

SWITCH AND FIX PRODUCT GUIDE



SWITCH AND FIX RANGE

2% Arrangement Fees

If your client has one of our **Lifetime Tracker** rates which were available until **15/03/2023** then please use the set of products following this page, all of which have a 2% arrangement fee.

FOR USE BY INTERMEDIARIES ONLY

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0345 148 9086



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Keystone
Property Finance

STANDARD RATES

Available for standard property types on 2 and 5 year rates

| 2 Year Rates | | | | | | | | |
|--------------|-----|----------------|-----------------|---------|------------------------------|--------------------------|-------------------------------|---------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 6.24% | 65% | £50k- £2.5m** | 2.00% | 3% / 2% | 100 | 116 | ST25Q200IF265PS | ST25Q200LF265PS |
| 6.34% | 75% | £50k - £2.5m** | 2.00% | 3% / 2% | 99 | 115 | ST25Q200IF275PS | ST25Q200LF275PS |

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

| 5 Year Rates | | | | | | | | |
|--------------|-----|----------------|-----------------|------------------------|------------------------------|--------------------------|-------------------------------|---------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 5.79% | 65% | £50k- £2.5m** | 2.00% | 5% / 4% / 3% / 3% / 3% | 142 | 165 | ST25Q200IF565PS | ST25Q200LF565PS |
| 5.89% | 75% | £50k - £2.5m** | 2.00% | 5% / 4% / 3% / 3% / 3% | 140 | 162 | ST25Q200IF575PS | ST25Q200LF575PS |

**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 taxpayers 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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SPECIALIST 2 YEAR RATES

| For HMOs and Multi Units 1-6 occupants/ units | | | | | | | | |
|---|-----|----------------|-----------------|---------|---------------------------|-----------------------|----------------------------|------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 6.54% | 65% | £50k- £2.5m** | 2.00% | 3% / 2% | 96 | 112 | SP25Q200IF265PS | SP25Q200LF265PS |
| 6.64% | 75% | £50k - £2.5m** | 2.00% | 3% / 2% | 95 | 111 | SP25Q200IF275PS | SP25Q200LF275PS |

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

| For HMOs and Multi Units 7-15 occupants/ units | | | | | | | | |
|--|-----|----------------|-----------------|---------|---------------------------|-----------------------|----------------------------|------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 6.79% | 65% | £50k- £2.5m** | 2.00% | 3% / 2% | 94 | 109 | SL25Q200IF265PS | SL25Q200LF265PS |
| 6.89% | 75% | £50k - £2.5m** | 2.00% | 3% / 2% | 93 | 107 | SL25Q200IF275PS | SL25Q200LF275PS |

****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 taxpayers 125% @ payrate.
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SPECIALIST 5 YEAR RATES

Available for lifetime tracker rates only

| For HMOs and Multi Units 1-6 occupants/ units | | | | | | | | |
|---|-----|----------------|-----------------|------------------------|---------------------------|-----------------------|----------------------------|------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 6.09% | 65% | £50k- £2.5m** | 2.00% | 5% / 4% / 3% / 3% / 3% | 135 | 157 | SP25Q200IF565PS | SP25Q200LF565PS |
| 6.19% | 75% | £50k - £2.5m** | 2.00% | 5% / 4% / 3% / 3% / 3% | 133 | 155 | SP25Q200IF575PS | SP25Q200LF575PS |

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

| For HMOs and Multi Units 7-15 occupants/ units | | | | | | | | |
|--|-----|----------------|-----------------|------------------------|---------------------------|-----------------------|----------------------------|------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 6.34% | 65% | £50k- £2.5m** | 2.00% | 5% / 4% / 3% / 3% / 3% | 130 | 151 | SL25Q200IF565PS | SL25Q200LF565PS |
| 6.44% | 75% | £50k - £2.5m** | 2.00% | 5% / 4% / 3% / 3% / 3% | 128 | 149 | SL25Q200IF575PS | SL25Q200LF575PS |

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



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STANDARD EX-PAT & HOLIDAY LETS 2 YEAR RATES

Available for lifetime tracker rates only

Ex-Pat Buy to Let Range

| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
|-------|-----|----------------|-----------------|---------|------------------------------|--------------------------|-------------------------------|---------------------------|
| 6.69% | 65% | £50k- £2.5m** | 2.00% | 3% / 2% | 95 | 110 | ST25Q200IF265PSE | ST25Q200LF265PSE |
| 6.79% | 75% | £50k - £2.5m** | 2.00% | 3% / 2% | 94 | 109 | ST25Q200IF275PSE | ST25Q200LF275PSE |

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

Holiday Lets Range

| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
|-------|-----|----------------|-----------------|---------|------------------------------|--------------------------|-------------------------------|---------------------------|
| 7.04% | 65% | £50k- £2.5m** | 2.00% | 3% / 2% | 91 | 106 | SH25Q200IF265PS | SH25Q200LF265PS |
| 7.14% | 75% | £50k - £2.5m** | 2.00% | 3% / 2% | 90 | 105 | SH25Q200IF275PS | SH25Q200LF275PS |

**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 taxpayers 125% @ payrate.

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STANDARD EX-PAT & HOLIDAY LETS 5 YEAR RATES

Available for lifetime tracker rates only

| Ex-Pat Buy to Let Range | | | | | | | | |
|-------------------------|-----|----------------|-----------------|------------------------|------------------------------|--------------------------|-------------------------------|---------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 6.24% | 65% | £50k- £2.5m** | 2.00% | 5% / 4% / 3% / 3% / 3% | 132 | 153 | ST25Q200IF565PSE | ST25Q200LF565PSE |
| 6.34% | 75% | £50k - £2.5m** | 2.00% | 5% / 4% / 3% / 3% / 3% | 130 | 151 | ST25Q200IF575PSE | ST25Q200LF575PSE |

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

| Holiday Lets Range | | | | | | | | |
|--------------------|-----|----------------|-----------------|------------------------|------------------------------|--------------------------|-------------------------------|---------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 6.59% | 65% | £50k- £2.5m** | 2.00% | 5% / 4% / 3% / 3% / 3% | 125 | 145 | SH25Q200IF565PS | SH25Q200LF565PS |
| 6.69% | 75% | £50k - £2.5m** | 2.00% | 5% / 4% / 3% / 3% / 3% | 123 | 143 | SH25Q200IF575PS | SH25Q200LF575PS |

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



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SPECIALIST EX-PAT 2 YEAR RATES

Available for lifetime tracker rates only

| For HMOs and Multi Units 1-6 occupants/ units | | | | | | | | |
|---|-----|----------------|-----------------|---------|------------------------------|--------------------------|-------------------------------|---------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 6.84% | 65% | £50k- £2.5m** | 2.00% | 3% / 2% | 93 | 108 | SP25Q200IF265PSE | SP25Q200LF265PSE |
| 6.94% | 75% | £50k - £2.5m** | 2.00% | 3% / 2% | 92 | 107 | SP25Q200IF275PSE | SP25Q200LF275PSE |

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

| For HMOs and Multi Units 7-15 occupants/ units | | | | | | | | |
|--|-----|----------------|-----------------|---------|------------------------------|--------------------------|-------------------------------|---------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 7.04% | 65% | £50k- £2.5m** | 2.00% | 3% / 2% | 91 | 106 | SL25Q200IF265PSE | SL25Q200LF265PSE |
| 7.14% | 75% | £50k - £2.5m** | 2.00% | 3% / 2% | 90 | 105 | SL25Q200IF275PSE | SL25Q200LF275PSE |

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



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SPECIALIST EX-PAT 5 YEAR RATES

Available for lifetime tracker rates only

| For HMOs and Multi Units 1-6 occupants/ units | | | | | | | | |
|---|-----|----------------|-----------------|------------------------|------------------------------|--------------------------|-------------------------------|---------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 6.39% | 65% | £50k- £2.5m** | 2.00% | 5% / 4% / 3% / 3% / 3% | 129 | 150 | SP25Q200IF565PSE | SP25Q200LF565PSE |
| 6.49% | 75% | £50k - £2.5m** | 2.00% | 5% / 4% / 3% / 3% / 3% | 127 | 147 | SP25Q200IF575PSE | SP25Q200LF575PSE |

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

| For HMOs and Multi Units 7-15 occupants/ units | | | | | | | | |
|--|-----|----------------|-----------------|------------------------|------------------------------|--------------------------|-------------------------------|------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code |
| 6.59% | 65% | £50k- £2.5m** | 2.00% | 5% / 4% / 3% / 3% / 3% | 125 | 145 | SL25Q200IF565PSE | SL25Q200LF565PSE |
| 6.69% | 75% | £50k - £2.5m** | 2.00% | 5% / 4% / 3% / 3% / 3% | 123 | 143 | SL25Q200IF575PSE | SL25Q200LF575PSE |

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



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SWITCH AND FIX RANGE

2.5% Arrangement Fees

If your client has one of our **2 Year Tracker rates** then please use the set of products following this page, all of which have a 2.5% arrangement fee.

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STANDARD RATES

Available for standard property types on 2 and 5 year 2 Year Tracker rates

| 2 Year Rates | | | | | | | | |
|--------------|-----|----------------|-----------------|---------|------------------------------|--------------------------|-------------------------------|---------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 5.99% | 65% | £50k- £2.5m** | 2.50% | 3% / 2% | 103 | 120 | ST25Q250IF265PS | ST25Q250LF265PS |
| 6.09% | 75% | £50k - £2.5m** | 2.50% | 3% / 2% | 102 | 118 | ST25Q250IF275PS | ST25Q250LF275PS |

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

| 5 Year Rates | | | | | | | | |
|--------------|-----|----------------|-----------------|------------------------|------------------------------|--------------------------|-------------------------------|---------------------------|
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SPECIALIST 2 YEAR RATES

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| For HMOs and Multi Units 1-6 occupants/ units | | | | | | | | |
|---|-----|----------------|-----------------|---------|------------------------------|--------------------------|-------------------------------|---------------------------|
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|---|-----|----------------|-----------------|------------------------|------------------------------|--------------------------|-------------------------------|---------------------------|
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| 5.99% | 65% | £50k- £2.5m** | 2.50% | 5% / 4% / 3% / 3% / 3% | 138 | 160 | SP25Q250IF565PS | SP25Q250LF565PS |
| 6.09% | 75% | £50k - £2.5m** | 2.50% | 5% / 4% / 3% / 3% / 3% | 135 | 157 | SP25Q250IF575PS | SP25Q250LF575PS |

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|--|-----|----------------|-----------------|------------------------|------------------------------|--------------------------|-------------------------------|---------------------------|
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| 6.34% | 75% | £50k - £2.5m** | 2.50% | 5% / 4% / 3% / 3% / 3% | 130 | 151 | SL25Q250IF575PS | SL25Q250LF575PS |

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STANDARD EX-PAT & HOLIDAY LETS 2 YEAR RATES

Available for 2 Year Tracker Rates only

| Ex-Pat Buy to Let Range | | | | | | | | |
|-------------------------|-----|----------------|-----------------|---------|---------------------------|-----------------------|----------------------------|------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 6.44% | 65% | £50k- £2.5m** | 2.50% | 3% / 2% | 98 | 113 | ST25Q250IF265PSE | ST25Q250LF265PSE |
| 6.54% | 75% | £50k - £2.5m** | 2.50% | 3% / 2% | 96 | 112 | ST25Q250IF275PSE | ST25Q250LF275PSE |

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

| Holiday Lets Range | | | | | | | | |
|--------------------|-----|----------------|-----------------|---------|---------------------------|-----------------------|----------------------------|------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 6.79% | 65% | £50k- £2.5m** | 2.50% | 3% / 2% | 94 | 109 | SH25Q250IF265PS | SH25Q250LF265PS |
| 6.89% | 75% | £50k - £2.5m** | 2.50% | 3% / 2% | 93 | 107 | SH25Q250IF275PS | SH25Q250LF275PS |

**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 taxpayers 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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Keystone
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STANDARD EX-PAT & HOLIDAY LETS 5 YEAR RATES

Available for 2 Year Tracker Rates only

| Ex-Pat Buy to Let Range | | | | | | | | |
|-------------------------|-----|----------------|-----------------|---------------------------|------------------------------|--------------------------|-------------------------------|---------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 6.14% | 65% | £50k- £2.5m** | 2.50% | 5% / 4% / 3% / 3% / 3% | 134 | 156 | ST25Q250IF565PSE | ST25Q250LF565PSE |
| 6.24% | 75% | £50k - £2.5m** | 2.50% | 5% / 4% / 3% / 3% / 3% | 132 | 153 | ST25Q250IF575PSE | ST25Q250LF575PSE |

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

| Holiday Lets Range | | | | | | | | |
|--------------------|-----|----------------|-----------------|---------------------------|-------------|-------------|-----------------|-----------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* | Multiplier* | Product Code | Product Code |
| 6.49% | 65% | £50k- £2.5m** | 2.50% | 5% / 4% / 3% / 3% / 3% | 127 | 147 | SH25Q250IF565PS | SH25Q250LF565PS |
| 6.59% | 75% | £50k - £2.5m** | 2.50% | 5% / 4% / 3% / 3% / 3% | 125 | 145 | SH25Q250IF575PS | SH25Q250LF575PS |

**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 taxpayers 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.
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SPECIALIST EX-PAT 2 YEAR RATES

Available for 2 Year Tracker Rates only

| For HMOs and Multi Units 1-6 occupants/ units | | | | | | | | |
|---|-----|----------------|-----------------|---------|---------------------------|-----------------------|----------------------------|------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 6.59% | 65% | £50k- £2.5m** | 2.50% | 3% / 2% | 96 | 111 | SP25Q250IF265PSE | SP25Q250LF265PSE |
| 6.69% | 75% | £50k - £2.5m** | 2.50% | 3% / 2% | 95 | 110 | SP25Q250IF275PSE | SP25Q250LF275PSE |

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

| For HMOs and Multi Units 7-15 occupants/ units | | | | | | | | |
|--|-----|----------------|-----------------|---------|---------------------------|-----------------------|----------------------------|------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 6.79% | 65% | £50k- £2.5m** | 2.50% | 3% / 2% | 94 | 109 | SL25Q250IF265PSE | SL25Q250LF265PSE |
| 6.89% | 75% | £50k - £2.5m** | 2.50% | 3% / 2% | 93 | 107 | SL25Q250IF275PSE | SL25Q250LF275PSE |

**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 taxpayers 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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SPECIALIST EX-PAT 5 YEAR RATES

Available for 2 Year Tracker Rates only

| For HMOs and Multi Units 1-6 occupants/ units | | | | | | | | |
|---|-----|----------------|-----------------|------------------------|------------------------------|--------------------------|-------------------------------|---------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 6.29% | 65% | £50k- £2.5m** | 2.50% | 5% / 4% / 3% / 3% / 3% | 131 | 152 | SP25Q250IF565PSE | SP25Q250LF565PSE |
| 6.39% | 75% | £50k - £2.5m** | 2.50% | 5% / 4% / 3% / 3% / 3% | 129 | 150 | SP25Q250IF575PSE | SP25Q250LF575PSE |

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

| For HMOs and Multi Units 7-15 occupants/ units | | | | | | | | |
|--|-----|----------------|-----------------|------------------------|------------------------------|--------------------------|-------------------------------|---------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 6.49% | 65% | £50k- £2.5m** | 2.50% | 5% / 4% / 3% / 3% / 3% | 127 | 147 | SL25Q250IF565PSE | SL25Q250LF565PSE |
| 6.59% | 75% | £50k - £2.5m** | 2.50% | 5% / 4% / 3% / 3% / 3% | 125 | 145 | SL25Q250IF575PSE | SL25Q250LF575PSE |

**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 taxpayers 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.

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