

# PRODUCT TRANSFER

## 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	
	1.0%	3.0%
LTV	1.0%	3.0%
65%	<b>5.99%</b> [ST26N100XF265PT]	<b>4.99%</b> [ST26N300XF265PT]
75%	<b>6.09%</b> [ST26N100XF275PT]	<b>5.09%</b> [ST26N300XF275PT]
80%	<b>6.54%</b> [ST26N100XF280PT]	

5 YEAR FIXED	ARRANGEMENT FEE		
	1.0%	3.0%	5.0%
LTV	1.0%	3.0%	5.0%
65%	<b>5.74%</b> [ST26N100XF565PT]	<b>5.34%</b> [ST26N300XF565PT]	<b>4.94%</b> [ST26N500XF565PT]
75%	<b>5.84%</b> [ST26N100XF575PT]	<b>5.44%</b> [ST26N300XF575PT]	<b>5.04%</b> [ST26N500XF575PT]
80%	<b>6.29%</b> [ST26N100XF580PT]	<b>5.89%</b> [ST26N300XF580PT]	<b>5.49%</b> [ST26N500XF580PT]

2 YEAR TRACKER	ARRANGEMENT FEE
	1.0%
LTV	1.0%
65%	<b>5.64%</b> [ST26N100XT265PT]
75%	<b>5.74%</b> [ST26N100XT275PT]

**REVERSION RATE - 4.99% + BBR**

# SMALL HMOS & MULTI-UNITS

Up to 6 occupants / units

## 2 YEAR FIXED

### ARRANGEMENT FEE

LTV	1.0%	3.0%
65%	<b>6.19%</b> [SP26N100XF265PT]	<b>5.19%</b> [SP26N300XF265PT]
75%	<b>6.29%</b> [SP26N100XF275PT]	<b>5.29%</b> [SP26N300XF275PT]

## 5 YEAR FIXED

### ARRANGEMENT FEE

LTV	1.0%	3.0%	5.0%
65%	<b>5.94%</b> [SP26N100XF565PT]	<b>5.54%</b> [SP26N300XF565PT]	<b>5.14%</b> [SP26N500XF565PT]
75%	<b>6.04%</b> [SP26N100XF575PT]	<b>5.64%</b> [SP26N300XF575PT]	<b>5.24%</b> [SP26N500XF575PT]

## 2 YEAR TRACKER

### ARRANGEMENT FEE

LTV	1.0%
65%	<b>5.84%</b> [SP26N100XT265PT]
75%	<b>5.94%</b> [SP26N100XT275PT]

**REVERSION RATE - 4.99% + BBR**

# LARGE HMOS & MULTI-UNITS

7 - 20 occupants / units

2 YEAR FIXED	ARRANGEMENT FEE	
LTV	1.0%	3.0%
65%	<b>6.39%</b> [SL26N100XF265PT]	<b>5.39%</b> [SL26N300XF265PT]
75%	<b>6.49%</b> [SL26N100XF275PT]	<b>5.49%</b> [SL26N300XF275PT]

5 YEAR FIXED	ARRANGEMENT FEE		
LTV	1.0%	3.0%	5.0%
65%	<b>6.14%</b> [SL26N100XF565PT]	<b>5.74%</b> [SL26N300XF565PT]	<b>5.34%</b> [SL26N500XF565PT]
75%	<b>6.24%</b> [SL26N100XF575PT]	<b>5.84%</b> [SL26N300XF575PT]	<b>5.44%</b> [SL26N500XF575PT]

2 YEAR TRACKER	ARRANGEMENT FEE
LTV	1.0%
65%	<b>6.04%</b> [SL26N100XT265PT]
75%	<b>6.14%</b> [SL26N100XT275PT]

**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	1.0%
65%	<b>6.74%</b> [SH26N100XF265PT]	<b>5.74%</b> [SH26N300XF265PT]
75%	<b>6.84%</b> [SH26N100XF275PT]	<b>5.84%</b> [SH26N300XF275PT]

5 YEAR FIXED	ARRANGEMENT FEE		
	LTV	1.0%	3.0%
65%	<b>6.49%</b> [SH26N100XF565PT]	<b>6.09%</b> [SH26N300XF565PT]	<b>5.69%</b> [SH26N500XF565PT]
75%	<b>6.59%</b> [SH26N100XF575PT]	<b>6.19%</b> [SH26N300XF575PT]	<b>5.79%</b> [SH26N500XF575PT]

2 YEAR TRACKER	ARRANGEMENT FEE
	LTV
65%	<b>6.44%</b> [SH26N100XT265PT]
75%	<b>6.54%</b> [SH26N100XT275PT]

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	1.0%
65%	<b>6.39%</b> [ST26N100XF265PTE]	<b>5.39%</b> [ST26N300XF265PTE]
75%	<b>6.49%</b> [ST26N100XF275PTE]	<b>5.49%</b> [ST26N300XF275PTE]

5 YEAR FIXED	ARRANGEMENT FEE		
	LTV	1.0%	3.0%
65%	<b>6.14%</b> [ST26N100XF565PTE]	<b>5.74%</b> [ST26N300XF565PTE]	<b>5.34%</b> [ST26N500XF565PTE]
75%	<b>6.24%</b> [ST26N100XF575PTE]	<b>5.84%</b> [ST26N300XF575PTE]	<b>5.44%</b> [ST26N500XF575PTE]

2 YEAR TRACKER	ARRANGEMENT FEE
	LTV
65%	<b>6.04%</b> [ST26N100XT265PTE]
75%	<b>6.14%</b> [ST26N100XT275PTE]

**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.

## 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

# 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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