



PRODUCT TRANSFER GUIDE

Keystone
Property Finance
Simplifying complex buy to let

Available for
existing
borrowers

No
application fee

No
valuation fee

No
legal fees

1%
arrangement fee

All rates, fees and criteria are correct as of 10th May 2022.

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



Core Product Range

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

Basic Rate

Tax Payers -

125% @ 5.5%

or payrate

**Max loan amount £1m up to 75% LTV, £1.5m up to 70% LTV

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)
3.29%	BBR + 4.99%	65%	£50k - £2m	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF265PT	ST22DLF265PT
3.44%	BBR + 4.99%	75%	£50k - £1.5m**	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF275PT	ST22DLF275PT
4.44%	BBR + 4.99%	80%	£50k - £750k	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF280PT	ST22DLF280PT
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)
3.39%	BBR + 4.99%	65%	£50k - £2m	5% / 4% / 3% / 2% / 2%	145% @ payrate	244	125% @ payrate	283	ST22DIF565PT	ST22DLF565PT
3.59%	BBR + 4.99%	75%	£50k - £1.5m**	5% / 4% / 3% / 2% / 2%	145% @ payrate	230	125% @ payrate	267	ST22DIF575PT	ST22DLF575PT
4.54%	BBR + 4.99%	80%	£50k - £750k	5% / 4% / 3% / 2% / 2%	145% @ payrate	182	125% @ payrate	211	ST22DIF580PT	ST22DLF580PT
7 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)
3.64%	BBR + 4.99%	65%	£50k - £2m	5% / 5% / 4% / 3% / 3% / 2% / 1%	145% @ payrate	227	125% @ payrate	263	ST22DIF765PT	ST22DLF765PT
3.74%	BBR + 4.99%	75%	£50k - £1.5m**	5% / 5% / 4% / 3% / 3% / 2% / 1%	145% @ payrate	221	125% @ payrate	256	ST22DIF775PT	ST22DLF775PT
4.74%	BBR + 4.99%	80%	£50k - £750k	5% / 5% / 4% / 3% / 3% / 2% / 1%	145% @ payrate	174	125% @ payrate	202	ST22DIF780PT	ST22DLF780PT

Bank of England Base Rate (BBR): 1%

1% 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 £1m up to 75% LTV, £1.5m 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

For HMOs & Multi-unit properties

Basic Rate

Tax Payers -

125% @ 5.5%

or payrate



Core Product Range

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

**Max loan amount £1m up to 75% LTV, £1.5m up to 70% LTV

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)
3.54%	BBR + 4.99%	65%	£50k - £2m	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	SP22DIF265PT	SP22DLF265PT
3.74%	BBR + 4.99%	75%	£50k - £1.5m**	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	SP22DIF275PT	SP22DLF275PT

5 Year Fixed Rate										
Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	TI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.74%	BBR + 4.99%	65%	£50k - £2m	5% / 4% / 3% / 2% / 2%	145% @ payrate	221	125% @ payrate	256	SP22DIF565PT	SP22DLF565PT
3.94%	BBR + 4.99%	75%	£50k - £1.5m**	5% / 4% / 3% / 2% / 2%	145% @ payrate	210	125% @ payrate	243	SP22DIF575PT	SP22DLF575PT

7 Year Fixed Rate										
Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	TI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.94%	BBR + 4.99%	65%	£50k - £2m	5% / 5% / 4% / 3% / 3% / 2% / 1%	145% @ payrate	210	125% @ payrate	243	SP22DIF765PT	SP22DLF765PT
4.04%	BBR + 4.99%	75%	£50k - £1.5m**	5% / 5% / 4% / 3% / 3% / 2% / 1%	145% @ payrate	204	125% @ payrate	237	SP22DIF775PT	SP22DLF775PT

Bank of England Base Rate (BBR): 1%

1% 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 £1m up to 75% LTV, £1.5m 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

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

**Max loan amount £1m up to 75% LTV, £1.5m up to 70% LTV

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)
3.19%	BBR + 4.99%	65%	£50K - £2m	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF265GPT	ST22DLF265GPT
3.34%	BBR + 4.99%	75%	£50K - £1.5m**	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF275GPT	ST22DLF275GPT
4.34%	BBR + 4.99%	80%	£50k - £750k	3% / 2%	145% @ 5.5	150	125% @ 5.5%	174	ST22DIF280GPT	ST22DLF280GPT

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)
3.29%	BBR + 4.99%	65%	£50K - £2m	5% / 4% / 3% / 2% / 2%	145% @ payrate	251	125% @ payrate	291	ST22DIF565GPT	ST22DLF565GPT
3.49%	BBR + 4.99%	75%	£50K - £1.5m**	5% / 4% / 3% / 2% / 2%	145% @ payrate	237	125% @ payrate	275	ST22DIF575GPT	ST22DLF575GPT
4.44%	BBR + 4.99%	80%	£50k - £750k	5% / 4% / 3% / 2% / 2%	145% @ payrate	186	125% @ payrate	216	ST22DIF580GPT	ST22DLF580GPT

Bank of England Base Rate (BBR): 1%

1% 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 £1m up to 75% LTV, £1.5m 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

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.

**Max loan amount £1m up to 75% LTV, £1.5m up to 70% LTV

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)
3.44%	BBR + 4.99%	65%	£50K - £2m	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	SP22DIF265GPT	SP22DLF265GPT
3.64%	BBR + 4.99%	75%	£50K - £1.5m**	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	SP22DIF275GPT	SP22DLF275GPT

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)
3.64%	BBR + 4.99%	65%	£50K - £2m	5% / 4% / 3% / 2% / 2%	145% @ payrate	227	125% @ payrate	263	SP22DIF565GPT	SP22DLF565GPT
3.84%	BBR + 4.99%	75%	£50K - £1.5m**	5% / 4% / 3% / 2% / 2%	145% @ payrate	215	125% @ payrate	250	SP22DIF575GPT	SP22DLF575GPT

Bank of England Base Rate (BBR): 1%

1% 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 £1m up to 75% LTV, £1.5m 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