

# Standard Product Range

For Standard Buy to Let Properties



For use by professional intermediaries only | All rates, fees and criteria are correct as of 13th March 2025

[www.keystonepropertyfinance.co.uk](http://www.keystonepropertyfinance.co.uk) | Call: 0345 148 9086

**Keystone**  
Property Finance

Simplifying Complex Buy to Let Mortgages

# Standard Criteria



- ✓ Standard property types
- ✓ Maximum loan up to £2.5m per property
- ✓ Minimum loan £50K
- ✓ Trading Limited Companies, SPVs & LLPs
- ✓ Up to £10m lending per individual
- ✓ 25% Maximum exposure on any one site
- ✓ Minor adverse can be considered
- ✓ Flats above commercial
- ✓ Ex-local Authority properties
- ✓ First time landlords but not first time buyers



# Standard 2 Year Fixed Rates



**Basic Rate**  
**Tax Payers - 125%**  
**@ payrate + 2%**

Rate	Reversion	LTV	Loan Amount	Arrangement Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.34%	4.99% + BBR	70%	£50k - £2.5m**	7%	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	ST25D700IF270	ST25D700LF270
3.79%	4.99% + BBR	65%	£50k - £2.5m**	7%	3% / 2%	145% @ payrate + 2%	142	125% @ payrate + 2%	165	ST25D700IF265	ST25D700LF265
3.99%	4.99% + BBR	65%	£50k - £2.5m**	5.5%	3% / 2%	145% @ payrate + 2%	138	125% @ payrate + 2%	160	ST25D550IF265	ST25D550LF265
4.14%	4.99% + BBR	75%	£50k - £2.5m**	5.5%	3% / 2%	145% @ payrate + 2%	134	125% @ payrate + 2%	156	ST25D550IF275	ST25D550LF275
4.49%	4.99% + BBR	65%	£50k - £2.5m**	4.5%	3% / 2%	145% @ payrate + 2%	127	125% @ payrate + 2%	147	ST25D450IF265	ST25D450LF265
4.64%	4.99% + BBR	75%	£50k - £2.5m**	4.5%	3% / 2%	145% @ payrate + 2%	124	125% @ payrate + 2%	144	ST25D450IF275	ST25D450LF275
4.99%	4.99% + BBR	65%	£50k - £2.5m**	3.5%	3% / 2%	145% @ payrate + 2%	118	125% @ payrate + 2%	137	ST25D350IF265	ST25D350LF265
5.14%	4.99% + BBR	75%	£50k - £2.5m**	3.5%	3% / 2%	145% @ payrate + 2%	115	125% @ payrate + 2%	134	ST25D350IF275	ST25D350LF275
5.59%	4.99% + BBR	65%	£50k - £2.5m**	2.5%	3% / 2%	145% @ payrate + 2%	109	125% @ payrate + 2%	126	ST25D250IF265	ST25D250LF265
5.74%	4.99% + BBR	75%	£50k - £2.5m**	2.5%	3% / 2%	145% @ payrate + 2%	106	125% @ payrate + 2%	124	ST25D250IF275	ST25D250LF275

\*\*Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV

## Bank of England Base Rate (BBR) 4.5%

Arrangement fees apply to all products which can be added to the loan or paid upfront | \*Multipliers provided only show an indicative loan amount

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 5 Year Fixed Rates



**Basic Rate**  
**Tax Payers - 125%**  
**@ Payrate**

Rate	Reversion	LTV	Loan Amount	Arrangement Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
4.74%	4.99% + BBR	65%	£50k - £2.5m**	7%	5% / 4% / 3% / 3% / 3%	145% @ payrate	174	125% @ payrate	202	ST25E700IF565	ST25E700LF565
4.84%	4.99% + BBR	75%	£50k - £2.5m**	7%	5% / 4% / 3% / 3% / 3%	145% @ payrate	170	125% @ payrate	198	ST25E700IF575	ST25E700LF575
4.94%	4.99% + BBR	65%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	167	125% @ payrate	194	ST25E550IF565	ST25E550LF565
5.04%	4.99% + BBR	75%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	164	125% @ payrate	190	ST25E550IF575	ST25E550LF575
5.09%	4.99% + BBR	65%	£50k - £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	162	125% @ payrate	188	ST25E450IF565	ST25E450LF565
5.19%	4.99% + BBR	75%	£50k - £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	159	125% @ payrate	184	ST25E450IF575	ST25E450LF575
5.54%	4.99% + BBR	80%	£50k-£750k	4.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	149	125% @ payrate	173	ST25D450IF580	ST25D450LF580
5.29%	4.99% + BBR	65%	£50k - £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	156	125% @ payrate	181	ST25E350IF565	ST25E350LF565
5.39%	4.99% + BBR	75%	£50k - £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	153	125% @ payrate	178	ST25E350IF575	ST25E350LF575
5.74%	4.99% + BBR	80%	£50k-£750k	3.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	144	125% @ payrate	167	ST25D350IF580	ST25D350LF580
5.49%	4.99% + BBR	65%	£50k - £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	150	125% @ payrate	174	ST25E250IF565	ST25E250LF565
5.59%	4.99% + BBR	75%	£50k - £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	148	125% @ payrate	171	ST25E250IF575	ST25E250LF575
5.94%	4.99% + BBR	80%	£50k-£750k	2.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	139	125% @ payrate	161	ST25D250IF580	ST25D250LF580

\*\*Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV

## Bank of England Base Rate (BBR) 4.5%

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# Fees

## Valuation | Application | Legal | Supplementary

Valuation Fees			Application Fee		
Standard Buy to Let Range			Non-refundable £175		
From	To	Fee	Payable on all applications to cover assessing and processing, even if the application is withdrawn.		
£75,000	£150,000	£345	Limited Company Legal Fees		
£150,001	£200,000	£390	Loan Amount	Lender Rep/n Only	Applicant & Lender Rep/n
£200,001	£300,000	£470	Under £250,000	£649	£1,170
£300,001	£400,000	£540	£250,001 to £500,000	£695	£1,320
£400,001	£500,000	£605	£500,001 to £1,000,000	£949	£1,470
£500,001	£600,000	£665	£1,000,001+	Price on request	
£600,001	£700,000	£755	Approximation of the costs (VAT & disbursements will be added)		
£700,001	£800,000	£840	Lender Solicitor Supplementary Fees		
£800,001	£900,000	£905	Leasehold properties		£149
£900,001	£1,000,000	£1,005	New build properties		£199
£1,000,001	£1,250,000	£1,405			
£1,250,001	£1,500,000	£1,455			
£1,500,001	£2,000,000	£1,745			

\*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.