



Keystone

Simplifying Complex Buy to Let Mortgages

PRODUCT GUIDE

All rates, fees and criteria are correct as at 3rd June 2019.

For use by professional intermediaries only.



Cashback Purchase Only Product Range

Offer ends:
31.07.2019

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	ST19BIF265C	ST19BLF265C
3.15%	LIBOR + 4.90%	75%	£50k - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST19BIF275C	ST19BLF275C

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)
3.14%	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	ST19BIF365C	ST19BLF365C
3.44%	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	ST19BIF375C	ST19BLF375C

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)
3.24%	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	256	125% @ pay-rate	296	ST19BIF565C	ST19BLF565C
3.54%	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	234	125% @ pay-rate	272	ST19BIF575C	ST19BLF575C

Offer period:
3.06.19 - 31.07.19

£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

Offer ends:
31.07.2019

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	SP19BIF265C	SP19BLF265C
3.35%	LIBOR + 4.90%	75%	£50k - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP19BIF275C	SP19BLF275C

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3.34%	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	SP19BIF365C	SP19BLF365C
3.64%	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	SP19BIF375C	SP19BLF375C

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)
3.44%	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	241	125% @ pay-rate	280	SP19BIF565C	SP19BLF565C
3.74%	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	222	125% @ pay-rate	257	SP19BIF575C	SP19BLF575C

Offer period:
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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	ST19BIF265	ST19BLF265
3.15%	LIBOR + 4.90%	75%	£50k - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST19BIF275	ST19BLF275
3.75%	LIBOR + 4.90%	80%	£50k - £500k	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST19BIF280	ST19BLF280

3 Year Fixed Rates

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3.14%	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	ST19BIF365	ST19BLF365
3.44%	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	ST19BIF375	ST19BLF375
3.84%	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	ST19BIF380	ST19BLF380

5 Year Fixed Rates

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3.54%	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	234	125% @ pay-rate	272	ST19BIF575	ST19BLF575
3.94%	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	210	125% @ pay-rate	244	ST19BIF580	ST19BLF580

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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
*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.