

Buy to Let Lending to Ex-pat's Frequently Asked Questions

Q. What products do you offer to ex-pats?

A. With rates starting from 2.99%, all of the rates shown on our [product guide](#) are available to ex-pat applicants. The specialist buy to let range products will only be used if the client is purchasing an HMO or multi-unit property. We will lend up to 80% LTV and fees can be added to the loan.

Q. What countries are acceptable for the applicant to reside in?

A. Keystone will accept ex-pats residing in all countries within the European Economic Area (EEA) and Financial Action Task Force (FATF) member countries.

Q. Does the applicant need a credit footprint in the UK?

A. Yes, we will need to find an active credit footprint in the UK. We require the applicant to have a UK bank account and a UK correspondence or residential address.

Q. What borrowing vehicles will you accept for ex-pats?

A. We will accept individual borrowers and SPV Ltd Co's. We cannot accept self-employed or trading limited company applications.

Q. Will Keystone accept ex-pat first-time landlord applications?

A. No, we will only lend to ex-pats with one or more buy to let property within the UK that has been let for 12 months. They must be able to show that they are declaring their rental income to HMRC.

Q. What employment requirements are there for ex-pat applications?

A. We look for applicants to be employed by a multi-national company or Sovereign entity such as, a government institution. If they do not work for either of these we look at their buy to let experience in the UK and who they are employed by and on what salary. This will be at underwriters discretion.

Q. What documents does the applicant need to provide?

A. The applicant will need to provide the following documents:

- A letter from the employer confirming the applicants residential address in the country of employment and period of residency
- last 2 years full tax returns and tax calculations or SA302s
- last 3 months payslips
- a copy of the employment contract
- proof of ID