

PRODUCT GUIDE



Simplifying complex buy to let cases



All rates, fees and criteria are correct as of 11th January 2021.

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 Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.34%	BBR + 4.99%	65%	£50k - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST21AIF265	ST21ALF265
3.50%	BBR + 4.99%	75%	£50k - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST21AIF275	ST21ALF275

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%	BBR + 4.99%	65%	£50k - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	240	125% @ payrate	279	ST21AIF565	ST21ALF565
3.74%	BBR + 4.99%	75%	£50k - £1m**	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	221	125% @ payrate	256	ST21AIF575	ST21ALF575

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Payable on all applications to cover assessing and processing, even if the application is withdrawn.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): 0.1%

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 £750k up to 75% LTV, £1m 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.

Specialist Buy to Let Range

HMOs & Multi-unit properties

Basic Rate
Tax Payers -
125% @ 5.5%
or payrate

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)
3.64%	BBR + 4.99%	65%	£50k - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP21AIF265	SP21ALF265
3.85%	BBR + 4.99%	75%	£50k - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP21AIF275	SP21ALF275

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)
3.74%	BBR + 4.99%	65%	£50k - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	221	125% @ payrate	256	SP21AIF565	SP21ALF565
4.09%	BBR + 4.99%	75%	£50k - £1m**	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	202	125% @ payrate	234	SP21AIF575	SP21ALF575

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
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	£500,001 to £1,000,000	£949	£1,470		
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Standard Buy to Let Range

For standard buy to let properties

Larger Loan Specials



Exclusive rates for loans between £250K - £1M

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)
3.09%	BBR + 4.99%	65%	£250K - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST21AIF265LL	ST21ALF265LL
3.29%	BBR + 4.99%	75%	£250K - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST21AIF275LL	ST21ALF275LL

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)
3.19%	BBR + 4.99%	65%	£250K - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	259	125% @ payrate	300	ST21AIF565LL	ST21ALF565LL
3.39%	BBR + 4.99%	75%	£250K - £1m**	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	244	125% @ payrate	283	ST21AIF575LL	ST21ALF575LL

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
		£250,001 to £500,000	£695	£1,320		
		£500,001 to £1,000,000	£949	£1,470		
Payable on all applications to cover assessing and processing, even if the application is withdrawn.		Approximation of the costs (VAT & disbursements will be added)			New build properties	£199

Bank of England Base Rate (BBR): 0.1%

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**Max loan amount £750k up to 75% LTV, £1m up to 70% LTV

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Specialist Buy to Let Range

HMOs & Multi-unit properties

Larger Loan Specials



Exclusive rates for loans between £250K - £1M

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)
3.39%	BBR + 4.99%	65%	£250K - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP21AIF265LL	SP21ALF265LL
3.59%	BBR + 4.99%	75%	£250K - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP21AIF275LL	SP21ALF275LL

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)
3.49%	BBR + 4.99%	65%	£250K - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	237	125% @ payrate	275	SP21AIF565LL	SP21ALF565LL
3.69%	BBR + 4.99%	75%	£250K - £1m**	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	224	125% @ payrate	260	SP21AIF575LL	SP21ALF575LL

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
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	£500,001 to £1,000,000	£949	£1,470		
	Approximation of the costs (VAT & disbursements will be added)				

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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

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