



Enhanced  
cashback of up to  
£3,000 for loans above  
£150,000  
**NOW AVAILABLE**

# PRODUCT GUIDE

**Keystone**  
Property Finance

Simplifying complex buy to let cases

All rates, fees and criteria are correct as of 11th January 2022.

**For use by professional intermediaries only.**

[www.keystonepropertyfinance.co.uk](http://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



## Core Product Range

Rates for loans between £50,000 - £1 million

### 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)
2.89%	BBR + 4.99%	65%	£50k - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST22AIF265	ST22ALF265
3.04%	BBR + 4.99%	75%	£50k - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST22AIF275	ST22ALF275

### 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)
2.99%	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	276	125% @ payrate	321	ST22AIF565	ST22ALF565
3.19%	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	259	125% @ payrate	300	ST22AIF575	ST22ALF575

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Payable on all applications to cover assessing and processing, even if the application is withdrawn.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): 0.25%

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

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# Specialist Buy to Let Range

For HMOs & Multi-unit properties

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3.34%	BBR + 4.99%	75%	£50k - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP22AIF275	SP22ALF275

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3.34%	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	247	125% @ payrate	287	SP22AIF565	SP22ALF565
3.54%	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	233	125% @ payrate	271	SP22AIF575	SP22ALF575

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## Enhanced Cashback

£1,250 cashback for loans between £150,000 - £400,000

£2,000 cashback for loans between £400,001 - £750,000

£3,000 cashback for loans between £750,001 - £1 million

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)
2.89%	BBR + 4.99%	65%	£150K - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST22AIF265LLC	ST22ALF265LLC
3.04%	BBR + 4.99%	75%	£150K - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST22AIF275LLC	ST22ALF275LLC

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)
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# Specialist Buy to Let Range

For HMOs & Multi-unit properties



Basic Rate  
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## Enhanced Cashback

£1,250 cashback for loans between £150,000 - £400,000

£2,000 cashback for loans between £400,001 - £750,000

£3,000 cashback for loans between £750,001 - £1 million

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)
3.14%	BBR + 4.99%	65%	£150K - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP22AIF265LLC	SP22ALF265LLC
3.34%	BBR + 4.99%	75%	£150K - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP22AIF275LLC	SP22ALF275LLC

5 Year Fixed Rate										
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3.34%	BBR + 4.99%	65%	£150K - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	247	125% @ payrate	287	SP22AIF565LLC	SP22ALF565LLC
3.54%	BBR + 4.99%	75%	£150K - £1m**	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	233	125% @ payrate	271	SP22AIF575LLC	SP22ALF575LLC

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	Loan Amount	Lender	Applicant & Lender Rep/n		
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	£250,001 to £500,000	£695	£1,320		
	£500,001 to £1,000,000	£949	£1,470	New build properties	£199
	Approximation of the costs (VAT & disbursements will be added)				

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# Standard Buy to Let Range

For standard buy to let properties



## Green Product Range

Exclusive rates for properties 5 years and older that have an EPC rating of A-C.

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)
2.79%	BBR + 4.99%	65%	£50K - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST22AIF265G	ST22ALF265G
2.94%	BBR + 4.99%	75%	£50K - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST22AIF275G	ST22ALF275G

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)
2.89%	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	286	125% @ payrate	332	ST22ALF565G	ST22ALF565G
3.09%	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	267	125% @ payrate	310	ST22AIF575G	ST22ALF575G

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)				

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# Specialist Buy to Let Range

For HMOs & Multi-unit properties

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



## Green Product Range

Exclusive rates for properties 5 years and older that have an EPC rating of A-C.

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)
3.04%	BBR + 4.99%	65%	£50K - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP22AIF265G	SP22ALF265G
3.24%	BBR + 4.99%	75%	£50K - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP22AIF275G	SP22ALF275G

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)
3.24%	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	255	125% @ payrate	296	SP22AIF565G	SP22ALF565G
3.44%	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	240	125% @ payrate	279	SP22AIF575G	SP22ALF575G

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		
	£500,001 to £1,000,000	£949	£1,470		
	Approximation of the costs (VAT & disbursements will be added)			New build properties	£199

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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](http://keystonepropertyfinance.co.uk) or call the broker hotline on 0345 148 9086.