



EX-PATS 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 | 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	ST22DIF265E	ST22DLF265E
3.74%	BBR + 4.99%	75%	£50k - £1.5m**	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF275E	ST22DLF275E
4.64%	BBR + 4.99%	80%	£50k - £750k	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF280E	ST22DLF280E

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	ST22DIF565E	ST22DLF565E
3.89%	BBR + 4.99%	75%	£50k - £1.5m**	5% / 4% / 3% / 2% / 2%	145% @ payrate	212	125% @ payrate	246	ST22DIF575E	ST22DLF575E
4.79%	BBR + 4.99%	80%	£50k - £750k	5% / 4% / 3% / 2% / 2%	145% @ payrate	172	125% @ payrate	200	ST22DIF580E	ST22DLF580E

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	ST22DIF765E	ST22DLF765E
4.04%	BBR + 4.99%	75%	£50k - £1.5m**	5% / 5% / 4% / 3% / 3% / 2% / 1%	145% @ payrate	204	125% @ payrate	237	ST22DIF775E	ST22DLF775E
4.94%	BBR + 4.99%	80%	£50k - £750k	5% / 5% / 4% / 3% / 3% / 2% / 1%	145% @ payrate	167	125% @ payrate	194	ST22DIF780E	ST22DLF780E

Bank of England Base Rate (BBR): 1%

2% 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

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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	SP22DIF265E	SP22DLF265E
4.04%	BBR + 4.99%	75%	£50k - £1.5m**	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	SP22DIF275E	SP22DLF275E

5 Year Fixed Rate										
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4.04%	BBR + 4.99%	65%	£50k - £2m	5% / 4% / 3% / 2% / 2%	145% @ payrate	204	125% @ payrate	237	SP22DIF565E	SP22DLF565E
4.24%	BBR + 4.99%	75%	£50k - £1.5m**	5% / 4% / 3% / 2% / 2%	145% @ payrate	195	125% @ payrate	226	SP22DIF575E	SP22DLF575E

7 Year Fixed Rate										
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4.24%	BBR + 4.99%	65%	£50k - £2m	5% / 5% / 4% / 3% / 3% / 2% / 1%	145% @ payrate	195	125% @ payrate	226	SP22DIF765E	SP22DLF765E
4.34%	BBR + 4.99%	75%	£50k - £1.5m**	5% / 5% / 4% / 3% / 3% / 2% / 1%	145% @ payrate	190	125% @ payrate	221	SP22DIF775E	SP22DLF775E

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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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125% @ 5.5%
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5 Year Fixed Rate										
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3.59%	BBR + 4.99%	65%	£50K - £2m	5% / 4% / 3% / 2% / 2%	145% @ payrate	230	125% @ payrate	267	ST22DIF565GE	ST22DLF565GE
3.79%	BBR + 4.99%	75%	£50K - £1.5m**	5% / 4% / 3% / 2% / 2%	145% @ payrate	218	125% @ payrate	253	ST22DIF575GE	ST22DLF575GE
4.69%	BBR + 4.99%	80%	£50k - £750k	5% / 4% / 3% / 2% / 2%	145% @ payrate	167	125% @ payrate	204	ST22DIF580GE	ST22DLF580GE

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Specialist Buy to Let Range

For HMOs & Multi-unit properties



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3.94%	BBR + 4.99%	65%	£50K - £2m	5% / 4% / 3% / 2% / 2%	145% @ payrate	210	125% @ payrate	243	SP22DIF565GE	SP22DLF565GE
4.14%	BBR + 4.99%	75%	£50K - £1.5m**	5% / 4% / 3% / 2% / 2%	145% @ payrate	199	125% @ payrate	231	SP22DIF575GE	SP22DLF575GE

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Fees

Valuation | Application | Legal | Supplementary

Valuation Fees		
Standard Buy to Let Range		
From	To	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

Valuation Fees			
Specialist Buy to Let Range (HMOs & Multi-units)			
From	To	Up to 6 Occupants per Property	7 or More Occupants per Property
£75,000	£150,000	£580	£900
£150,001	£200,000	£610	£935
£200,001	£250,000	£635	£975
£250,001	£300,000	£735	£1,105
£300,001	£400,000	£855	£1,355
£400,001	£500,000	£975	£1,475
£500,001	£600,000	£1,105	£1,605
£600,001	£700,000	£1,225	£1,705
£700,001	£800,000	£1,355	£1,835
£800,001	£900,000	£1,475	£2,005
£900,001	£1,000,000	£1,605	£2,155
£1,000,001	and above	On request	On request

Application Fee	
Non-refundable	£145
Payable on all applications to cover assessing and processing, even if the application is withdrawn.	

Limited Company Legal Fees		
Loan Amount	Lender Rep/n Only	Applicant & Lender Rep/n
Under £250,000	£649	£1,170
£250,001 to £500,000	£695	£1,320
£500,001 to £1,000,000	£949	£1,470
Approximation of the costs (VAT & disbursements will be added)		

Lender Solicitor Supplementary Fees	
Leasehold properties	£149
New build properties	£199