



ZEPHYR

HOMELOANS

PRODUCT RANGE

21 FEBRUARY 2022



Latest updates

- // All rates changed on 21 February, apart from HMO & MUFB 5 year fixed.
- // Remember our green EPC mortgage products – rates for all properties with EPC ratings of A-C are 10bps lower than for those with D-E ratings.

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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	2.79%	2.00%	£0	ZHL00942	BBR +4.90%	
		3.04%	1.50%		ZHL00943		
		3.79%	Nil		ZHL00944		
70%	£1.5m	2.82%	2.00%		ZHL00945		
		3.07%	1.50%		ZHL00946		
		3.82%	Nil		ZHL00947		
75%	£1.0M	2.84%	2.00%		ZHL00948		Current BBR is set at 0.5%
		3.09%	1.50%		ZHL00949		
		3.84%	Nil		ZHL00950		
80%^	£750,000	3.64%	2.00%		ZHL00951		
		3.89%	1.50%		ZHL00952		
		4.64%	Nil		ZHL00953		

5 Year Fixed							
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate	
65%	£2.0M	2.84%	2.00%	£0	ZHL00966	BBR +4.90%	
		2.94%	1.50%		ZHL00967		
		3.24%	Nil		ZHL00968		
70%	£1.5m	2.87%	2.00%		ZHL00969		
		2.97%	1.50%		ZHL00970		
		3.27%	Nil		ZHL00971		
75%	£1.0M	2.89%	2.00%		ZHL00972		Current BBR is set at 0.5%
		2.99%	1.50%		ZHL00973		
		3.29%	Nil		ZHL00974		
80%^	£750,000	3.64%	2.00%		ZHL00975		
		3.74%	1.50%		ZHL00976		
		4.04%	Nil		ZHL00977		

You can find an energy certificate (EPC) for a property in England, Wales or Northern Ireland on the [gov.uk website](https://www.gov.uk).

EPC D & E

2 Year Fixed							
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate	
65%	£2.0M	2.89%	2.00%	£0	ZHL00930	BBR +5.00%	
		3.14%	1.50%		ZHL00931		
		3.89%	Nil		ZHL00932		
70%	£1.5m	2.92%	2.00%		ZHL00933		
		3.17%	1.50%		ZHL00934		
		3.92%	Nil		ZHL00935		
75%	£1.0M	2.94%	2.00%		ZHL00936		Current BBR is set at 0.5%
		3.19%	1.50%		ZHL00937		
		3.94%	Nil		ZHL00938		
80%^	£750,000	3.74%	2.00%		ZHL00939		
		3.99%	1.50%		ZHL00940		
		4.74%	Nil		ZHL00941		

5 Year Fixed							
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate	
65%	£2.0M	2.94%	2.00%	£0	ZHL00954	BBR +5.00%	
		3.04%	1.50%		ZHL00955		
		3.34%	Nil		ZHL00956		
70%	£1.5m	2.97%	2.00%		ZHL00957		
		3.07%	1.50%		ZHL00958		
		3.37%	Nil		ZHL00959		
75%	£1.0M	2.99%	2.00%		ZHL00960		Current BBR is set at 0.5%
		3.09%	1.50%		ZHL00961		
		3.39%	Nil		ZHL00962		
80%^	£750,000	3.74%	2.00%		ZHL00963		
		3.84%	1.50%		ZHL00964		
		4.14%	Nil		ZHL00965		

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	2.79%	2.00%	£0	ZHL00903	BBR +4.90%
		3.04%	1.50%		ZHL00904	
		3.79%	Nil		ZHL00905	
70%		2.82%	2.00%		ZHL00906	
		3.07%	1.50%		ZHL00907	
		3.82%	Nil		ZHL00908	
75%		2.84%	2.00%		ZHL00909	
		3.09%	1.50%		ZHL00910	
		3.84%	Nil		ZHL00911	
						Current BBR is set at 0.5%

5 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
65%	£750k	2.84%	2.00%	£0	ZHL00921	BBR +4.90%
		2.94%	1.50%		ZHL00922	
		3.24%	Nil		ZHL00923	
70%		2.87%	2.00%		ZHL00924	
		2.97%	1.50%		ZHL00925	
		3.27%	Nil		ZHL00926	
75%		2.89%	2.00%		ZHL00927	
		2.99%	1.50%		ZHL00928	
		3.29%	Nil		ZHL00929	
						Current BBR is set at 0.5%

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EPC D & E

2 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
65%	£750k	2.89%	2.00%	£0	ZHL00894	BBR +5.00%
		3.14%	1.50%		ZHL00895	
		3.89%	Nil		ZHL00896	
70%		2.92%	2.00%		ZHL00897	
		3.17%	1.50%		ZHL00898	
		3.92%	Nil		ZHL00899	
75%		2.94%	2.00%		ZHL00900	
		3.19%	1.50%		ZHL00901	
		3.94%	Nil		ZHL00902	
						Current BBR is set at 0.5%

5 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
65%	£750k	2.94%	2.00%	£0	ZHL00912	BBR +5.00%
		3.04%	1.50%		ZHL00913	
		3.34%	Nil		ZHL00914	
70%		2.97%	2.00%		ZHL00915	
		3.07%	1.50%		ZHL00916	
		3.37%	Nil		ZHL00917	
75%		2.99%	2.00%		ZHL00918	
		3.09%	1.50%		ZHL00919	
		3.39%	Nil		ZHL00920	
						Current BBR is set at 0.5%

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.

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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	2.84%	2.00%	£0	ZHL00885	BBR +5.15%		
		3.09%	1.50%		ZHL00886			
		3.84%	Nil		ZHL00887			
70%		2.89%	2.00%		ZHL00888		Current BBR is set at 0.5%	
		3.14%	1.50%		ZHL00889			
		3.89%	Nil		ZHL00890			
75%		£1.0M	2.99%		2.00%			ZHL00891
			3.24%		1.50%			ZHL00892
			3.99%		Nil			ZHL00893

5 Year Fixed								
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate		
65%	£1.5M	3.15%	2.00%	£0	ZHL00830	BBR +5.15%		
		3.25%	1.50%		ZHL00831			
		3.55%	Nil		ZHL00832			
70%		3.23%	2.00%		ZHL00833		Current BBR is set at 0.5%	
		3.33%	1.50%		ZHL00834			
		3.63%	Nil		ZHL00835			
75%		£1.0M	3.28%		2.00%			ZHL00836
			3.38%		1.50%			ZHL00837
			3.68%		Nil			ZHL00838

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EPC D & E

2 Year Fixed								
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate		
65%	£1.5M	2.94%	2.00%	£0	ZHL00876	BBR +5.25%		
		3.19%	1.50%		ZHL00877			
		3.94%	Nil		ZHL00878			
70%		2.99%	2.00%		ZHL00879		Current BBR is set at 0.5%	
		3.24%	1.50%		ZHL00880			
		3.99%	Nil		ZHL00881			
75%		£1.0M	3.09%		2.00%			ZHL00882
			3.34%		1.50%			ZHL00883
			4.09%		Nil			ZHL00884

5 Year Fixed								
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate		
65%	£1.5M	3.25%	2.00%	£0	ZHL00821	BBR +5.25%		
		3.35%	1.50%		ZHL00822			
		3.65%	Nil		ZHL00823			
70%		3.33%	2.00%		ZHL00824		Current BBR is set at 0.5%	
		3.43%	1.50%		ZHL00825			
		3.73%	Nil		ZHL00826			
75%		£1.0M	3.38%		2.00%			ZHL00827
			3.48%		1.50%			ZHL00828
			3.78%		Nil			ZHL00829

Notes:

New Build & FAC not available for HMO & 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.

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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 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 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

Zephyr Homeloans is brought to you by a great team of expert RSMs and telephone BDMs. You can email us at BDMQueries@zephyrhomeloans.co.uk or call one of us on the details below.



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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 21 February 2022.

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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