



# EX-PATS PRODUCT TRANSFER GUIDE

**Keystone**  
Property Finance

All rates, fees and criteria are correct as of 10th May 2022.

**For use by professional intermediaries only.**

[www.keystonepropertyfinance.co.uk](http://www.keystonepropertyfinance.co.uk) | Call: 0345 148 9086

# Standard Buy to Let Range

For standard buy to let properties

Basic Rate  
Tax Payers -  
125% @ 5.5%  
or payrate

2 Year Fixed Rate										
Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.59%	BBR + 4.99%	65%	£50k - £2m	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF265PTE	ST22DLF265PTE
3.74%	BBR + 4.99%	75%	£50k - £1.5m**	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF275PTE	ST22DLF275PTE
4.64%	BBR + 4.99%	80%	£50k - £750k	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF280PTE	ST22DLF280PTE

5 Year Fixed Rate										
Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.69%	BBR + 4.99%	65%	£50k - £2m	5% / 4% / 3% / 2% / 2%	145% @ payrate	224	125% @ payrate	260	ST22DIF565PTE	ST22DLF565PTE
3.89%	BBR + 4.99%	75%	£50k - £1.5m**	5% / 4% / 3% / 2% / 2%	145% @ payrate	212	125% @ payrate	246	ST22DIF575PTE	ST22DLF575PTE
4.79%	BBR + 4.99%	80%	£50k - £750k	5% / 4% / 3% / 2% / 2%	145% @ payrate	172	125% @ payrate	200	ST22DIF580PTE	ST22DLF580PTE

7 Year Fixed Rate										
Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.94%	BBR + 4.99%	65%	£50k - £2m	5% / 5% / 4% / 3% / 3% / 2% / 1%	145% @ payrate	210	125% @ payrate	243	ST22DIF765PTE	ST22DLF765PTE
4.04%	BBR + 4.99%	75%	£50k - £1.5m**	5% / 5% / 4% / 3% / 3% / 2% / 1%	145% @ payrate	204	125% @ payrate	237	ST22DIF775PTE	ST22DLF775PTE
4.94%	BBR + 4.99%	80%	£50k - £750k	5% / 5% / 4% / 3% / 3% / 2% / 1%	145% @ payrate	167	125% @ payrate	194	ST22DIF780PTE	ST22DLF780PTE

Bank of England Base Rate (BBR): 1%

1% arrangement fee applies to all products which can be added to the loan or paid upfront | \*Multipliers provided only show an indicative loan amount |

\*\*Max loan amount £1m up to 75% LTV, £1.5m up to 70% LTV

# Specialist Buy to Let Range

For HMOs & Multi-unit properties

Basic Rate  
Tax Payers -  
125% @ 5.5%  
or payrate

2 Year Fixed Rate										
Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.84%	BBR + 4.99%	65%	£50k - £2m	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	SP22DIF265PTE	SP22DLF265PTE
4.04%	BBR + 4.99%	75%	£50k - £1.5m**	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	SP22DIF275PTE	SP22DLF275PTE

5 Year Fixed Rate										
Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
4.04%	BBR + 4.99%	65%	£50k - £2m	5% / 4% / 3% / 2% / 2%	145% @ payrate	204	125% @ payrate	237	SP22DIF565PTE	SP22DLF565PTE
4.24%	BBR + 4.99%	75%	£50k - £1.5m**	5% / 4% / 3% / 2% / 2%	145% @ payrate	195	125% @ payrate	226	SP22DIF575PTE	SP22DLF575PTE

7 Year Fixed Rate										
Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
4.24%	BBR + 4.99%	65%	£50k - £2m	5% / 5% / 4% / 3% / 3% / 2% / 1%	145% @ payrate	195	125% @ payrate	226	SP22DIF765PTE	SP22DLF765PTE
4.34%	BBR + 4.99%	75%	£50k - £1.5m**	5% / 5% / 4% / 3% / 3% / 2% / 1%	145% @ payrate	190	125% @ payrate	221	SP22DIF775PTE	SP22DLF775PTE

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Under no circumstances should this document be copied, given or distributed to clients or potential clients. As a last resort your client's property may be repossessed if they do not keep up payments on their mortgage.

# Standard Buy to Let Range

For standard buy to let properties



## Green Product Range

Exclusive rates for properties 5 years and older that have an EPC rating of A-C.

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2 Year Fixed Rate										
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3.49%	BBR + 4.99%	65%	£50K - £2m	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF265GPTE	ST22DLF265GPTE
3.64%	BBR + 4.99%	75%	£50K - £1.5m**	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF275GPTE	ST22DLF275GPTE
4.54%	BBR + 4.99%	80%	£50k - £750k	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF280GPTE	ST22DLF280GPTE

5 Year Fixed Rate										
Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.59%	BBR + 4.99%	65%	£50K - £2m	5% / 4% / 3% / 2% / 2%	145% @ payrate	230	125% @ payrate	267	ST22DIF565GPTE	ST22DLF565GPTE
3.79%	BBR + 4.99%	75%	£50K - £1.5m**	5% / 4% / 3% / 2% / 2%	145% @ payrate	218	125% @ payrate	253	ST22DIF575GPTE	ST22DLF575GPTE
4.69%	BBR + 4.99%	80%	£50k - £750k	5% / 4% / 3% / 2% / 2%	145% @ payrate	176	125% @ payrate	204	ST22DIF580GPTE	ST22DLF580GPTE

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3.94%	BBR + 4.99%	65%	£50K - £2m	5% / 4% / 3% / 2% / 2%	145% @ payrate	210	125% @ payrate	243	SP22DIF565GPTE	SP22DLF565GPTE
4.14%	BBR + 4.99%	75%	£50K - £1.5m**	5% / 4% / 3% / 2% / 2%	145% @ payrate	199	125% @ payrate	231	SP22DIF575GPTE	SP22DLF575GPTE

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