BUY TO LET
Product Guide

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

Product Highlights

- Rates from 3.39%
- LTVs to 80%
- Loans to £3m

For use by intermediaries only | All rates, fees and criteria are correct as of 6th August 2026

KEY CRITERIA

- Individuals, SPV, LLP or Trading Company
- HMO and MUFBs up to 20 occupants / units
- Above commercial
- Complex transactions including incorporations or share purchase
- Adverse credit profiles considered
- No minimum income (£25k for first time landlords)
- Title Insurance to support speedy remortgages

PICK YOUR PRODUCT

STANDARD PROPERTY FOR SINGLE LET

2 YEAR FIXED RATE

	Arrangement Fees		
LTV	2.5%	5.0%	7.0%
65%	**5.64%** [ST26Q250XF265]	**4.39%** [ST26Q500XF265]	**3.39%** * [ST26Q700XF270]
75%	**5.79%** [ST26Q250XF275]	**4.54%** [ST26Q500XF275]	

*Available at 70% LTV

5 YEAR FIXED RATE

	Arrangement Fees		
LTV	2.5%	5.0%	7.0%
65%	**5.79%** [ST26Q250XF565]	**5.29%** [ST26Q500XF565]	**5.14%** [ST26Q700XF565]
75%	**5.89%** [ST26Q250XF575]	**5.39%** [ST26Q500XF575]	**5.24%** [ST26Q700XF575]
80%	**6.34%** [ST26Q250XF580]	**5.84%** [ST26Q500XF580]	

2 YEAR TRACKER

	Arrangement Fee
LTV	2.5%
65%	**5.64%** [ST26N250XT265]
75%	**5.74%** [ST26N250XT275]

REVERSION RATE - 4.99% + BBR

SPECIAL EDITION HMOS & MULTI-UNITS

For loans between £150,000 - £1,500,000

5 YEAR FIXED RATE

Up to 6 occupants / units

	Arrangement Fees		
LTV	2.5%	5.0%	7.0%
65%	**5.84%** [SP26Q250XF565S]	**5.34%** [SP26Q500XF565S]	**5.19%** [SP26Q700XF565S]
75%	**5.94%** [SP26Q250XF575S]	**5.44%** [SP26Q500XF575S]	**5.29%** [SP26Q700XF575S]

5 YEAR FIXED RATE

7 – 20 occupants / units

	Arrangement Fees	
LTV	2.5%	5.0%
65%	**6.04%** [SL26Q250XF565S]	**5.54%** [SL26Q500XF565S]
75%	**6.14%** [SL26Q250XF575S]	**5.64%** [SL26Q500XF575S]

REVERSION RATE - 4.99% + BBR

SMALL HMOS & MULTI-UNITS

2 YEAR FIXED RATE
Up to 6 occupants / units

	Arrangement Fees		
LTV	2.5%	5.0%	7.0%
65%	**5.69%** [SP26Q250XF265]	**4.44%** [SP26Q500XF265]	**3.44% *** [SP26Q700XF270]
75%	**5.84%** [SP26Q250XF275]	**4.59%** [SP26Q500XF275]	
80%	**6.29%** [SP26Q250XF280]		

*Available at 70% LTV

5 YEAR FIXED RATE
Up to 6 occupants / units

	Arrangement Fees		
LTV	2.5%	5.0%	7.0%
65%	**5.99%** [SP26Q250XF565]	**5.49%** [SP26Q500XF565]	**5.34%** [SP26Q700XF565]
75%	**6.09%** [SP26Q250XF575]	**5.59%** [SP26Q500XF575]	**5.44%** [SP26Q700XF575]
80%	**6.54%** [SP26Q250XF580]		

2 YEAR TRACKER
Up to 6 occupants / units

	Arrangement Fee
LTV	2.5%
65%	**5.84%** [SP26N250XT265]
75%	**5.94%** [SP26N250XT275]

REVERSION RATE - 4.99% + BBR

LARGE HMOS & MULTI-UNITS

2 YEAR FIXED RATE
7- 20 occupants / units

	Arrangement Fees	
LTV	2.5%	5.0%
65%	**6.54%** [SL26Q250XF265]	**5.29%** [SL26Q500XF265]
75%	**6.64%** [SL26Q250XF275]	**5.39%** [SL26Q500XF275]

5 YEAR FIXED RATE
7- 20 occupants / units

	Arrangement Fees	
LTV	2.5%	5.0%
65%	**6.19%** [SL26Q250XF565]	**5.69%** [SL26Q500XF565]
75%	**6.29%** [SL26Q250XF575]	**5.79%** [SL26Q500XF575]

2 YEAR TRACKER
7- 20 occupants / units

	Arrangement Fee
LTV	2.5%
65%	**6.04%** [SL26N250XT265]
75%	**6.14%** [SL26N250XT275]

REVERSION RATE - 4.99% + BBR

HOLIDAY LETS

2 YEAR FIXED RATE

Standard properties and multi-units up to 6 units

	Arrangement Fees	
LTV	2.5%	5.0%
65%	**6.94%** [SH26Q250XF265]	**5.69%** [SH26Q500XF265]
75%	**7.04%** [SH26Q250XF275]	**5.79%** [SH26Q500XF275]

5 YEAR FIXED RATE

Standard properties and multi-units up to 6 units

	Arrangement Fees	
LTV	2.5%	5.0%
65%	**6.59%** [SH26Q250XF565]	**6.09%** [SH26Q500XF565]
75%	**6.69%** [SH26Q250XF575]	**6.19%** [SH26Q500XF575]

2 YEAR TRACKER

Standard properties and multi-units up to 6 units

	Arrangement Fee
LTV	2.5%
65%	**6.44%** [SH26N250XT265]
75%	**6.54%** [SH26N250XT275]

REVERSION RATE - 4.99% + BBR

EX-PATS

2 YEAR FIXED RATE

Standard properties and HMOs / multi-units up to 20 occupants / units

	Arrangement Fees	
LTV	2.5%	5.0%
65%	**6.24%** [ST26Q250XF265E]	**4.99%** [ST26Q500XF265E]
75%	**6.39%** [ST26Q250XF275E]	**5.14%** [ST26Q500XF275E]

5 YEAR FIXED RATE

Standard properties and HMOs / multi-units up to 20 occupants / units

	Arrangement Fees	
LTV	2.5%	5.0%
65%	**6.19%** [ST26Q250XF565E]	**5.69%** [ST26Q500XF565E]
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2 YEAR TRACKER

Standard properties and HMOs / multi-units up to 20 occupants / units

	Arrangement Fee
LTV	2.5%
65%	**6.04%** [ST26N250XT265E]
75%	**6.14%** [ST26N250XT275E]

REVERSION RATE - 4.99% + BBR

FEES & LENDING LIMITS

VALUATION FEES

PROPERTY VALUE	STANDARD	Up to 6 occupants	7 or more occupants
£75,000 - £150,000	£345	£580	£900
£150,001 - £200,000	£390	£610	£935
£200,001 - £250,000	£470	£635	£975
£250,001 - £300,000	£470	£735	£1,105
£300,001 - £400,000	£540	£855	£1,355
£400,001 - £500,000	£605	£975	£1,475
£500,001 - £600,000	£665	£1,105	£1,605
£600,001 - £700,000	£755	£1,225	£1,705
£700,001 - £800,000	£840	£1,355	£1,835
£800,001 - £900,000	£905	£1,475	£2,005
£900,001 - £1,000,000	£1,005	£1,605	£2,155
£1,000,001 - £1,250,000	£1,405	On request	On request
£1,250,001 - £1,500,000	£1,455		
£1,500,001 - £2,000,000	£1,745		
£2m >	On request		

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 calculation

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

Lending is available for first time landlords on small HMOs and multi-units, for 5 year fixed rates only up to a maximum LTV of 75%.

ERC

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

APPLICATION FEE

Non-refundable	£199

Reduced fees available for multi loan applications

LET'S FIND THE RIGHT SOLUTION

for your buy to let cases **0345 148 9086 I enquiry@keystonepropertyfinance.co.uk**