

STANDARD PRODUCT GUIDE



STANDARD 2 YEAR FIXED RATES

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
2.94%	70%	£50k - £2.5m**	7%	3% / 2%	150	174	ST25N700IF270	ST25N700LF270
3.54%	65%	£50k - £2.5m**	7%	3% / 2%	149	173	ST25Q700IF265	ST25Q700LF265
3.59%	65%	£50k - £2.5m**	5.5%	3% / 2%	148	171	ST25N550IF265	ST25N550LF265
3.74%	75%	£50k - £2.5m**	5.5%	3% / 2%	144	167	ST25N550IF275	ST25N550LF275
4.09%	65%	£50k - £2.5m**	4.5%	3% / 2%	135	157	ST25N450IF265	ST25N450LF265
4.24%	75%	£50k - £2.5m**	4.5%	3% / 2%	132	153	ST25N450IF275	ST25N450LF275
5.19%	65%	£50k - £2.5m**	2.5%	3% / 2%	115	133	ST25N250IF265	ST25N250LF265
5.34%	75%	£50k - £2.5m**	2.5%	3% / 2%	112	130	ST25N250IF275	ST25N250LF275

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



2 year – RTI for high rate tax payers is 145% @ payrate +2% or 5.5%, whichever is higher. Ltd Cos and basic rate tax payers 125% @ payrate +2% or 5.5%, whichever is higher

5 year – RTI for high rate tax payers is 145% @ payrate or Ltd Cos and basic rate tax payers 125% @ payrate.

Arrangement fees apply to all products which can be added to the loan or paid upfront. Reversion rates for all products are 4.99% + BBR.

Bank of England Base rate (BBR) 4%

FOR USE BY INTERMEDIARIES ONLY

All information correct at time of publication for further information please contact us. Keystone Property Finance is registered in England and Wales (06262873). Our registered address is 17 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4UA. As a last resort, your client's property may be repossessed if they do not keep up payments on their mortgage



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STANDARD 5 YEAR FIXED RATES

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
4.69%	65%	£50k - £2.5m**	7%	5% / 4% / 3% / 3% / 3%	176	204	ST25Q700IF565	ST25Q700LF565
4.79%	75%	£50k - £2.5m**	7%	5% / 4% / 3% / 3% / 3%	172	200	ST25Q700IF575	ST25Q700LF575
4.79%	65%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	172	200	ST25Q550IF565	ST25Q550LF565
4.89%	75%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	169	196	ST25Q550IF575	ST25Q550LF575
4.94%	65%	£50k - £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	167	194	ST25Q450IF565	ST25Q450LF565
5.04%	75%	£50k - £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	164	190	ST25Q450IF575	ST25Q450LF575
5.49%	80%	£50k-£750k	4.5%	5% / 4% / 3% / 3% / 3%	150	174	ST25Q450IF580	ST25Q450LF580
5.34%	65%	£50k - £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	154	179	ST25Q250IF565	ST25Q250LF565
5.44%	75%	£50k - £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	152	176	ST25Q250IF575	ST25Q250LF575
5.89%	80%	£50k-£750k	2.5%	5% / 4% / 3% / 3% / 3%	140	162	ST25Q250IF580	ST25Q250LF580

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



2 year – RTI for high rate tax payers is 145% @ payrate +2% or 5.5%, whichever is higher. Ltd Cos and basic rate tax payers 125% @ payrate +2% or 5.5%, whichever is higher
5 year – RTI for high rate tax payers is 145% @ payrate or Ltd Cos and basic rate tax payers 125% @ payrate.

Arrangement fees apply to all products which can be added to the loan or paid upfront. Reversion rates for all products are 4.99% + BBR.

Bank of England Base rate (BBR) 4%

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FEES

Valuation | Application | Legal | Supplementary

Valuation Fees

Property Value	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

Application Fee

Payable on all applications to cover assessing and processing, even if the application is withdrawn

Non-refundable £175

Re-offer Fee

Payable on all applications where the offer has expired or the borrower wishes to make changes to the original application.

Non-refundable £500

LMS Solicitor Panel

We use the **LMS Panel Link** services to provide a fully vetted, secure panel of solicitors for our clients and their borrowers to choose from.

Our panel of solicitors is updated regularly and you can find the current list of solicitors on our website. If your client has a solicitor who would like to join our panel, please ask them to visit the LMS website. They can then register with LMS or log into their existing account to subscribe with us.

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