

Lending on
Holiday Lets in
England and
Wales.

HOLIDAY LETS GUIDE

Keystone
Property Finance
Simplifying complex buy to let cases



All rates, fees and criteria are correct as of 21st June 2022.

For use by professional intermediaries only.

www.keystonepropertyfinance.co.uk | Call: 0345 148 9086

Specialist Buy to Let Range

For Holiday 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)
4.29%	BBR + 4.99%	65%	£50k - £2m	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	SH22EIF265	SH22ELF265
4.49%	BBR + 4.99%	75%	£50k - £1.5m**	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	SH22EIF275	SH22ELF275

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)
4.49%	BBR + 4.99%	65%	£50k - £2m	5% / 4% / 3% / 2% / 2%	145% @ payrate	184	125% @ payrate	213	SH22EIF565	SH22ELF565
4.69%	BBR + 4.99%	75%	£50k - £1.5m**	5% / 4% / 3% / 2% / 2%	145% @ payrate	176	125% @ payrate	204	SH22EIF575	SH22ELF575

Application Fee	Limited Company Legal Fees			Lender Solicitor Supplementary Fees	
	Loan Amount	Lender	Applicant & Lender Rep/n		
Non-refundable £145	Under £250,000	£649	£1,170		Leasehold properties £149
Payable on all applications to cover assessing and processing, even if the application is withdrawn.	£250,001 to £500,000	£695	£1,320		New build properties £199
	£500,001 to £1,000,000	£949	£1,470		
	Approximation of the costs (VAT & disbursements will be added)				

Bank of England Base Rate (BBR): 1.25%
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

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.

Fees

Valuation | Application | Legal | Supplementary

Valuation Fees		
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

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

*For further information please download the full 'Fee Guide' from keystonepropertyfinance.co.uk or call the broker hotline on 0345 148 9086.