

HOLIDAY LETS PRODUCT GUIDE



STANDARD HOLIDAY LETS 2 YEAR FIXED RATES

For Standard Buy to Let Properties (Not available for First Time Landlords)

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.59%	65%	£50k - £3m	5.5%	3% / 2%	109	126	SH26J550XF265
6.04%	65%	£50k - £3m	4.5%	3% / 2%	102	119	SH26J450XF265
6.14%	75%	£50k - £3m**	4.5%	3% / 2%	101	117	SH26J450XF275
7.04%	65%	£50k - £3m	2.5%	3% / 2%	91	106	SH26J250XF265
7.14%	75%	£50k - £3m**	2.5%	3% / 2%	90	105	SH26J250XF275

**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. 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

STANDARD HOLIDAY LETS 5 YEAR FIXED RATES

Available for Standard Buy to Let Properties (Not available for First Time Landlords)

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
6.14%	65%	£50k - £3m	5.5%	5% / 4% / 3% / 3% / 3%	134	156	SH26J550XF565
6.24%	75%	£50k - £3m**	5.5%	5% / 4% / 3% / 3% / 3%	132	153	SH26J550XF575
6.29%	65%	£50k - £3m	4.5%	5% / 4% / 3% / 3% / 3%	131	152	SH26J450XF565
6.39%	75%	£50k - £3m**	4.5%	5% / 4% / 3% / 3% / 3%	129	150	SH26J450XF575
6.69%	65%	£50k - £3m	2.5%	5% / 4% / 3% / 3% / 3%	123	143	SH26J250XF565
6.79%	75%	£50k - £3m**	2.5%	5% / 4% / 3% / 3% / 3%	121	141	SH26J250XF575

**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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0345 148 9086



enquiry@keystonepropertyfinance.co.uk

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SPECIALIST 5 YEAR FIXED RATES

Not available for First Time Landlords

For Multi Unit Holiday Let properties 1-6 units							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
6.44%	75%	£50k - £3m**	5.5%	5% / 4% / 3% / 3% / 3%	128	149	HS26J550XF575
6.99%	75%	£50k - £3m**	2.5%	5% / 4% / 3% / 3% / 3%	118	137	HS26J250XF575

**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.

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FEES

Valuation | Application | Legal | Supplementary

Valuation Fees

Property Value	Fee
£75,000 - £150,000	£345
£150,001 - £200,000	£390
£200,001 - £300,000	£470
£300,001 - £400,000	£540
£400,001 - £500,000	£605
£500,001 - £600,000	£665
£600,001 - £700,000	£755
£700,001 - £800,000	£840
£800,001 - £900,000	£905
£900,001 - £1,000,000	£1,005
£1,000,001 - £1,250,000	£1,405
£1,250,001 - £1,500,000	£1,455
£1,500,001 - £2,000,000	£1,745

Application Fee

Payable on all applications to cover assessing and processing, even if the application is withdrawn

Non-refundable £199

Re-offer Fee

Payable on all applications where the offer has expired or the borrower wishes to make changes to the original application.

Non-refundable £500

LMS Solicitor Panel

We use the **LMS Panel Link** services to provide a fully vetted, secure panel of solicitors for our clients and their borrowers to choose from.

Our panel of solicitors is updated regularly and you can find the current list of solicitors on our website. If your client has a solicitor who would like to join our panel, please ask them to visit the LMS website. They can then register with LMS or log into their existing account to subscribe with us.

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