



Now Lending on
Holiday Lets in
England and
Wales



Cashback
up to £1,000 for
Larger Loans
above £200k
Now Available

PRODUCT GUIDE



Keystone
Property Finance
Simplifying complex buy to let cases



All rates, fees and criteria are correct as of 28th June 2021.

For use by professional intermediaries only.

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

Standard Buy to Let Range

For standard buy to let properties

Basic Rate
Tax Payers -
125% @ 5.5%
or payrate



Core Product Range

Rates for loans between £50K-£1m

2 Year Fixed Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.09%	BBR + 4.99%	65%	£50k - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST21CIF265	ST21CLF265
3.24%	BBR + 4.99%	75%	£50k - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST21CIF275	ST21CLF275

5 Year Fixed Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.19%	BBR + 4.99%	65%	£50k - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	259	125% @ payrate	300	ST21CIF565	ST21CLF565
3.39%	BBR + 4.99%	75%	£50k - £1m**	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	244	125% @ payrate	283	ST21CIF575	ST21CLF575

Application Fee	Limited Company Legal Fees			Lender Solicitor Supplementary Fees	
	Loan Amount	Lender	Applicant & Lender Rep/n		
Non-refundable £145	Under £250,000	£649	£1,170	Leasehold properties	£149
Payable on all applications to cover assessing and processing, even if the application is withdrawn.	£250,001 to £500,000	£695	£1,320	New build properties	£199
	£500,001 to £1,000,000	£949	£1,470		
	Approximation of the costs (VAT & disbursements will be added)				

Bank of England Base Rate (BBR): 0.1%

2% arrangement fee applies to all products which can be added to the loan or paid upfront | *Multipliers provided only show an indicative loan amount |

**Max loan amount £750k up to 75% LTV, £1m up to 70% LTV

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Specialist Buy to Let Range

For Holiday Lets, HMOs & Multi-unit properties

Holiday Lets
available on this
range

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3.49%	BBR + 4.99%	65%	£50k - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	237	125% @ payrate	275	SP21CIF565	SP21CLF565
3.69%	BBR + 4.99%	75%	£50k - £1m**	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	244	125% @ payrate	260	SP21CIF575	SP21CLF575

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Standard Buy to Let Range

For standard buy to let properties



Larger Loan Cash-

£750 cashback for loans between £200k—£500k

£1,000 cashback for loans between £500,001—£1m

Basic Rate
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2 Year Fixed Rate										
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Specialist Buy to Let Range

For Holiday Lets, HMOs & Multi-unit properties



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£1,000 cashback for loans between £500,001—£1m

Holiday Lets
available on this
range

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3.54%	BBR + 4.99%	75%	£200K - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP21CIF275LLC	SP21CLF275LLC

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3.49%	BBR + 4.99%	65%	£200K - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	237	125% @ payrate	275	SP21CIF565LLC	SP21CLF565LLC
3.69%	BBR + 4.99%	75%	£200K - £1m**	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	224	125% @ payrate	260	SP21CIF575LLC	SP21CLF575LLC

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	Loan Amount	Lender	Applicant & Lender Rep/n		
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Standard Buy to Let Range

For standard buy to let properties



Green Product Range

Exclusive rates for properties 5 years and older that have an EPC rating of A-C.

Basic Rate
Tax Payers -
125% @ 5.5%
or payrate

2 Year Fixed Rate										
Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
2.99%	BBR + 4.99%	65%	£50K - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST21CIF265G	ST21CLF265G
3.14%	BBR + 4.99%	75%	£50K - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST21CIF275G	ST21CLF275G

5 Year Fixed Rate										
Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.09%	BBR + 4.99%	65%	£50K - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	267	125% @ payrate	310	ST21CIF565G	ST21CLF565G
3.29%	BBR + 4.99%	75%	£50K - £1m**	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	251	125% @ payrate	291	ST21CIF575G	ST21CLF575G

Application Fee	Limited Company Legal Fees			Lender Solicitor Supplementary Fees	
	Loan Amount	Lender	Applicant & Lender Rep/n		
Non-refundable £145	Under £250,000	£649	£1,170	Leasehold properties	£149
Payable on all applications to cover assessing and processing, even if the application is withdrawn.	£250,001 to £500,000	£695	£1,320	New build properties	£199
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Specialist Buy to Let Range

For Holiday Lets, HMOs & Multi-unit properties

Holiday Lets
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Exclusive rates for properties 5 years and older that
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2 Year Fixed Rate										
Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.24%	BBR + 4.99%	65%	£50K - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP21CIF265G	SP21CLF265G
3.44%	BBR + 4.99%	75%	£50K - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP21CIF275G	SP21CLF275G

5 Year Fixed Rate										
Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.39%	BBR + 4.99%	65%	£50K - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	244	125% @ payrate	283	SP21CIF565G	SP21CLF565G
3.59%	BBR + 4.99%	75%	£50K - £1m**	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	230	125% @ payrate	267	SP21CIF575G	SP21CLF575G

Application Fee	
Non-refundable	£145
Payable on all applications to cover assessing and processing, even if the application is withdrawn.	

Limited Company Legal Fees		
Loan Amount	Lender	Applicant & Lender Rep/n
Under £250,000	£649	£1,170
£250,001 to £500,000	£695	£1,320
£500,001 to £1,000,000	£949	£1,470
Approximation of the costs (VAT & disbursements will be added)		

Lender Solicitor Supplementary Fees	
Leasehold properties	£149
New build properties	£199

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Fees

Valuation | Application | Legal | Supplementary

Valuation Fees		
Standard Buy to Let Range		
From	To	Fee
£75,000	£150,000	£345
£150,001	£200,000	£390
£200,001	£300,000	£470
£300,001	£400,000	£540
£400,001	£500,000	£605
£500,001	£600,000	£665
£600,001	£700,000	£755
£700,001	£800,000	£840
£800,001	£900,000	£905
£900,001	£1,000,000	£1,005
£1,000,001	£1,250,000	£1,405
£1,250,001	£1,500,000	£1,455
£1,500,001	£2,000,000	£1,745

Valuation Fees			
Specialist Buy to Let Range (HMOs & Multi-units)			
From	To	Up to 6 Occupants per Property	7 or More Occupants per Property
£75,000	£150,000	£580	£900
£150,001	£200,000	£610	£935
£200,001	£250,000	£635	£975
£250,001	£300,000	£735	£1,105
£300,001	£400,000	£855	£1,355
£400,001	£500,000	£975	£1,475
£500,001	£600,000	£1,105	£1,605
£600,001	£700,000	£1,225	£1,705
£700,001	£800,000	£1,355	£1,835
£800,001	£900,000	£1,475	£2,005
£900,001	£1,000,000	£1,605	£2,155
£1,000,001	and above	On request	On request

Application Fee	
Non-refundable	£145
Payable on all applications to cover assessing and processing, even if the application is withdrawn.	

Limited Company Legal Fees		
Loan Amount	Lender Rep/n Only	Applicant & Lender Rep/n
Under £250,000	£649	£1,170
£250,001 to £500,000	£695	£1,320
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Approximation of the costs (VAT & disbursements will be added)		

Lender Solicitor Supplementary Fees	
Leasehold properties	£149
New build properties	£199

*For further information please download the full 'Fee Guide' from keystonepropertyfinance.co.uk or call the broker hotline on **0345 148 9086**.