

Product Range

For intermediary use only.

Current Bank Rate of the Bank of England (BBR) is set at 0.10%

All products are for buy-to-let purposes only, excluding consumer buy-to-let. All products are available for Individuals & Limited Companies for both purchase and re-mortgage.

See our [website](#) for more information on our products.

Standard

2 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
65%	£2.0M	2.84%	2.00%	£0	ZHL00575	BBR +5.00%
		2.99%	1.50%	£0	ZHL00576	
		3.74%	Nil	£0	ZHL00577	
70%	£1.5M	2.84%	2.00%	£0	ZHL00578	
		3.09%	1.50%	£0	ZHL00579	
		3.84%	Nil	£0	ZHL00580	
75%	£1.0M	2.99%	2.00%	£0	ZHL00581	
		3.24%	1.50%	£0	ZHL00582	
		3.99%	Nil	£0	ZHL00583	

5 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
65%	£2.0M	3.04%	2.00%	£0	ZHL00584	BBR +5.00%
		3.14%	1.50%	£0	ZHL00585	
		3.44%	Nil	£0	ZHL00586	
		3.14%	2.00%	£0	ZHL00587	
70%	£1.5M	3.24%	1.50%	£0	ZHL00588	
		3.54%	Nil	£0	ZHL00589	
		3.19%	2.00%	£0	ZHL00590	
75%	£1.0M	3.29%	1.50%	£0	ZHL00591	
		3.59%	Nil	£0	ZHL00592	

Specialist - HMO & MUFB

2 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	ZHL00532	Reversion Rate
65%	£1.5M	3.14%	2.00%	£0	ZHL00558	BBR +5.25%
		3.39%	1.50%	£0	ZHL00508	
		4.14%	Nil	£0	ZHL00510	
70%		3.24%	2.00%	£0	ZHL00593	
		3.49%	1.50%	£0	ZHL00594	
		4.24%	Nil	£0	ZHL00595	
75%	£1.0M	3.29%	2.00%	£0	ZHL00596	
		3.54%	1.50%	£0	ZHL00597	
		4.29%	Nil	£0	ZHL00598	

5 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
65%	£1.5M	3.43%	2.00%	£0	ZHL00599	BBR +5.25%
		3.53%	1.50%	£0	ZHL00600	
		3.83%	Nil	£0	ZHL00601	
		70%	3.58%	2.00%	£0	
3.68%			1.50%	£0	ZHL00603	
3.98%			Nil	£0	ZHL00604	
75%	£1.0M	3.63%	2.00%	£0	ZHL00605	
		3.73%	1.50%	£0	ZHL00606	
		4.03%	Nil	£0	ZHL00607	

Specialist - New Builds & Flats Above Commercial

2 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
65%	£750k	3.14%	2.00%	£0	ZHL00563	BBR +5.00%
		3.39%	1.50%	£0	ZHL00490	
		4.14%	Nil	£0	ZHL00492	
70%		3.24%	2.00%	£0	ZHL00608	
		3.49%	1.50%	£0	ZHL00609	
		4.24%	Nil	£0	ZHL00610	
75%		3.29%	2.00%	£0	ZHL00611	
		3.54%	1.50%	£0	ZHL00612	
		4.29%	Nil	£0	ZHL00613	

5 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
65%	£750k	3.43%	2.00%	£0	ZHL00614	BBR +5.00%
		3.53%	1.50%	£0	ZHL00615	
		3.83%	Nil	£0	ZHL00616	
		70%	3.58%	2.00%	£0	
3.68%			1.50%	£0	ZHL00618	
3.98%			Nil	£0	ZHL00619	
75%		3.63%	2.00%	£0	ZHL00620	
		3.73%	1.50%	£0	ZHL00621	
		4.03%	Nil	£0	ZHL00622	

* 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](#).

ICR & Income top slicing

Borrower Type		Standard Property ICR	HMO, MUFB, FAC. ICR	Stressed Rate
Limited Company		125%	135%	5 Year + fixed rate Product Rate
Individual	Higher Rate Taxpayer	140% *	150%	
	Like for Like remortgage and /or lower rate taxpayer	125%	150%	Other - Higher of Payrate +2%, Reversion Rate 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 and Specialist products available at 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.

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zephyrhomeloans.co.uk



newbusiness@zephyrhomeloans.co.uk



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Most buy-to-let mortgages are not regulated by the Financial Conduct Authority