



Keystone

Simplifying Complex Buy to Let Mortgages

PRODUCT GUIDE

All rates, fees and criteria are correct as at 27th March 2019.

For use by professional intermediaries only.



Cashback Purchase Only Product Range

Offer ends:
31/5/19

Standard Buy to Let Range

2 Year Fixed Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
2.99%	LIBOR + 4.90%	65%	£50k - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST19AIF265X	ST19ALF265X
3.15%	LIBOR + 4.90%	75%	£50k - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST19AIF275X	ST19ALF275X

3 Year Fixed Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.35%	LIBOR + 4.90%	65%	£50k - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3	145% @ 5.5%	150	125% @ 5.5%	174	ST19AIF365X	ST19ALF365X
3.65%	LIBOR + 4.90%	75%	£50k - £1m**	5% in yr 1, 4% in yr 2, 3% in yr 3	145% @ 5.5%	150	125% @ 5.5%	174	ST19AIF375X	ST19ALF375X

5 Year Fixed Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.45%	LIBOR + 4.90%	65%	£50k - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ pay-rate	240	125% @ pay-rate	278	ST19AIF565X	ST19ALF565X
3.75%	LIBOR + 4.90%	75%	£50k - £1m**	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ pay-rate	221	125% @ pay-rate	256	ST19AIF575X	ST19ALF575X

Offer period:
4/3/19 – 31/5/19

Full refund of valuation at completion

£750 cashback at completion for loans less than or equal to £250,000

£1,250 cashback at completion for loans between £250,001 and £1m

Offered on all products up to 75% LTV

Broker Hotline: 0345 148 9086 | Visit: keystonepropertyfinance.co.uk

LIBOR Rate: 0.84% wef 27th March 2019

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 £750k up to 75% LTV, £1m up to 70% LTV

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Cashback Purchase Only Product Range

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31/5/19

Specialist Buy to Let Range

2 Year Fixed Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.19%	LIBOR + 4.90%	65%	£50k - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP19AIF265X	SP19ALF265X
3.35%	LIBOR + 4.90%	75%	£50k - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP19AIF275X	SP19ALF275X

3 Year Fixed Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.55%	LIBOR + 4.90%	65%	£50k - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3	145% @ 5.5%	150	125% @ 5.5%	174	SP19AIF365X	SP19ALF365X
3.85%	LIBOR + 4.90%	75%	£50k - £1m**	5% in yr 1, 4% in yr 2, 3% in yr 3	145% @ 5.5%	150	125% @ 5.5%	174	SP19AIF375X	SP19ALF375X

5 Year Fixed Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.65%	LIBOR + 4.90%	65%	£50k - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ pay-rate	227	125% @ pay-rate	263	SP19AIF565X	SP19ALF565X
3.95%	LIBOR + 4.90%	75%	£50k - £1m**	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ pay-rate	209	125% @ pay-rate	243	SP19AIF575X	SP19ALF575X

Offer period:
4/3/19 – 31/5/19

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Standard Buy to Let Range

For standard buy to let properties



2 Year Fixed Rates

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2.99%	LIBOR + 4.90%	65%	£50k - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST18AIF265	ST18ALF265
3.15%	LIBOR + 4.90%	75%	£50k - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST18AIF275	ST18ALF275
3.75%	LIBOR + 4.90%	80%	£50k - £500k	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST18AIF280	ST18ALF280

3 Year Fixed Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
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3.65%	LIBOR + 4.90%	75%	£50k - £1m**	5% in yr 1, 4% in yr 2, 3% in yr 3	145% @ 5.5%	150	125% @ 5.5%	174	ST18AIF375	ST18ALF375
4.05%	LIBOR + 4.90%	80%	£50k - £500k	5% in yr 1, 4% in yr 2, 3% in yr 3	145% @ 5.5%	150	125% @ 5.5%	174	ST18AIF380	ST18ALF380

5 Year Fixed Rates

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4.15%	LIBOR + 4.90%	80%	£50k - £500k	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ pay-rate	199	125% @ pay-rate	231	ST18AIF580	ST18ALF580

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Specialist Buy to Let Range

HMOs & Multi-unit properties

2 Year Fixed Rates

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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
Over £1,000,001	On request	On request

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.