

Fixed Rate Product Transfer



Available for
existing
borrowers

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

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Keystone
Property Finance
Simplifying Complex Buy to Let Mortgage

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%	3% / 2%	145% @ Payrate + 2%	118	125% @ Payrate + 2%	137	ST25D300IF265PT	ST25D300LF265PT
5.09%	4.99 + BBR	75%	£50k - £2.5m**	3%	3% / 2%	145% @ Payrate + 2%	116	125% @ Payrate + 2%	135	ST25D300IF275PT	ST25D300LF275PT
5.99%	4.99 + BBR	65%	£50k - £2.5m**	1%	3% / 2%	145% @ Payrate + 2%	103	125% @ Payrate + 2%	120	ST25D100IF265PT	ST25D100LF265PT
6.09%	4.99 + BBR	75%	£50k - £2.5m**	1%	3% / 2%	145% @ Payrate + 2%	102	125% @ Payrate + 2%	118	ST25D100IF275PT	ST25D100LF275PT
6.34%	4.99 + BBR	80%	£50k - £750k	1%	3% / 2%	145% @ Payrate + 2%	99	125% @ Payrate + 2%	115	ST25D100IF280PT	ST25D100LF280PT

Standard 5 Year Fixed Rates



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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% / 4% / 3% / 3% / 3%	145% @ payrate	169	125% @ payrate	196	ST25D500IF565PT	ST25D500LF565PT
4.99%	4.99 + BBR	75%	£50k - £2.5m**	5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	165	125% @ payrate	192	ST25D500IF575PT	ST25D500LF575PT
5.24%	4.99 + BBR	80%	£50k - £750k	5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	157	125% @ payrate	183	ST25D500IF580PT	ST25D500LF580PT
5.29%	4.99 + BBR	65%	£50k - £2.5m**	3%	5% / 4% / 3% / 3% / 3%	145% @ payrate	156	125% @ payrate	181	ST25D300IF565PT	ST25D300LF565PT
5.39%	4.99 + BBR	75%	£50k - £2.5m**	3%	5% / 4% / 3% / 3% / 3%	145% @ payrate	153	125% @ payrate	178	ST25D300IF575PT	ST25D300LF575PT
5.64%	4.99 + BBR	80%	£50k - £750k	3%	5% / 4% / 3% / 3% / 3%	145% @ payrate	146	125% @ payrate	170	ST25D300IF580PT	ST25D300LF580PT
5.69%	4.99 + BBR	65%	£50k - £2.5m**	1%	5% / 4% / 3% / 3% / 3%	145% @ payrate	145	125% @ payrate	168	ST25D100IF565PT	ST25D100LF565PT
5.79%	4.99 + BBR	75%	£50k - £2.5m**	1%	5% / 4% / 3% / 3% / 3%	145% @ payrate	142	125% @ payrate	165	ST25D100IF575PT	ST25D100LF575PT
6.04%	4.99 + BBR	80%	£50k - £750k	1%	5% / 4% / 3% / 3% / 3%	145% @ payrate	137	125% @ payrate	158	ST25D100IF580PT	ST25D100LF580PT

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

Bank of England Base Rate (BBR) 4.5%

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Specialist 2 Year Fixed Rates



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

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5.19%	4.99 + BBR	65%	£50k- £2.5m**	3%	3% / 2%	145% @ Payrate + 2%	115	125% @ Payrate + 2%	133	SP25D300IF265PT	SP25D300LF265PT
5.29%	4.99 + BBR	75%	£50k - £2.5m**	3%	3% / 2%	145% @ Payrate + 2%	113	125% @ Payrate + 2%	131	SP25D300IF275PT	SP25D300LF275PT
6.19%	4.99 + BBR	65%	£50k- £2.5m**	1%	3% / 2%	145% @ Payrate + 2%	101	125% @ Payrate + 2%	117	SP25D100IF265PT	SP25D100LF265PT
6.29%	4.99 + BBR	75%	£50k - £2.5m**	1%	3% / 2%	145% @ Payrate + 2%	99	125% @ Payrate + 2%	115	SP25D100IF275PT	SP25D100LF275PT

**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

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5.44%	4.99 + BBR	65%	£50k- £2.5m**	3%	3% / 2%	145% @ Payrate + 2%	111	125% @ Payrate + 2%	129	SL25D300IF265PT	SL25D300LF265PT
5.54%	4.99 + BBR	75%	£50k - £2.5m**	3%	3% / 2%	145% @ Payrate + 2%	109	125% @ Payrate + 2%	127	SL25D300IF275PT	SL25D300LF275PT
6.44%	4.99 + BBR	65%	£50k- £2.5m**	1%	3% / 2%	145% @ Payrate + 2%	98	125% @ Payrate + 2%	113	SL25D100IF265PT	SL25D100LF265PT
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5.09%	4.99 + BBR	65%	£50k- £2.5m**	5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	162	125% @ payrate	188	SP25D500IF565PT	SP25D500LF565PT
5.19%	4.99 + BBR	75%	£50k- £2.5m**	5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	159	125% @ payrate	184	SP25D500IF575PT	SP25D500LF575PT
5.49%	4.99 + BBR	65%	£50k- £2.5m**	3%	5% / 4% / 3% / 3% / 3%	145% @ payrate	150	125% @ payrate	174	SP25D300IF565PT	SP25D300LF565PT
5.59%	4.99 + BBR	75%	£50k - £2.5m**	3%	5% / 4% / 3% / 3% / 3%	145% @ payrate	148	125% @ payrate	178	SP25D300IF575PT	SP25D300LF575PT
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5.34%	4.99 + BBR	65%	£50k- £2.5m**	5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	154	125% @ payrate	179	SL25D500IF565PT	SL25D500LF565PT
5.44%	4.99 + BBR	75%	£50k - £2.5m**	5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	152	125% @ payrate	176	SL25D500IF575PT	SL25D500LF575PT
5.74%	4.99 + BBR	65%	£50k- £2.5m**	3%	5% / 4% / 3% / 3% / 3%	145% @ payrate	144	125% @ payrate	167	SL25D300IF565PT	SL25D300LF565PT
5.84%	4.99 + BBR	75%	£50k - £2.5m**	3%	5% / 4% / 3% / 3% / 3%	145% @ payrate	141	125% @ payrate	164	SL25D300IF575PT	SL25D300LF575PT
6.14%	4.99 + BBR	65%	£50k- £2.5m**	1%	5% / 4% / 3% / 3% / 3%	145% @ payrate	134	125% @ payrate	156	SL25D100IF565PT	SL25D100LF565PT
6.24%	4.99 + BBR	75%	£50k - £2.5m**	1%	5% / 4% / 3% / 3% / 3%	145% @ payrate	132	125% @ payrate	153	SL25D100IF575PT	SL25D100LF575PT

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6.44%	4.99 + BBR	65%	£50k - £2.5m**	1%	3% / 2%	145% @ payrate + 2%	98	125% @ payrate + 2%	113	ST25D100IF265PTE	ST25D100LF265PTE
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**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

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5.59%	4.99 + BBR	65%	£50k - £2.5m**	3%	3% / 2%	145% @ Payrate + 2%	109	125% @ Payrate + 2%	126	SH25D300IF265PT	SH25D300LF265PT
5.69%	4.99 + BBR	75%	£50k - £2.5m**	3%	3% / 2%	145% @ Payrate + 2%	107	125% @ Payrate + 2%	124	SH25D300IF275PT	SH25D300LF275PT
6.59%	4.99 + BBR	65%	£50k - £2.5m**	1%	3% / 2%	145% @ payrate + 2%	96	125% @ payrate + 2%	111	SH25D100IF265PT	SH25D100LF265PT
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5.34%	4.99 + BBR	65%	£50k- £2.5m**	5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	154	125% @ payrate	179	ST25D500IF565PTE	ST25D500LF565PTE
5.44%	4.99 + BBR	75%	£50k - £2.5m**	5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	152	125% @ payrate	176	ST25D500IF575PTE	ST25D500LF575PTE
5.74%	4.99 + BBR	65%	£50k- £2.5m**	3%	5% / 4% / 3% / 3% / 3%	145% @ payrate	144	125% @ payrate	167	ST25D300IF565PTE	ST25D300LF565PTE
5.84%	4.99 + BBR	75%	£50k - £2.5m**	3%	5% / 4% / 3% / 3% / 3%	145% @ payrate	141	125% @ payrate	164	ST25D300IF575PTE	ST25D300LF575PTE
6.14%	4.99 + BBR	65%	£50k- £2.5m**	1%	5% / 4% / 3% / 3% / 3%	145% @ payrate	134	125% @ payrate	156	ST25D100IF565PTE	ST25D100LF565PTE
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**Max loan amount £1m up to 75% LTV, £1.5m up to 70% LTV + £2m up to 65% LTV

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5.69%	4.99 + BBR	65%	£50k- £2.5m**	5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	145	125% @ Payrate	168	SL25D500IF565PTE	SL25D500LF565PTE
5.79%	4.99 + BBR	75%	£50k - £2.5m**	5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	142	125% @ Payrate	165	SL25D500IF575PTE	SL25D500LF575PTE
6.09%	4.99 + BBR	65%	£50k- £2.5m**	3%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	135	125% @ Payrate	157	SL25D300IF565PTE	SL25D300LF565PTE
6.19%	4.99 + BBR	75%	£50k - £2.5m**	3%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	133	125% @ Payrate	155	SL25D300IF575PTE	SL25D300LF575PTE
6.49%	4.99 + BBR	65%	£50k- £2.5m**	1%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	127	125% @ Payrate	147	SL25D100IF565PTE	SL25D100LF565PTE
6.59%	4.99 + BBR	75%	£50k - £2.5m**	1%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	125	125% @ Payrate	145	SL25D100IF575PTE	SL25D100LF575PTE

**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