

  

# ZEPHYR

## HOMELOANS

# PRODUCT RANGE

29 NOVEMBER 2021



## Latest updates

- // New green EPC mortgage products – rates reduced by 10bps on all property types with EPC ratings of A-C
- // New builds and Flats above Commercial now priced the same as the standard property range.
- // HMO and MUFB products – no longer available on New Build or FAC properties

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Our products are for buy-to-let purposes only, excluding consumer buy-to-let. We only lend on properties in England and Wales. All products are available for Individuals & Limited Companies for both purchase and re-mortgage, for individual and portfolio applications.



## Standard properties

### EPC A, B & C

| 2 Year Fixed |              |              |             |                 |              |                |
|--------------|--------------|--------------|-------------|-----------------|--------------|----------------|
| LTV Band*    | Maximum Loan | Initial Rate | Product Fee | Application Fee | Product Code | Reversion Rate |
| 65%          | £2.0M        | 2.54%        | 2.00%       | £0              | ZHL00689     | BBR +4.90%     |
|              |              | 2.79%        | 1.50%       |                 | ZHL00690     |                |
|              |              | 3.54%        | Nil         |                 | ZHL00691     |                |
| 70%          | £1.5m        | 2.64%        | 2.00%       |                 | ZHL00692     |                |
|              |              | 2.89%        | 1.50%       |                 | ZHL00693     |                |
|              |              | 3.64%        | Nil         |                 | ZHL00694     |                |
| 75%          | £1.0M        | 2.75%        | 2.00%       |                 | ZHL00695     |                |
|              |              | 3.00%        | 1.50%       |                 | ZHL00696     |                |
|              |              | 3.75%        | Nil         |                 | ZHL00697     |                |
| 80%^         | £750,000     | 3.79%        | 2.00%       |                 | ZHL00698     |                |
|              |              | 4.04%        | 1.50%       |                 | ZHL00699     |                |
|              |              | 4.79%        | Nil         |                 | ZHL00700     |                |

| 5 Year Fixed |              |              |             |                 |              |                |
|--------------|--------------|--------------|-------------|-----------------|--------------|----------------|
| LTV Band*    | Maximum Loan | Initial Rate | Product Fee | Application Fee | Product Code | Reversion Rate |
| 65%          | £2.0M        | 2.79%        | 2.00%       | £0              | ZHL00677     | BBR +4.90%     |
|              |              | 2.89%        | 1.50%       |                 | ZHL00678     |                |
|              |              | 3.19%        | Nil         |                 | ZHL00679     |                |
| 70%          | £1.5m        | 2.89%        | 2.00%       |                 | ZHL00680     |                |
|              |              | 2.99%        | 1.50%       |                 | ZHL00681     |                |
|              |              | 3.29%        | Nil         |                 | ZHL00682     |                |
| 75%          | £1.0M        | 2.94%        | 2.00%       |                 | ZHL00683     |                |
|              |              | 3.04%        | 1.50%       |                 | ZHL00684     |                |
|              |              | 3.34%        | Nil         |                 | ZHL00685     |                |
| 80%^         | £750,000     | 4.05%        | 2.00%       |                 | ZHL00686     |                |
|              |              | 4.15%        | 1.50%       |                 | ZHL00687     |                |
|              |              | 4.45%        | Nil         |                 | ZHL00688     |                |

### EPC D & E

| 2 Year Fixed |              |              |             |                 |              |                |
|--------------|--------------|--------------|-------------|-----------------|--------------|----------------|
| LTV Band*    | Maximum Loan | Initial Rate | Product Fee | Application Fee | Product Code | Reversion Rate |
| 65%          | £2.0M        | 2.64%        | 2.00%       | £0              | ZHL00623     | BBR +5.00%     |
|              |              | 2.89%        | 1.50%       |                 | ZHL00624     |                |
|              |              | 3.64%        | Nil         |                 | ZHL00625     |                |
| 70%          | £1.5m        | 2.74%        | 2.00%       |                 | ZHL00626     |                |
|              |              | 2.99%        | 1.50%       |                 | ZHL00627     |                |
|              |              | 3.74%        | Nil         |                 | ZHL00628     |                |
| 75%          | £1.0M        | 2.85%        | 2.00%       |                 | ZHL00629     |                |
|              |              | 3.10%        | 1.50%       |                 | ZHL00630     |                |
|              |              | 3.85%        | Nil         |                 | ZHL00631     |                |
| 80%^         | £750,000     | 3.89%        | 2.00%       |                 | ZHL00569     |                |
|              |              | 4.14%        | 1.50%       |                 | ZHL00570     |                |
|              |              | 4.89%        | Nil         |                 | ZHL00571     |                |

| 5 Year Fixed |              |              |             |                 |              |                |
|--------------|--------------|--------------|-------------|-----------------|--------------|----------------|
| LTV Band*    | Maximum Loan | Initial Rate | Product Fee | Application Fee | Product Code | Reversion Rate |
| 65%          | £2.0M        | 2.89%        | 2.00%       | £0              | ZHL00632     | BBR +5.00%     |
|              |              | 2.99%        | 1.50%       |                 | ZHL00633     |                |
|              |              | 3.29%        | Nil         |                 | ZHL00634     |                |
| 70%          | £1.5m        | 2.99%        | 2.00%       |                 | ZHL00635     |                |
|              |              | 3.09%        | 1.50%       |                 | ZHL00636     |                |
|              |              | 3.39%        | Nil         |                 | ZHL00637     |                |
| 75%          | £1.0M        | 3.04%        | 2.00%       |                 | ZHL00638     |                |
|              |              | 3.14%        | 1.50%       |                 | ZHL00639     |                |
|              |              | 3.44%        | Nil         |                 | ZHL00640     |                |
| 80%^         | £750,000     | 4.15%        | 2.00%       |                 | ZHL00572     |                |
|              |              | 4.25%        | 1.50%       |                 | ZHL00573     |                |
|              |              | 4.55%        | Nil         |                 | ZHL00574     |                |

#### Notes:

\*Maximum LTV for portfolios with aggregate loans of more than £2,000,000 is 70%. We may require proof of the source of deposits.

^ Minimum valuation of £100,000. Not available for first time landlords or ex Local Authority/MOD properties.

There are a number of fees that apply to our mortgage products during the application process and over the term of the loan.

You can find more information in the [fees section of our website](#).



## New Build & FAC properties

### EPC A, B & C

| 2 Year Fixed |              |              |             |                 |              |   |
|--------------|--------------|--------------|-------------|-----------------|--------------|---|
| LTV Band*    | Maximum Loan | Initial Rate | Product Fee | Application Fee | Product Code | Reversion Rate                            |
| 65%          | £750k        | 2.54%        | 2.00%       | £0              | ZHL00728     | BBR +4.90%<br>Current BBR is set at 0.10% |
|              |              | 2.79%        | 1.50%       |                 | ZHL00729     |   |
|              |              | 3.54%        | Nil         |                 | ZHL00730     |   |
| 70%          |              | 2.64%        | 2.00%       |                 | ZHL00731     |   |
|              |              | 2.89%        | 1.50%       |                 | ZHL00732     |   |
|              |              | 3.64%        | Nil         |                 | ZHL00733     |   |
| 75%          |              | 2.75%        | 2.00%       |                 | ZHL00734     |   |
|              |              | 3.00%        | 1.50%       |                 | ZHL00735     |   |
|              |              | 3.75%        | Nil         |                 | ZHL00736     |   |

| 5 Year Fixed |              |              |             |                 |              |   |
|--------------|--------------|--------------|-------------|-----------------|--------------|---|
| LTV Band*    | Maximum Loan | Initial Rate | Product Fee | Application Fee | Product Code | Reversion Rate                            |
| 65%          | £750k        | 2.79%        | 2.00%       | £0              | ZHL00746     | BBR +4.90%<br>Current BBR is set at 0.10% |
|              |              | 2.89%        | 1.50%       |                 | ZHL00747     |   |
|              |              | 3.19%        | Nil         |                 | ZHL00748     |   |
| 70%          |              | 2.89%        | 2.00%       |                 | ZHL00749     |   |
|              |              | 2.99%        | 1.50%       |                 | ZHL00750     |   |
|              |              | 3.29%        | Nil         |                 | ZHL00751     |   |
| 75%          |              | 2.94%        | 2.00%       |                 | ZHL00752     |   |
|              |              | 3.04%        | 1.50%       |                 | ZHL00753     |   |
|              |              | 3.34%        | Nil         |                 | ZHL00754     |   |

### EPC D & E

| 2 Year Fixed |              |              |             |                 |              |   |
|--------------|--------------|--------------|-------------|-----------------|--------------|---|
| LTV Band*    | Maximum Loan | Initial Rate | Product Fee | Application Fee | Product Code | Reversion Rate                            |
| 65%          | £750k        | 2.64%        | 2.00%       | £0              | ZHL00719     | BBR +5.00%<br>Current BBR is set at 0.10% |
|              |              | 2.89%        | 1.50%       |                 | ZHL00720     |   |
|              |              | 3.64%        | Nil         |                 | ZHL00721     |   |
| 70%          |              | 2.74%        | 2.00%       |                 | ZHL00722     |   |
|              |              | 2.99%        | 1.50%       |                 | ZHL00723     |   |
|              |              | 3.74%        | Nil         |                 | ZHL00724     |   |
| 75%          |              | 2.85%        | 2.00%       |                 | ZHL00725     |   |
|              |              | 3.10%        | 1.50%       |                 | ZHL00726     |   |
|              |              | 3.85%        | Nil         |                 | ZHL00727     |   |

| 5 Year Fixed |              |              |             |                 |              |   |
|--------------|--------------|--------------|-------------|-----------------|--------------|---|
| LTV Band*    | Maximum Loan | Initial Rate | Product Fee | Application Fee | Product Code | Reversion Rate                            |
| 65%          | £750k        | 2.89%        | 2.00%       | £0              | ZHL00737     | BBR +5.00%<br>Current BBR is set at 0.10% |
|              |              | 2.99%        | 1.50%       |                 | ZHL00738     |   |
|              |              | 3.29%        | Nil         |                 | ZHL00739     |   |
| 70%          |              | 2.99%        | 2.00%       |                 | ZHL00740     |   |
|              |              | 3.09%        | 1.50%       |                 | ZHL00741     |   |
|              |              | 3.39%        | Nil         |                 | ZHL00742     |   |
| 75%          |              | 3.04%        | 2.00%       |                 | ZHL00743     |   |
|              |              | 3.14%        | 1.50%       |                 | ZHL00744     |   |
|              |              | 3.44%        | Nil         |                 | ZHL00745     |   |

#### Notes:

Not available for HMO and MUFB

\*Maximum LTV for portfolios with aggregate loans of more than £2,000,000 is 70%. We may require proof of the source of deposits.

There are a number of fees that apply to our mortgage products during the application process and over the term of the loan.

You can find more information in the [fees section of our website](#).



# HMO & MUFB properties

## EPC A, B & C

| 2 Year Fixed |              |              |             |                 |              |                |                             |          |
|--------------|--------------|--------------|-------------|-----------------|--------------|----------------|-----------------------------|----------|
| LTV Band*    | Maximum Loan | Initial Rate | Product Fee | Application Fee | Product Code | Reversion Rate |                             |          |
| 65%          | £1.5M        | 2.89%        | 2.00%       | £0              | ZHL00701     | BBR +5.15%     |                             |          |
|              |              | 3.14%        | 1.50%       |                 | ZHL00702     |                |                             |          |
|              |              | 3.89%        | Nil         |                 | ZHL00703     |                |                             |          |
| 70%          |              | 2.99%        | 2.00%       |                 | ZHL00704     |                | Current BBR is set at 0.10% |          |
|              |              | 3.24%        | 1.50%       |                 | ZHL00705     |                |                             |          |
|              |              | 3.99%        | Nil         |                 | ZHL00706     |                |                             |          |
| 75%          |              | £1.0M        | 3.04%       |                 | 2.00%        |                |                             | ZHL00707 |
|              |              |              | 3.29%       |                 | 1.50%        |                |                             | ZHL00708 |
|              |              |              | 4.04%       |                 | Nil          |                |                             | ZHL00709 |

| 5 Year Fixed |              |              |             |                 |              |                |                             |          |
|--------------|--------------|--------------|-------------|-----------------|--------------|----------------|-----------------------------|----------|
| LTV Band*    | Maximum Loan | Initial Rate | Product Fee | Application Fee | Product Code | Reversion Rate |                             |          |
| 65%          | £1.5M        | 3.23%        | 2.00%       | £0              | ZHL00710     | BBR +5.15%     |                             |          |
|              |              | 3.33%        | 1.50%       |                 | ZHL00711     |                |                             |          |
|              |              | 3.63%        | Nil         |                 | ZHL00712     |                |                             |          |
| 70%          |              | 3.38%        | 2.00%       |                 | ZHL00713     |                | Current BBR is set at 0.10% |          |
|              |              | 3.48%        | 1.50%       |                 | ZHL00714     |                |                             |          |
|              |              | 3.78%        | Nil         |                 | ZHL00715     |                |                             |          |
| 75%          |              | £1.0M        | 3.43%       |                 | 2.00%        |                |                             | ZHL00716 |
|              |              |              | 3.53%       |                 | 1.50%        |                |                             | ZHL00717 |
|              |              |              | 3.83%       |                 | Nil          |                |                             | ZHL00718 |

## EPC D & E

| 2 Year Fixed |              |              |             |                 |              |                |                             |          |
|--------------|--------------|--------------|-------------|-----------------|--------------|----------------|-----------------------------|----------|
| LTV Band*    | Maximum Loan | Initial Rate | Product Fee | Application Fee | Product Code | Reversion Rate |                             |          |
| 65%          | £1.5M        | 2.99%        | 2.00%       | £0              | ZHL00641     | BBR +5.25%     |                             |          |
|              |              | 3.24%        | 1.50%       |                 | ZHL00642     |                |                             |          |
|              |              | 3.99%        | Nil         |                 | ZHL00643     |                |                             |          |
| 70%          |              | 3.09%        | 2.00%       |                 | ZHL00644     |                | Current BBR is set at 0.10% |          |
|              |              | 3.34%        | 1.50%       |                 | ZHL00645     |                |                             |          |
|              |              | 4.09%        | Nil         |                 | ZHL00646     |                |                             |          |
| 75%          |              | £1.0M        | 3.14%       |                 | 2.00%        |                |                             | ZHL00647 |
|              |              |              | 3.39%       |                 | 1.50%        |                |                             | ZHL00648 |
|              |              |              | 4.14%       |                 | Nil          |                |                             | ZHL00649 |

| 5 Year Fixed |              |              |             |                 |              |                |                             |          |
|--------------|--------------|--------------|-------------|-----------------|--------------|----------------|-----------------------------|----------|
| LTV Band*    | Maximum Loan | Initial Rate | Product Fee | Application Fee | Product Code | Reversion Rate |                             |          |
| 65%          | £1.5M        | 3.33%        | 2.00%       | £0              | ZHL00650     | BBR +5.25%     |                             |          |
|              |              | 3.43%        | 1.50%       |                 | ZHL00651     |                |                             |          |
|              |              | 3.73%        | Nil         |                 | ZHL00652     |                |                             |          |
| 70%          |              | 3.48%        | 2.00%       |                 | ZHL00653     |                | Current BBR is set at 0.10% |          |
|              |              | 3.58%        | 1.50%       |                 | ZHL00654     |                |                             |          |
|              |              | 3.88%        | Nil         |                 | ZHL00655     |                |                             |          |
| 75%          |              | £1.0M        | 3.53%       |                 | 2.00%        |                |                             | ZHL00656 |
|              |              |              | 3.63%       |                 | 1.50%        |                |                             | ZHL00657 |
|              |              |              | 3.93%       |                 | Nil          |                |                             | ZHL00658 |

### Notes:

New Build & FAC not available for HMO & MUFB

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# ICR & Income top slicing

| Borrower Type   |  | Standard Property. ICR | HMO, MUFB, FAC. ICR | Stressed Rate  |
|---|--|------------------------|---------------------|--|
| Limited Company   |  | 125%                   | 135%                | 5 Year + fixed rate<br>Product Rate                            |
| Individual  | Higher Rate Taxpayer                                 | 140% *                 | 150%                |  |
|   | Like for Like remortgage and /or lower rate taxpayer | 125%                   | 150%                | Other - Higher of<br>Payrate +2%,<br>Reversion Rate<br>or 5.5% |
| New Build ICRs reduced to the same level as their non new build equivalents |  |                        |                     |  |

\* Top slicing or Portfolio Cross Subsidisation may be utilised subject to criteria.

Minimum Term of loan is 5 years with a maximum term of 35 years. Minimum loan amount is £50,000.

^Other fees & costs apply. We reserve the right to withdraw and amend our products at any time without notice.

## Early Repayment Charges (ERC)

| Early Repayment Charges (ERC) | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
|-------------------------------|--------|--------|--------|--------|--------|
| 2 Year Fixed                  | 3%     | 2%     | N/A    | N/A    | N/A    |
| 5 Year Fixed                  | 5%     | 4%     | 3%     | 2%     | 1%     |

Up to 10% of the outstanding loan amount can be repaid in any 12 month period without incurring an early repayment charge.

## Criteria highlights



**No upfront application fees and ZERO product fee options across our entire product range**



**Unlimited background portfolio with background portfolio stress testing at 100% of mortgage payments**



**Directors need 60% minimum shareholding for Limited Co. apps**



**Loans sizes available up to £2m**



**Max. age 95 years at end of mortgage term**



**Standard products available to 80% LTV and Specialist products to 75% LTV**



**No height restriction on flats & Deck Access**



**Flats above commercial properties up to 75% LTV**

For more details see the [product & criteria](#) section of our website.



# Get in touch



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For our latest news and updates, follow  Zephyr Homeloans

## **THIS INFORMATION IS FOR MORTGAGE INTERMEDIARIES ONLY.**

Our products are only available through our selected brokers and the information presented here should not be relied on by any person who does not have professional experience in relation to investments. Information correct as at 29 November 2021.

**Please note** - we reserve the right to withdraw and amend our products at any time without notice.

This is a guide to our criteria and in certain situations our underwriters may have discretion to consider exceptions to our lending policy. Each application is considered on its merits and we do not guarantee acceptance of all cases which meet our headline criteria.

Please contact us to discuss the specific circumstances of your case.

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12RNXC D25 (12/2021)



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