% / 4% / 3% / 3% / 3%	132	153	SP26J100XF575PT

**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 - 15 occupants/ units							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.54%	65%	£50k - £3m	5.0%	5% / 4% / 3% / 3% / 3%	149	173	SL26J500XF565PT
5.64%	75%	£50k - £3m**	5.0%	5% / 4% / 3% / 3% / 3%	146	170	SL26J500XF575PT
5.94%	65%	£50k - £3m	3.0%	5% / 4% / 3% / 3% / 3%	139	161	SL26J300XF565PT
6.04%	75%	£50k - £3m**	3.0%	5% / 4% / 3% / 3% / 3%	137	158	SL26J300XF575PT
6.34%	65%	£50k - £3m	1.0%	5% / 4% / 3% / 3% / 3%	130	151	SL26J100XF565PT
6.44%	75%	£50k - £3m**	1.0%	5% / 4% / 3% / 3% / 3%	128	149	SL26J100XF575PT

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



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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
5.59%	65%	£50k - £3m	3.0%	3% / 2%	109	126	ST26J300XF265PTE
5.69%	75%	£50k - £3m**	3.0%	3% / 2%	107	124	ST26J300XF275PTE
6.59%	65%	£50k - £3m	1.0%	3% / 2%	96	111	ST26J100XF265PTE
6.69%	75%	£50k - £3m**	1.0%	3% / 2%	95	110	ST26J100XF275PTE

**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
5.94%	65%	£50k - £3m	3.0%	3% / 2%	104	120	SH26J300XF265PT
6.04%	75%	£50k - £3m**	3.0%	3% / 2%	102	119	SH26J300XF275PT
6.94%	65%	£50k - £3m	1.0%	3% / 2%	92	107	SH26J100XF265PT
7.04%	75%	£50k - £3m**	1.0%	3% / 2%	91	106	SH26J100XF275PT

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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
5.54%	65%	£50k - £3m	5.0%	5% / 4% / 3% / 3% / 3%	149	173	ST26J500XF565PTE
5.64%	75%	£50k - £3m**	5.0%	5% / 4% / 3% / 3% / 3%	146	170	ST26J500XF575PTE
5.94%	65%	£50k - £3m	3.0%	5% / 4% / 3% / 3% / 3%	139	161	ST26J300XF565PTE
6.04%	75%	£50k - £3m**	3.0%	5% / 4% / 3% / 3% / 3%	137	158	ST26J300XF575PTE
6.34%	65%	£50k - £3m	1.0%	5% / 4% / 3% / 3% / 3%	130	151	ST26J100XF565PTE
6.44%	75%	£50k - £3m**	1.0%	5% / 4% / 3% / 3% / 3%	128	149	ST26J100XF575PTE

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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
5.89%	65%	£50k - £3m	5.0%	5% / 4% / 3% / 3% / 3%	140	162	SH26J500XF565PT
5.99%	75%	£50k - £3m**	5.0%	5% / 4% / 3% / 3% / 3%	138	160	SH26J500XF575PT
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6.69%	65%	£50k - £3m	1.0%	5% / 4% / 3% / 3% / 3%	123	143	SH26J100XF565PT
6.79%	75%	£50k - £3m**	1.0%	5% / 4% / 3% / 3% / 3%	121	141	SH26J100XF575PT

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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
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For HMOs and Multi-unit properties 7 - 15 occupants/ units

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.94%	65%	£50k - £3m	3.0%	3% / 2%	104	120	SL26J300XF265PTE
6.04%	75%	£50k - £3m**	3.0%	3% / 2%	102	119	SL26J300XF275PTE
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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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