

PRODUCT TRANSFER PLUS PRODUCT GUIDE

FOR USE BY INTERMEDIARIES ONLY



STANDARD 2 YEAR FIXED RATES

| For standard buy to Let properties | | | | | | | | |
|------------------------------------|-----|----------------|-----------------|---------|---------------------------|-----------------------|----------------------------|------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 4.84% | 65% | £50k- £2.5m** | 3.5% | 3% / 2% | 120 | 140 | ST25Q350IF265PP | ST25Q350LF265PP |
| 4.94% | 75% | £50k - £2.5m** | 3.5% | 3% / 2% | 119 | 138 | ST25Q350IF275PP | ST25Q350LF275PP |
| 5.84% | 65% | £50k- £2.5m** | 1.5% | 3% / 2% | 105 | 122 | ST25Q150IF265PP | ST25Q150LF265PP |
| 5.94% | 75% | £50k - £2.5m** | 1.5% | 3% / 2% | 104 | 120 | ST25Q150IF275PP | ST25Q150LF275PP |
| 6.39% | 80% | £50k - £750k | 1.5% | 3% / 2% | 98 | 114 | ST25Q150IF280PP | ST25Q150LF280PP |

****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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STANDARD 5 YEAR FIXED RATES

| For standard buy to let properties | | | | | | | | |
|------------------------------------|-----|----------------|-----------------|------------------------|---------------------------|-----------------------|----------------------------|------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 4.74% | 65% | £50k- £2.5m** | 5.5% | 5% / 4% / 3% / 3% / 3% | 174 | 202 | ST25Q550IF565PP | ST25Q550LF565PP |
| 4.84% | 75% | £50k- £2.5m** | 5.5% | 5% / 4% / 3% / 3% / 3% | 170 | 198 | ST25Q550IF575PP | ST25Q550LF575PP |
| 5.29% | 80% | £50k - £750k | 5.5% | 5% / 4% / 3% / 3% / 3% | 156 | 181 | ST25Q550IF580PP | ST25Q550LF580PP |
| 5.14% | 65% | £50k- £2.5m** | 3.5% | 5% / 4% / 3% / 3% / 3% | 161 | 186 | ST25Q350IF565PP | ST25Q350LF565PP |
| 5.24% | 75% | £50k - £2.5m** | 3.5% | 5% / 4% / 3% / 3% / 3% | 157 | 183 | ST25Q350IF575PP | ST25Q350LF575PP |
| 5.69% | 80% | £50k - £750k | 3.5% | 5% / 4% / 3% / 3% / 3% | 145 | 168 | ST25Q350IF580PP | ST25Q350LF580PP |
| 5.54% | 65% | £50k- £2.5m** | 1.5% | 5% / 4% / 3% / 3% / 3% | 149 | 173 | ST25Q150IF565PP | ST25Q150LF565PP |
| 5.64% | 75% | £50k - £2.5m** | 1.5% | 5% / 4% / 3% / 3% / 3% | 146 | 170 | ST25Q150IF575PP | ST25Q150LF575PP |
| 6.09% | 80% | £50k - £750k | 1.5% | 5% / 4% / 3% / 3% / 3% | 135 | 157 | ST25Q150IF580PP | ST25Q150LF580PP |

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



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SPECIALIST 2 YEAR FIXED RATES

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

| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
|-------|-----|----------------|-----------------|---------|---------------------------|-----------------------|----------------------------|------------------------|
| 5.14% | 65% | £50k- £2.5m** | 3.5% | 3% / 2% | 115 | 134 | SP25Q350IF265PP | SP25Q350LF265PP |
| 5.24% | 75% | £50k - £2.5m** | 3.5% | 3% / 2% | 114 | 132 | SP25Q350IF275PP | SP25Q350LF275PP |
| 6.14% | 65% | £50k- £2.5m** | 1.5% | 3% / 2% | 101 | 117 | SP25Q150IF265PP | SP25Q150LF265PP |
| 6.24% | 75% | £50k - £2.5m** | 1.5% | 3% / 2% | 100 | 116 | SP25Q150IF275PP | SP25Q150LF275PP |

**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 | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
|-------|-----|----------------|-----------------|---------|---------------------------|-----------------------|----------------------------|------------------------|
| 5.39% | 65% | £50k- £2.5m** | 3.5% | 3% / 2% | 111 | 129 | SL25Q350IF265PP | SL25Q350LF265PP |
| 5.49% | 75% | £50k - £2.5m** | 3.5% | 3% / 2% | 110 | 128 | SL25Q350IF275PP | SL25Q350LF275PP |
| 6.39% | 65% | £50k- £2.5m** | 1.5% | 3% / 2% | 98 | 114 | SL25Q150IF265PP | SL25Q150LF265PP |
| 6.49% | 75% | £50k - £2.5m** | 1.5% | 3% / 2% | 97 | 113 | SL25Q150IF275PP | SL25Q150LF275PP |

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SPECIALIST 5 YEAR FIXED RATES

| For HMOs and Multi-unit properties 1 - 6 occupants/ units | | | | | | | | |
|---|-----|----------------|-----------------|------------------------|------------------------------|--------------------------|-------------------------------|---------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 5.04% | 65% | £50k- £2.5m** | 5.5% | 5% / 4% / 3% / 3% / 3% | 164 | 190 | SP25Q550IF565PP | SP25Q550LF565PP |
| 5.14% | 75% | £50k - £2.5m** | 5.5% | 5% / 4% / 3% / 3% / 3% | 161 | 186 | SP25Q550IF575PP | SP25Q550LF575PP |
| 5.44% | 65% | £50k- £2.5m** | 3.5% | 5% / 4% / 3% / 3% / 3% | 152 | 176 | SP25Q350IF565PP | SP25Q350LF565PP |
| 5.54% | 75% | £50k - £2.5m** | 3.5% | 5% / 4% / 3% / 3% / 3% | 149 | 173 | SP25Q350IF575PP | SP25Q350LF575PP |
| 5.84% | 65% | £50k- £2.5m** | 1.5% | 5% / 4% / 3% / 3% / 3% | 141 | 164 | SP25Q150IF565PP | SP25Q150LF565PP |
| 5.94% | 75% | £50k - £2.5m** | 1.5% | 5% / 4% / 3% / 3% / 3% | 139 | 161 | SP25Q150IF575PP | SP25Q150LF575PP |

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SPECIALIST 5 YEAR FIXED RATES

| For HMOs and Multi-unit properties 7 - 15 occupants/ units | | | | | | | | |
|--|-----|----------------|-----------------|------------------------|---------------------------|-----------------------|----------------------------|------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 5.29% | 65% | £50k- £2.5m** | 5.5% | 5% / 4% / 3% / 3% / 3% | 156 | 181 | SL25Q550IF565PP | SL25Q550LF565PP |
| 5.39% | 75% | £50k - £2.5m** | 5.5% | 5% / 4% / 3% / 3% / 3% | 153 | 178 | SL25Q550IF575PP | SL25Q550LF575PP |
| 5.69% | 65% | £50k- £2.5m** | 3.5% | 5% / 4% / 3% / 3% / 3% | 145 | 168 | SL25Q350IF565PP | SL25Q350LF565PP |
| 5.79% | 75% | £50k - £2.5m** | 3.5% | 5% / 4% / 3% / 3% / 3% | 142 | 165 | SL25Q350IF575PP | SL25Q350LF575PP |
| 6.09% | 65% | £50k- £2.5m** | 1.5% | 5% / 4% / 3% / 3% / 3% | 135 | 157 | SL25Q150IF565PP | SL25Q150LF565PP |
| 6.19% | 75% | £50k - £2.5m** | 1.5% | 5% / 4% / 3% / 3% / 3% | 133 | 155 | SL25Q150IF575PP | SL25Q150LF575PP |

****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 FIXED RATES

For standard buy to let properties

| Ex-Pat 2 Year Fixed Rates | | | | | | | | |
|---------------------------|-----|----------------|-----------------|---------|---------------------------|-----------------------|----------------------------|------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 5.29% | 65% | £50k- £2.5m** | 3.5% | 3% / 2% | 113 | 131 | ST25Q350IF265PPE | ST25Q350LF265PPE |
| 5.39% | 75% | £50k - £2.5m** | 3.5% | 3% / 2% | 111 | 129 | ST25Q350IF275PPE | ST25Q350LF275PPE |
| 6.29% | 65% | £50k- £2.5m** | 1.5% | 3% / 2% | 99 | 115 | ST25Q150IF265PPE | ST25Q150LF265PPE |
| 6.39% | 75% | £50k - £2.5m** | 1.5% | 3% / 2% | 98 | 114 | ST25Q150IF275PPE | ST25Q150LF275PPE |

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

| Holiday Lets 2 Year Fixed Rates | | | | | | | | |
|---------------------------------|-----|----------------|-----------------|---------|---------------------------|-----------------------|----------------------------|------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 5.64% | 65% | £50k- £2.5m** | 3.5% | 3% / 2% | 108 | 125 | SH25Q350IF265PP | SH25Q350LF265PP |
| 5.74% | 75% | £50k - £2.5m** | 3.5% | 3% / 2% | 106 | 124 | SH25Q350IF275PP | SH25Q350LF275PP |
| 6.64% | 65% | £50k- £2.5m** | 1.5% | 3% / 2% | 95 | 111 | SH25Q150IF265PP | SH25Q150LF265PP |
| 6.74% | 75% | £50k - £2.5m** | 1.5% | 3% / 2% | 94 | 109 | SH25Q150IF275PP | SH25Q150LF275PP |

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



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STANDARD EX-PAT 5 YEAR FIXED RATES

| For standard buy to let properties | | | | | | | | |
|------------------------------------|-----|----------------|-----------------|------------------------|---------------------------|-----------------------|----------------------------|------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 5.19% | 65% | £50k- £2.5m** | 5.5% | 5% / 4% / 3% / 3% / 3% | 159 | 184 | ST25Q550IF565PPE | ST25Q550LF565PPE |
| 5.29% | 75% | £50k - £2.5m** | 5.5% | 5% / 4% / 3% / 3% / 3% | 156 | 181 | ST25Q550IF575PPE | ST25Q550LF575PPE |
| 5.59% | 65% | £50k- £2.5m** | 3.5% | 5% / 4% / 3% / 3% / 3% | 148 | 171 | ST25Q350IF565PPE | ST25Q350LF565PPE |
| 5.69% | 75% | £50k - £2.5m** | 3.5% | 5% / 4% / 3% / 3% / 3% | 145 | 168 | ST25Q350IF575PPE | ST25Q350LF575PPE |
| 5.99% | 65% | £50k- £2.5m** | 1.5% | 5% / 4% / 3% / 3% / 3% | 138 | 160 | ST25Q150IF565PPE | ST25Q150LF565PPE |
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STANDARD HOLIDAY LET 5 YEAR FIXED RATES

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****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%

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



0345 148 9086



enquiry@keystonepropertyfinance.co.uk

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SPECIALIST EX-PAT 5 YEAR FIXED RATES

| For HMOs and Multi-unit properties 7 - 15 occupants/ units | | | | | | | | |
|--|-----|----------------|-----------------|------------------------|---------------------------|-----------------------|----------------------------|------------------------|
| Rate | LTV | Loan Amount | Arrangement Fee | ERCs | Multiplier* (Individuals) | Multiplier* (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 5.54% | 65% | £50k- £2.5m** | 5.5% | 5% / 4% / 3% / 3% / 3% | 149 | 173 | SL25Q550IF565PPE | SL25Q550LF565PPE |
| 5.64% | 75% | £50k - £2.5m** | 5.5% | 5% / 4% / 3% / 3% / 3% | 146 | 170 | SL25Q550IF575PPE | SL25Q550LF575PPE |
| 5.94% | 65% | £50k- £2.5m** | 3.5% | 5% / 4% / 3% / 3% / 3% | 139 | 161 | SL25Q350IF565PPE | SL25Q350LF565PPE |
| 6.04% | 75% | £50k - £2.5m** | 3.5% | 5% / 4% / 3% / 3% / 3% | 137 | 158 | SL25Q350IF575PPE | SL25Q350LF575PPE |
| 6.34% | 65% | £50k- £2.5m** | 1.5% | 5% / 4% / 3% / 3% / 3% | 130 | 151 | SL25Q150IF565PPE | SL25Q150LF565PPE |
| 6.44% | 75% | £50k - £2.5m** | 1.5% | 5% / 4% / 3% / 3% / 3% | 128 | 149 | SL25Q150IF575PPE | SL25Q150LF575PPE |

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



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FEES

Valuation | Application | Legal

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 Plus offers issued
after 1st January 2024

£350

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