

Fixed Rate Product Transfer Plus

Save on fees and boost your loan amount with our hassle free Product Transfer with additional borrowing.



Available for
existing
borrowers

For use by professional intermediaries only | All rates, fees and criteria are correct as of 6th February 2025

www.keystonepropertyfinance.co.uk | Call: 0345 148 9086

Keystone
Property Finance
Simplifying Complex Buy to Let Mortgages

Standard 2 Year Fixed Rates



Basic Rate
Tax Payers - 125%
@ Payrate + 2%

For standard buy to let properties

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)
4.99%	4.99 + BBR	65%	£50k- £2.5m**	3.5%	3% / 2%	145% @ Payrate + 2%	118	125% @ Payrate + 2%	137	ST25D350IF265PP	ST25D350LF265PP
5.09%	4.99 + BBR	75%	£50k - £2.5m**	3.5%	3% / 2%	145% @ Payrate + 2%	116	125% @ Payrate + 2%	135	ST25D350IF275PP	ST25D350LF275PP
5.99%	4.99 + BBR	65%	£50k- £2.5m**	1.5%	3% / 2%	145% @ Payrate + 2%	103	125% @ Payrate + 2%	120	ST25D150IF265PP	ST25D150LF265PP
6.09%	4.99 + BBR	75%	£50k - £2.5m**	1.5%	3% / 2%	145% @ Payrate + 2%	102	125% @ Payrate + 2%	118	ST25D150IF275PP	ST25D150LF275PP
6.34%	4.99 + BBR	80%	£50k - £750k	1.5%	3% / 2%	145% @ Payrate + 2%	99	125% @ Payrate + 2%	115	ST25D150IF280PP	ST25D150LF280PP

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

Standard 5 Year Fixed Rates



Basic Rate
Tax Payers - 125%
@ Payrate

For standard buy to let properties

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)
4.89%	4.99 + BBR	65%	£50k- £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	169	125% @ payrate	196	ST25D550IF565PP	ST25D550LF565PP
4.99%	4.99 + BBR	75%	£50k- £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	165	125% @ payrate	192	ST25D550IF575PP	ST25D550LF575PP
5.24%	4.99 + BBR	80%	£50k - £750k	5.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	157	125% @ payrate	183	ST25D550IF580PP	ST25D550LF580PP
5.29%	4.99 + BBR	65%	£50k- £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	156	125% @ payrate	181	ST25D350IF565PP	ST25D350LF565PP
5.39%	4.99 + BBR	75%	£50k - £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	153	125% @ payrate	178	ST25D350IF575PP	ST25D350LF575PP
5.64%	4.99 + BBR	80%	£50k - £750k	3.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	146	125% @ payrate	170	ST25D350IF580PP	ST25D350LF580PP
5.69%	4.99 + BBR	65%	£50k- £2.5m**	1.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	145	125% @ payrate	168	ST25D150IF565PP	ST25D150LF565PP
5.79%	4.99 + BBR	75%	£50k - £2.5m**	1.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	142	125% @ payrate	165	ST25D150IF575PP	ST25D150LF575PP
6.04%	4.99 + BBR	80%	£50k - £750k	1.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	137	125% @ payrate	158	ST25D150IF580PP	ST25D150LF580PP

**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

Specialist 2 Year Fixed Rates



Basic Rate
Tax Payers - 125%
@ Payrate + 2%

For HMOs and Multi-unit properties 1 - 6 occupants/ units

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)
5.19%	4.99 + BBR	65%	£50k- £2.5m**	3.5%	3% / 2%	145% @ Payrate + 2%	115	125% @ Payrate + 2%	133	SP25D350IF265PP	SP25D350LF265PP
5.29%	4.99 + BBR	75%	£50k - £2.5m**	3.5%	3% / 2%	145% @ Payrate + 2%	113	125% @ Payrate + 2%	131	SP25D350IF275PP	SP25D350LF275PP
6.19%	4.99 + BBR	65%	£50k- £2.5m**	1.5%	3% / 2%	145% @ Payrate + 2%	101	125% @ Payrate + 2%	117	SP25D150IF265PP	SP25D150LF265PP
6.29%	4.99 + BBR	75%	£50k - £2.5m**	1.5%	3% / 2%	145% @ Payrate + 2%	99	125% @ Payrate + 2%	115	SP25D150IF275PP	SP25D150LF275PP

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

For HMOs and Multi-unit properties 7 - 15 occupants/ units

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)
5.44%	4.99 + BBR	65%	£50k- £2.5m**	3.5%	3% / 2%	145% @ Payrate + 2%	111	125% @ Payrate + 2%	129	SL25D350IF265PP	SL25D350LF265PP
5.54%	4.99 + BBR	75%	£50k - £2.5m**	3.5%	3% / 2%	145% @ Payrate + 2%	109	125% @ Payrate + 2%	127	SL25D350IF275PP	SL25D350LF275PP
6.44%	4.99 + BBR	65%	£50k- £2.5m**	1.5%	3% / 2%	145% @ Payrate + 2%	98	125% @ Payrate + 2%	113	SL25D150IF265PP	SL25D150LF265PP
6.54%	4.99 + BBR	75%	£50k - £2.5m**	1.5%	3% / 2%	145% @ Payrate + 2%	96	125% @ Payrate + 2%	112	SL25D150IF275PP	SL25D150LF275PP

**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

Specialist 5 Year Fixed Rates



Basic Rate
Tax Payers - 125%
@ Payrate

For HMOs and Multi-unit properties 1 - 6 occupants/ units

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)
5.09%	4.99 + BBR	65%	£50k- £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	162	125% @ payrate	188	SP25D550IF565PP	SP25D550LF565PP
5.19%	4.99 + BBR	75%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	159	125% @ payrate	184	SP25D550IF575PP	SP25D550LF575PP
5.49%	4.99 + BBR	65%	£50k- £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	150	125% @ payrate	174	SP25D350IF565PP	SP25D350LF565PP
5.59%	4.99 + BBR	75%	£50k - £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	148	125% @ payrate	171	SP25D350IF575PP	SP25D350LF575PP
5.89%	4.99 + BBR	65%	£50k- £2.5m**	1.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	140	125% @ payrate	162	SP25D150IF565PP	SP25D150LF565PP
5.99%	4.99 + BBR	75%	£50k - £2.5m**	1.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	138	125% @ payrate	160	SP25D150IF575PP	SP25D150LF575PP

**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

Specialist 5 Year Fixed Rates



Basic Rate
Tax Payers - 125%
@ Payrate

For HMOs and Multi-unit properties 7 - 15 occupants/ units

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)
5.34%	4.99 + BBR	65%	£50k- £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	154	125% @ payrate	179	SL25D550IF565PP	SL25D550LF565PP
5.44%	4.99 + BBR	75%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	152	125% @ payrate	176	SL25D550IF575PP	SL25D550LF575PP
5.74%	4.99 + BBR	65%	£50k- £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	144	125% @ payrate	167	SL25D350IF565PP	SL25D350LF565PP
5.84%	4.99 + BBR	75%	£50k - £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	141	125% @ payrate	164	SL25D350IF575PP	SL25D350LF575PP
6.14%	4.99 + BBR	65%	£50k- £2.5m**	1.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	134	125% @ payrate	156	SL25D150IF565PP	SL25D150LF565PP
6.24%	4.99 + BBR	75%	£50k - £2.5m**	1.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	132	125% @ payrate	153	SL25D150IF575PP	SL25D150LF575PP

**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 Ex-Pat 2 Year Fixed Rates



Basic Rate
Tax Payers - 125%
@ Payrate + 2%

For standard buy to let properties

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)
5.44%	4.99 + BBR	65%	£50k- £2.5m**	3.5%	3% / 2%	145% @ Payrate + 2%	111	125% @ Payrate + 2%	129	ST25D350IF265PPE	ST25D350LF265PPE
5.54%	4.99 + BBR	75%	£50k - £2.5m**	3.5%	3% / 2%	145% @ Payrate + 2%	109	125% @ Payrate + 2%	127	ST25D350IF275PPE	ST25D350LF275PPE
6.44%	4.99 + BBR	65%	£50k- £2.5m**	1.5%	3% / 2%	145% @ Payrate + 2%	98	125% @ payrate + 2%	113	ST25D150IF265PPE	ST25D150LF265PPE
6.54%	4.99 + BBR	75%	£50k - £2.5m**	1.5%	3% / 2%	145% @ Payrate + 2%	96	125% @ payrate + 2%	112	ST25D150IF275PPE	ST25D150LF275PPE

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

Standard Holiday Let 2 Year Fixed Rates



For standard buy to let properties

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)
5.59%	4.99 + BBR	65%	£50k- £2.5m**	3.5%	3% / 2%	145% @ Payrate + 2%	109	125% @ Payrate + 2%	126	SH25D350IF265PP	SH25D350LF265PP
5.69%	4.99 + BBR	75%	£50k - £2.5m**	3.5%	3% / 2%	145% @ Payrate + 2%	107	125% @ Payrate + 2%	124	SH25D350IF275PP	SH25D350LF275PP
6.59%	4.99 + BBR	65%	£50k- £2.5m**	1.5%	3% / 2%	145% @ Payrate + 2%	96	125% @ payrate + 2%	111	SH25D150IF265PP	SH25D150LF265PP
6.69%	4.99 + BBR	75%	£50k - £2.5m**	1.5%	3% / 2%	145% @ Payrate + 2%	95	125% @ payrate + 2%	110	SH25D150IF275PP	SH25D150LF275PP

**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 Ex-Pat 5 Year Fixed Rates



Basic Rate
Tax Payers - 125%
@ Payrate

For standard buy to let properties

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)
5.34%	4.99 + BBR	65%	£50k- £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	154	125% @ payrate	179	ST25D550IF565PPE	ST25D550LF565PPE
5.44%	4.99 + BBR	75%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	152	125% @ payrate	176	ST25D550IF575PPE	ST25D550LF575PPE
5.74%	4.99 + BBR	65%	£50k- £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	144	125% @ payrate	167	ST25D350IF565PPE	ST25D350LF565PPE
5.84%	4.99 + BBR	75%	£50k - £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	141	125% @ payrate	164	ST25D350IF575PPE	ST25D350LF575PPE
6.14%	4.99 + BBR	65%	£50k- £2.5m**	1.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	134	125% @ payrate	156	ST25D150IF565PPE	ST25D150LF565PPE
6.24%	4.99 + BBR	75%	£50k - £2.5m**	1.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	132	125% @ payrate	153	ST25D150IF575PPE	ST25D150LF575PPE

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 Holiday Let 5 Year Fixed Rates



Basic Rate
Tax Payers - 125%
@ Payrate

For standard buy to let properties

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)
5.49%	4.99 + BBR	65%	£50k- £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ pay-rate	150	125% @ payrate	174	SH25D550IF565PP	SH25D550LF565PP
5.59%	4.99 + BBR	75%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ pay-rate	148	125% @ payrate	171	SH25D550IF575PP	SH25D550LF575PP
5.89%	4.99 + BBR	65%	£50k- £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ pay-rate	140	125% @ payrate	162	SH25D350IF565PP	SH25D350LF565PP
5.99%	4.99 + BBR	75%	£50k - £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ pay-rate	138	125% @ payrate	160	SH25D350IF575PP	SH25D350LF575PP
6.29%	4.99 + BBR	65%	£50k- £2.5m**	1.5%	5% / 4% / 3% / 3% / 3%	145% @ pay-rate	131	125% @ payrate	152	SH25D150IF565PP	SH25D150LF565PP
6.39%	4.99 + BBR	75%	£50k - £2.5m**	1.5%	5% / 4% / 3% / 3% / 3%	145% @ pay-rate	129	125% @ payrate	150	SH25D150IF575PP	SH25D150LF575PP

**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

Specialist Ex-Pat 2 Year Fixed Rates



Basic Rate
Tax Payers - 125%
@ Payrate + 2%

For HMOs and Multi-unit properties 1 - 6 occupants/ units

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)
5.59%	4.99 + BBR	65%	£50k- £2.5m**	3.5%	3% / 2%	145% @ Payrate + 2%	109	125% @ Payrate + 2%	126	SP25D350IF265PPE	SP25D350LF265PPE
5.69%	4.99 + BBR	75%	£50k - £2.5m**	3.5%	3% / 2%	145% @ Payrate + 2%	107	125% @ Payrate + 2%	124	SP25D350IF275PPE	SP25D350LF275PPE
6.59%	4.99 + BBR	65%	£50k- £2.5m**	1.5%	3% / 2%	145% @ Payrate + 2%	96	125% @ Payrate + 2%	111	SP25D150IF265PPE	SP25D150LF265PPE
6.69%	4.99 + BBR	75%	£50k - £2.5m**	1.5%	3% / 2%	145% @ Payrate + 2%	95	125% @ Payrate + 2%	110	SP25D150IF275PPE	SP25D150LF275PPE

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

For HMOs and Multi-unit properties 7 - 15 occupants/ units

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)
5.79%	4.99 + BBR	65%	£50k- £2.5m**	3.5%	3% / 2%	145% @ Payrate + 2%	106	125% @ Payrate + 2%	123	SL25D350IF265PPE	SL25D350LF265PPE
5.89%	4.99 + BBR	75%	£50k - £2.5m**	3.5%	3% / 2%	145% @ Payrate + 2%	104	125% @ Payrate + 2%	121	SL25D350IF275PPE	SL25D350LF275PPE
6.79%	4.99 + BBR	65%	£50k- £2.5m**	1.5%	3% / 2%	145% @ Payrate + 2%	94	125% @ Payrate + 2%	109	SL25D150IF265PPE	SL25D150LF265PPE
6.89%	4.99 + BBR	75%	£50k - £2.5m**	1.5%	3% / 2%	145% @ Payrate + 2%	93	125% @ Payrate + 2%	107	SL25D150IF275PPE	SL25D150LF275PPE

**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

Specialist Ex-Pat 5 Year Fixed Rates



Basic Rate
Tax Payers - 125%
@ Payrate

For HMOs and Multi-unit properties 1 - 6 occupants/ units

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)
5.49%	4.99 + BBR	65%	£50k- £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	150	125% @ Payrate	174	SP25D550IF565PPE	SP25D550LF565PPE
5.59%	4.99 + BBR	75%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	148	125% @ Payrate	171	SP25D550IF575PPE	SP25D550LF575PPE
5.89%	4.99 + BBR	65%	£50k- £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	140	125% @ Payrate	162	SP25D350IF565PPE	SP25D350LF565PPE
5.99%	4.99 + BBR	75%	£50k - £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	138	125% @ Payrate	160	SP25D350IF575PPE	SP25D350LF575PPE
6.29%	4.99 + BBR	65%	£50k- £2.5m**	1.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	131	125% @ Payrate	152	SP25D150IF565PPE	SP25D150LF565PPE
6.39%	4.99 + BBR	75%	£50k - £2.5m**	1.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	129	125% @ Payrate	150	SP25D150IF575PPE	SP25D150LF575PPE

**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

Specialist Ex-Pat 5 Year Fixed Rates



Basic Rate
Tax Payers - 125%
@ Payrate

For HMOs and Multi-unit properties 7 - 15 occupants/ units

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)
5.69%	4.99 + BBR	65%	£50k- £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	145	125% @ Payrate	168	SL25D550IF565PPE	SL25D550LF565PPE
5.79%	4.99 + BBR	75%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	142	125% @ Payrate	165	SL25D550IF575PPE	SL25D550LF575PPE
6.09%	4.99 + BBR	65%	£50k- £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	135	125% @ Payrate	157	SL25D350IF565PPE	SL25D350LF565PPE
6.19%	4.99 + BBR	75%	£50k - £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	133	125% @ Payrate	155	SL25D350IF575PPE	SL25D350LF575PPE
6.49%	4.99 + BBR	65%	£50k- £2.5m**	1.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	127	125% @ Payrate	147	SL25D150IF565PPE	SL25D150LF565PPE
6.59%	4.99 + BBR	75%	£50k - £2.5m**	1.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	125	125% @ Payrate	145	SL25D150IF575PPE	SL25D150LF575PPE

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

Title Insurance Fees	
Loan Amount	Fee
£0 - £250,000	£280
£250,001 - £500,000	£420
£500,001 - £750,000	£680
£750,001 - £1,000,000	£950
£1m+	£1,500

Independent legal advice	
Independent legal advice through iLA Law	£175 +VAT (per director)

Revised Offer Fees	
For Product Transfer offers issued after 1st January 2024	£350