

PRODUCT TRANSFER PRODUCT GUIDE



STANDARD FIXED RATES

For Standard buy to let properties

2 Year Fixed Rates

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%	3% / 2%	120	140	ST25Q300IF265PT	ST25Q300LF265PT
4.94%	75%	£50k - £2.5m**	3%	3% / 2%	119	138	ST25Q300IF275PT	ST25Q300LF275PT
5.84%	65%	£50k- £2.5m**	1%	3% / 2%	105	122	ST25Q100IF265PT	ST25Q100LF265PT
5.94%	75%	£50k - £2.5m**	1%	3% / 2%	104	120	ST25Q100IF275PT	ST25Q100LF275PT
6.39%	80%	£50k - £750k	1%	3% / 2%	98	114	ST25Q100IF280PT	ST25Q100LF280PT

5 Year Fixed Rates

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% / 4% / 3% / 3% / 3%	174	202	ST25Q500IF565PT	ST25Q500LF565PT
4.84%	75%	£50k - £2.5m**	5%	5% / 4% / 3% / 3% / 3%	170	198	ST25Q500IF575PT	ST25Q500LF575PT
5.29%	80%	£50k - £750k	5%	5% / 4% / 3% / 3% / 3%	156	181	ST25Q500IF580PT	ST25Q500LF580PT
5.14%	65%	£50k- £2.5m**	3%	5% / 4% / 3% / 3% / 3%	161	186	ST25Q300IF565PT	ST25Q300LF565PT
5.24%	75%	£50k - £2.5m**	3%	5% / 4% / 3% / 3% / 3%	157	183	ST25Q300IF575PT	ST25Q300LF575PT
5.69%	80%	£50k - £750k	3%	5% / 4% / 3% / 3% / 3%	145	168	ST25Q300IF580PT	ST25Q300LF580PT
5.54%	65%	£50k- £2.5m**	1%	5% / 4% / 3% / 3% / 3%	149	173	ST25Q100IF565PT	ST25Q100LF565PT
5.64%	75%	£50k - £2.5m**	1%	5% / 4% / 3% / 3% / 3%	146	170	ST25Q100IF575PT	ST25Q100LF575PT
6.09%	80%	£50k - £750k	1%	5% / 4% / 3% / 3% / 3%	135	157	ST25Q100IF580PT	ST25Q100LF580PT

**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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0345 148 9086



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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%	3% / 2%	115	134	SP25Q300IF265PT	SP25Q300LF265PT
5.24%	75%	£50k - £2.5m**	3%	3% / 2%	114	132	SP25Q300IF275PT	SP25Q300LF275PT
6.14%	65%	£50k- £2.5m**	1%	3% / 2%	101	117	SP25Q100IF265PT	SP25Q100LF265PT
6.24%	75%	£50k - £2.5m**	1%	3% / 2%	100	116	SP25Q100IF275PT	SP25Q100LF275PT

**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%	3% / 2%	111	129	SL25Q300IF265PT	SL25Q300LF265PT
5.49%	75%	£50k - £2.5m**	3%	3% / 2%	110	128	SL25Q300IF275PT	SL25Q300LF275PT
6.39%	65%	£50k- £2.5m**	1%	3% / 2%	98	114	SL25Q100IF265PT	SL25Q100LF265PT
6.49%	75%	£50k - £2.5m**	1%	3% / 2%	97	113	SL25Q100IF275PT	SL25Q100LF275PT

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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% / 4% / 3% / 3% / 3%	164	190	SP25Q500IF565PT	SP25Q500LF565PT
5.14%	75%	£50k- £2.5m**	5%	5% / 4% / 3% / 3% / 3%	161	186	SP25Q500IF575PT	SP25Q500LF575PT
5.44%	65%	£50k- £2.5m**	3%	5% / 4% / 3% / 3% / 3%	152	176	SP25Q300IF565PT	SP25Q300LF565PT
5.54%	75%	£50k - £2.5m**	3%	5% / 4% / 3% / 3% / 3%	149	173	SP25Q300IF575PT	SP25Q300LF575PT
5.84%	65%	£50k- £2.5m**	1%	5% / 4% / 3% / 3% / 3%	141	164	SP25Q100IF565PT	SP25Q100LF565PT
5.94%	75%	£50k - £2.5m**	1%	5% / 4% / 3% / 3% / 3%	139	161	SP25Q100IF575PT	SP25Q100LF575PT

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



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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% / 4% / 3% / 3% / 3%	156	181	SL25Q500IF565PT	SL25Q500LF565PT
5.39%	75%	£50k - £2.5m**	5%	5% / 4% / 3% / 3% / 3%	153	178	SL25Q500IF575PT	SL25Q500LF575PT
5.69%	65%	£50k- £2.5m**	3%	5% / 4% / 3% / 3% / 3%	145	168	SL25Q300IF565PT	SL25Q300LF565PT
5.79%	75%	£50k - £2.5m**	3%	5% / 4% / 3% / 3% / 3%	142	165	SL25Q300IF575PT	SL25Q300LF575PT
6.09%	65%	£50k- £2.5m**	1%	5% / 4% / 3% / 3% / 3%	135	157	SL25Q100IF565PT	SL25Q100LF565PT
6.19%	75%	£50k - £2.5m**	1%	5% / 4% / 3% / 3% / 3%	133	155	SL25Q100IF575PT	SL25Q100LF575PT

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



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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 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%	3% / 2%	113	131	ST25Q300IF265PTE	ST25Q300LF265PTE
5.39%	75%	£50k - £2.5m**	3%	3% / 2%	111	129	ST25Q300IF275PTE	ST25Q300LF275PTE
6.29%	65%	£50k- £2.5m**	1%	3% / 2%	99	115	ST25Q100IF265PTE	ST25Q100LF265PTE
6.39%	75%	£50k - £2.5m**	1%	3% / 2%	98	114	ST25Q100IF275PTE	ST25Q100LF275PTE

**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%	3% / 2%	108	125	SH25Q300IF265PT	SH25Q300LF265PT
5.74%	75%	£50k - £2.5m**	3%	3% / 2%	106	124	SH25Q300IF275PT	SH25Q300LF275PT
6.64%	65%	£50k- £2.5m**	1%	3% / 2%	95	111	SH25Q100IF265PT	SH25Q100LF265PT
6.74%	75%	£50k - £2.5m**	1%	3% / 2%	94	109	SH25Q100IF275PT	SH25Q100LF275PT

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



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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 5 YEAR FIXED RATES

For Standard buy to let properties

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% / 4% / 3% / 3% / 3%	159	184	ST25Q500IF565PTE	ST25Q500LF565PTE
5.29%	75%	£50k - £2.5m**	5%	5% / 4% / 3% / 3% / 3%	156	181	ST25Q500IF575PTE	ST25Q500LF575PTE
5.59%	65%	£50k- £2.5m**	3%	5% / 4% / 3% / 3% / 3%	148	171	ST25Q300IF565PTE	ST25Q300LF565PTE
5.69%	75%	£50k - £2.5m**	3%	5% / 4% / 3% / 3% / 3%	145	168	ST25Q300IF575PTE	ST25Q300LF575PTE
5.99%	65%	£50k- £2.5m**	1%	5% / 4% / 3% / 3% / 3%	138	160	ST25Q100IF565PTE	ST25Q100LF565PTE
6.09%	75%	£50k - £2.5m**	1%	5% / 4% / 3% / 3% / 3%	135	157	ST25Q100IF575PTE	ST25Q100LF575PTE

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



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STANDARD HOLIDAY LET 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)
5.54%	65%	£50k- £2.5m**	5%	5% / 4% / 3% / 3% / 3%	149	173	SH25Q500IF565PT	SH25Q500LF565PT
5.64%	75%	£50k - £2.5m**	5%	5% / 4% / 3% / 3% / 3%	146	170	SH25Q500IF575PT	SH25Q500LF575PT
5.94%	65%	£50k- £2.5m**	3%	5% / 4% / 3% / 3% / 3%	139	161	SH25Q300IF565PT	SH25Q300LF565PT
6.04%	75%	£50k - £2.5m**	3%	5% / 4% / 3% / 3% / 3%	137	158	SH25Q300IF575PT	SH25Q300LF575PT
6.34%	65%	£50k- £2.5m**	1%	5% / 4% / 3% / 3% / 3%	130	151	SH25Q100IF565PT	SH25Q100LF565PT
6.44%	75%	£50k - £2.5m**	1%	5% / 4% / 3% / 3% / 3%	128	149	SH25Q100IF575PT	SH25Q100LF575PT

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



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SPECIALIST EX-PAT 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)
5.44%	65%	£50k- £2.5m**	3%	3% / 2%	111	129	SP25Q300IF265PTE	SP25Q300LF265PTE
5.54%	75%	£50k - £2.5m**	3%	3% / 2%	109	127	SP25Q300IF275PTE	SP25Q300LF275PTE
6.44%	65%	£50k- £2.5m**	1%	3% / 2%	98	113	SP25Q100IF265PTE	SP25Q100LF265PTE
6.54%	75%	£50k - £2.5m**	1%	3% / 2%	96	112	SP25Q100IF275PTE	SP25Q100LF275PTE

**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)
5.64%	65%	£50k- £2.5m**	3%	3% / 2%	108	125	SL25Q300IF265PTE	SL25Q300LF265PTE
5.74%	75%	£50k - £2.5m**	3%	3% / 2%	106	124	SL25Q300IF275PTE	SL25Q300LF275PTE
6.64%	65%	£50k- £2.5m**	1%	3% / 2%	95	111	SL25Q100IF265PTE	SL25Q100LF265PTE
6.74%	75%	£50k - £2.5m**	1%	3% / 2%	94	109	SL25Q100IF275PTE	SL25Q100LF275PTE

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5.34%	65%	£50k- £2.5m**	5%	5% / 4% / 3% / 3% / 3%	154	179	SP25Q500IF565PTE	SP25Q500LF565PTE
5.44%	75%	£50k - £2.5m**	5%	5% / 4% / 3% / 3% / 3%	152	176	SP25Q500IF575PTE	SP25Q500LF575PTE
5.74%	65%	£50k- £2.5m**	3%	5% / 4% / 3% / 3% / 3%	144	167	SP25Q300IF565PTE	SP25Q300LF565PTE
5.84%	75%	£50k - £2.5m**	3%	5% / 4% / 3% / 3% / 3%	141	164	SP25Q300IF575PTE	SP25Q300LF575PTE
6.14%	65%	£50k- £2.5m**	1%	5% / 4% / 3% / 3% / 3%	134	156	SP25Q100IF565PTE	SP25Q100LF565PTE
6.24%	75%	£50k - £2.5m**	1%	5% / 4% / 3% / 3% / 3%	132	153	SP25Q100IF575PTE	SP25Q100LF575PTE

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5.64%	75%	£50k - £2.5m**	5%	5% / 4% / 3% / 3% / 3%	146	170	SL25Q500IF575PTE	SL25Q500LF575PTE
5.94%	65%	£50k- £2.5m**	3%	5% / 4% / 3% / 3% / 3%	139	161	SL25Q300IF565PTE	SL25Q300LF565PTE
6.04%	75%	£50k - £2.5m**	3%	5% / 4% / 3% / 3% / 3%	137	158	SL25Q300IF575PTE	SL25Q300LF575PTE
6.34%	65%	£50k- £2.5m**	1%	5% / 4% / 3% / 3% / 3%	130	151	SL25Q100IF565PTE	SL25Q100LF565PTE
6.44%	75%	£50k - £2.5m**	1%	5% / 4% / 3% / 3% / 3%	128	149	SL25Q100IF575PTE	SL25Q100LF575PTE

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



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5 year – RTI for high rate tax payers is 145% @ payrate or Ltd Cos and basic rate taxpayers 125% @ payrate.

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FEES

Valuation | Reoffer fee

Valuation fees

A full physical valuation is required for all property types, however the cost of the valuation is covered by Keystone.

Revised Offer Fees

Should any changes to the original offer need to be made and or the original offer has expired, the below revised offer fee will be applied.

For Product Transfers

£350

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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www.keystonepropertyfinance.co.uk