



**Enhanced
cashback of up to
£5,000 for loans above
£150,000
NOW AVAILABLE**

**NOW OFFERING
7 year fixed loans**



**NEW!
80% LTV**

PRODUCT GUIDE

Keystone
Property Finance

Simplifying complex buy to let cases

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 - £2 million

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

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

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)
3.29%	BBR + 4.99%	65%	£50k - £2m	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF265	ST22DLF265
3.44%	BBR + 4.99%	75%	£50k - £1.5m**	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF275	ST22DLF275
4.44%	BBR + 4.99%	80%	£50k - £750k	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF280	ST22DLF280
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	ST22DIF565	ST22DLF565
3.59%	BBR + 4.99%	75%	£50k - £1.5m**	5% / 4% / 3% / 2% / 2%	145% @ payrate	230	125% @ payrate	267	ST22DIF575	ST22DLF575
4.54%	BBR + 4.99%	80%	£50k - £750k	5% / 4% / 3% / 2% / 2%	145% @ payrate	182	125% @ payrate	211	ST22DIF580	ST22DLF580
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	ST22DIF765	ST22DLF765
3.74%	BBR + 4.99%	75%	£50k - £1.5m**	5% / 5% / 4% / 3% / 3% / 2% / 1%	145% @ payrate	221	125% @ payrate	256	ST22DIF775	ST22DLF775
4.74%	BBR + 4.99%	80%	£50k - £750k	5% / 5% / 4% / 3% / 3% / 2% / 1%	145% @ payrate	174	125% @ payrate	202	ST22DIF780	ST22DLF780

Bank of England Base Rate (BBR): 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 £1m up to 75% LTV, £1.5m up to 70% LTV
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Specialist Buy to Let Range

For HMOs & Multi-unit properties



Core Product Range

Rates for loans between £50,000 - £2 million

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

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

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	SP22DIF265	SP22DLF265
3.74%	BBR + 4.99%	75%	£50k - £1.5m**	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	SP22DIF275	SP22DLF275

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)
3.74%	BBR + 4.99%	65%	£50k - £2m	5% / 4% / 3% / 2% / 2%	145% @ payrate	221	125% @ payrate	256	SP22DIF565	SP22DLF565
3.94%	BBR + 4.99%	75%	£50k - £1.5m**	5% / 4% / 3% / 2% / 2%	145% @ payrate	210	125% @ payrate	243	SP22DIF575	SP22DLF575

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)
3.94%	BBR + 4.99%	65%	£50k - £2m	5% / 5% / 4% / 3% / 3% / 2% / 1%	145% @ payrate	210	125% @ payrate	243	SP22DIF765	SP22DLF765
4.04%	BBR + 4.99%	75%	£50k - £1.5m**	5% / 5% / 4% / 3% / 3% / 2% / 1%	145% @ payrate	204	125% @ payrate	237	SP22DIF775	SP22DLF775

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Standard Buy to Let Range

For standard buy to let properties



Enhanced Cashback

Basic Rate
Tax Payers -
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or payrate

£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 - £1,000,000

£4,000 cashback for loans between £1,000,001 - £1,500,000

£5,000 cashback for loans between £1,500,001 - £2,000,000

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

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)
3.29%	BBR + 4.99%	65%	£150K - £2m	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF265LLC	ST22DLF265LLC
3.44%	BBR + 4.99%	75%	£150K - £1.5m**	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF275LLC	ST22DLF275LLC

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%	£150K - £2m	5% / 4% / 3% / 2% / 2%	145% @ payrate	244	125% @ payrate	283	ST22DIF565LLC	ST22DLF565LLC
3.59%	BBR + 4.99%	75%	£150K - £1.5m**	5% / 4% / 3% / 2% / 2%	145% @ payrate	230	125% @ payrate	267	ST22DIF575LLC	ST22DLF575LLC

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Specialist Buy to Let Range

For HMOs & Multi-unit properties



Enhanced Cashback

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

£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 - £1,000,000

£4,000 cashback for loans between £1,000,001 - £1,500,000

£5,000 cashback for loans between £1,500,001 - £2,000,000

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

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%	£150K - £2m	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	SP22DIF265LLC	SP22DLF265LLC
3.74%	BBR + 4.99%	75%	£150K - £1.5m**	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	SP22DIF275LLC	SP22DLF275LLC

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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%	£150K - £2m	5% / 4% / 3% / 2% / 2%	145% @ payrate	221	125% @ payrate	256	SP22DIF565LLC	SP22DLF565LLC
3.94%	BBR + 4.99%	75%	£150K - £1.5m**	5% / 4% / 3% / 2% / 2%	145% @ payrate	210	125% @ payrate	243	SP22DIF575LLC	SP22DLF575LLC

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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

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

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	ST22DIF265G	ST22DLF265G
3.34%	BBR + 4.99%	75%	£50K - £1.5m**	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF275G	ST22DLF275G
4.34%	BBR + 4.99%	80%	£50k - £750k	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST22DIF280G	ST22DLF280G

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	ST22DIF565G	ST22DLF565G
3.49%	BBR + 4.99%	75%	£50K - £1.5m**	5% / 4% / 3% / 2% / 2%	145% @ payrate	237	125% @ payrate	275	ST22DIF575G	ST22DLF575G
4.44%	BBR + 4.99%	80%	£50k - £750k	5% / 4% / 3% / 2% / 2%	145% @ payrate	186	125% @ payrate	216	ST22DIF580G	ST22DLF580G

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Specialist Buy to Let Range

For HMOs & Multi-unit properties



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3.64%	BBR + 4.99%	75%	£50K - £1.5m**	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	SP22DIF275G	SP22DLF275G

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	SP22DIF565G	SP22DLF565G
3.84%	BBR + 4.99%	75%	£50K - £1.5m**	5% / 4% / 3% / 2% / 2%	145% @ payrate	215	125% @ payrate	250	SP22DIF575G	SP22DLF575G

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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.