

# Ex-Pat Product Range



**Not available  
for First Time  
Landlords**

For use by professional intermediaries only | All rates, fees and criteria are correct as of 6th February 2024

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

# Standard Ex-Pat Range 2 Year Fixed Rates



Basic Rate  
Tax Payers - 125%  
@ Payrate

## For Standard Buy to Let Properties (Not available for First Time Landlords)

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%	3% / 2%	145% @ Payrate + 2%	120	125% @ Payrate + 2%	139	ST25D550IF265E	ST25D550LF265E
5.34%	4.99% + BBR	65%	£50k - £2.5m	4.5%	3% / 2%	145% @ Payrate + 2%	112	125% @ Payrate + 2%	130	ST25D450IF265E	ST25D450LF265E
5.44%	4.99% + BBR	75%	£50k- £2.5m**	4.5%	3% / 2%	145% @ Payrate + 2%	111	125% @ Payrate + 2%	129	ST25D450IF275E	ST25D450LF275E
5.84%	4.99% + BBR	65%	£50k - £2.5m	3.5%	3% / 2%	145% @ Payrate + 2%	105	125% @ Payrate + 2%	122	ST25D350IF265E	ST25D350LF265E
5.94%	4.99% + BBR	75%	£50k- £2.5m**	3.5%	3% / 2%	145% @ Payrate + 2%	104	125% @ Payrate + 2%	120	ST25D350IF275E	ST25D350LF275E
6.34%	4.99% + BBR	65%	£50k - £2.5m	2.5%	3% / 2%	145% @ Payrate + 2%	99	125% @ Payrate + 2%	115	ST25D250IF265E	ST25D250LF265E
6.44%	4.99% + BBR	75%	£50k- £2.5m**	2.5%	3% / 2%	145% @ Payrate + 2%	98	125% @ Payrate + 2%	113	ST25D250IF275E	ST25D250LF275E

\*\*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  
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# Specialist Ex-Pat Range 2 Year Fixed Rates



Basic Rate  
Tax Payers - 125%  
@ Payrate

## For HMOs and Multi Unit properties 1-6 occupants/ units (Not available for First Time Landlords)

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)
5.04%	4.99% + BBR	65%	£50k - £2.5m	5.5%	3% / 2%	145% @ Payrate + 2%	117	125% @ Payrate + 2%	136	SP25D550IF265E	SP25D550LF265E
5.49%	4.99% + BBR	65%	£50k - £2.5m	4.5%	3% / 2%	145% @ Payrate + 2%	110	125% @ Payrate + 2%	128	SP25D450IF265E	SP25D450LF265E
5.59%	4.99% + BBR	75%	£50k- £2.5m**	4.5%	3% / 2%	145% @ Payrate + 2%	109	125% @ Payrate + 2%	126	SP25D450IF275E	SP25D450LF275E
5.99%	4.99% + BBR	65%	£50k - £2.5m	3.5%	3% / 2%	145% @ Payrate + 2%	103	125% @ Payrate + 2%	120	SP25D350IF265E	SP25D350LF265E
6.09%	4.99% + BBR	75%	£50k- £2.5m**	3.5%	3% / 2%	145% @ Payrate + 2%	102	125% @ Payrate + 2%	118	SP25D350IF275E	SP25D350LF275E
6.49%	4.99% + BBR	65%	£50k - £2.5m	2.5%	3% / 2%	145% @ Payrate + 2%	97	125% @ Payrate + 2%	113	SP25D250IF265E	SP25D250LF265E
6.59%	4.99% + BBR	75%	£50k- £2.5m**	2.5%	3% / 2%	145% @ Payrate + 2%	96	125% @ Payrate + 2%	111	SP25D250IF275E	SP25D250LF275E

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## For HMOs and Multi Unit properties 7-15 occupants/ units (Not available for First Time Landlords)

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)
5.24%	4.99% + BBR	65%	£50k - £2.5m	5.5%	3% / 2%	145% @ Payrate + 2%	114	125% @ Payrate + 2%	132	SL25D550IF265E	SL25D550LF265E
5.69%	4.99% + BBR	65%	£50k - £2.5m	4.5%	3% / 2%	145% @ Payrate + 2%	107	125% @ Payrate + 2%	124	SL25D450IF265E	SL25D450LF265E
5.79%	4.99% + BBR	75%	£50k- £2.5m**	4.5%	3% / 2%	145% @ Payrate + 2%	106	125% @ Payrate + 2%	123	SL25D450IF275E	SL25D450LF275E
6.19%	4.99% + BBR	65%	£50k - £2.5m	3.5%	3% / 2%	145% @ Payrate + 2%	101	125% @ Payrate + 2%	117	SL25D350IF265E	SL25D350LF265E
6.29%	4.99% + BBR	75%	£50k- £2.5m**	3.5%	3% / 2%	145% @ Payrate + 2%	99	125% @ Payrate + 2%	115	SL25D350IF275E	SL25D350LF275E
6.69%	4.99% + BBR	65%	£50k - £2.5m	2.5%	3% / 2%	145% @ Payrate + 2%	95	125% @ Payrate + 2%	110	SL25D250IF265E	SL25D250LF265E
6.79%	4.99% + BBR	75%	£50k- £2.5m**	2.5%	3% / 2%	145% @ Payrate + 2%	94	125% @ Payrate + 2%	109	SL25D250IF275E	SL25D250LF275E

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

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# Standard Ex-Pat Range 5 Year Fixed Rates



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## For Standard Buy to Let Properties (Not available for First Time Landlords)

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	ST25D550IF565E	ST25D550LF565E
5.59%	4.99% + BBR	75%	£50k- £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	148	125% @ Payrate	171	ST25D550IF575E	ST25D550LF575E
5.64%	4.99% + BBR	65%	£50k - £2.5m	4.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	146	125% @ Payrate	170	ST25D450IF565E	ST25D450LF565E
5.74%	4.99% + BBR	75%	£50k- £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	144	125% @ Payrate	167	ST25D450IF575E	ST25D450LF575E
5.84%	4.99% + BBR	65%	£50k - £2.5m	3.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	141	125% @ Payrate	164	ST25D350IF565E	ST25D350LF565E
5.94%	4.99% + BBR	75%	£50k- £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	139	125% @ Payrate	161	ST25D350IF575E	ST25D350LF575E
6.04%	4.99% + BBR	65%	£50k - £2.5m	2.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	137	125% @ Payrate	158	ST25D250IF565E	ST25D250LF565E
6.14%	4.99% + BBR	75%	£50k- £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	134	125% @ Payrate	156	ST25D250IF575E	ST25D250LF575E

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5.74%	4.99% + BBR	75%	£50k- £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	144	125% @ Payrate	167	SP25D550IF575E	SP25D550LF575E
5.79%	4.99% + BBR	65%	£50k - £2.5m	4.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	142	125% @ Payrate	165	SP25D450IF565E	SP25D450LF565E
5.89%	4.99% + BBR	75%	£50k- £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	140	125% @ Payrate	162	SP25D450IF575E	SP25D450LF575E
5.99%	4.99% + BBR	65%	£50k - £2.5m	3.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	138	125% @ Payrate	160	SP25D350IF565E	SP25D350LF565E
6.09%	4.99% + BBR	75%	£50k- £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	135	125% @ Payrate	157	SP25D350IF575E	SP25D350LF575E
6.19%	4.99% + BBR	65%	£50k - £2.5m	2.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	133	125% @ Payrate	155	SP25D250IF565E	SP25D250LF565E
6.29%	4.99% + BBR	75%	£50k- £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	131	125% @ Payrate	152	SP25D250IF575E	SP25D250LF575E

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5.94%	4.99% + BBR	75%	£50k- £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	139	125% @ Payrate	161	SL25D550IF575E	SL25D550LF575E
5.99%	4.99% + BBR	65%	£50k - £2.5m	4.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	138	125% @ Payrate	160	SL25D450IF565E	SL25D450LF565E
6.09%	4.99% + BBR	75%	£50k- £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	135	125% @ Payrate	157	SL25D450IF575E	SL25D450LF575E
6.19%	4.99% + BBR	65%	£50k - £2.5m	3.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	133	125% @ Payrate	155	SL25D350IF565E	SL25D350LF565E
6.29%	4.99% + BBR	75%	£50k- £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	131	125% @ Payrate	152	SL25D350IF575E	SL25D350LF575E
6.39%	4.99% + BBR	65%	£50k - £2.5m	2.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	129	125% @ Payrate	150	SL25D250IF565E	SL25D250LF565E
6.49%	4.99% + BBR	75%	£50k- £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	127	125% @ Payrate	147	SL25D250IF575E	SL25D250LF575E

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