

Product Range

All products are available for both purchase and re-mortgage.

Standard Individuals						Standard Limited Companies					
2 Year Fixed Rates						2 Year Fixed Rates					
LTV Band *	Maximum Loan £	Initial Rate	Application Fee	Product Fee	Reversion Rate	LTV Band *	Maximum Loan £	Initial Rate	Application Fee	Product Fee	Reversion Rate
<65%	£2.0M	2.69%	£199	1.5%	LIBOR + 4.50%	<65%	£2.0M	3.26%	£199	1.5%	LIBOR + 4.00%
		3.36%	£199	Nil	LIBOR + 4.50%			£250,000	3.30%	£199	£1,995
	2.78%	£199	£1,995	LIBOR + 4.50%	<75%		£2.0M		3.49%	£199	1.5%
£2.0M	2.94%	£199	1.5%	LIBOR + 4.50%		£2.0M		3.74%	£199	Nil	LIBOR + 4.00%
	3.66%	£199	Nil	LIBOR + 4.50%			£250,000	3.53%	£199	£1,995	LIBOR + 4.00%
<80%	£1.5M	3.64%	£199	1.5%	LIBOR + 4.50%	<80%		£1.5M	3.89%	£199	1.5%
		4.06%	£199	Nil	LIBOR + 4.50%		£250,000		4.17%	£199	Nil
	3.73%	£199	£1,995	LIBOR + 4.50%	£250,000			3.98%	£199	£1,995	LIBOR + 4.25%
5 Year Fixed Rates						5 Year Fixed Rates					
2 Year Fixed Rates						2 Year Fixed Rates					
LTV Band *	Maximum Loan £	Initial Rate	Application Fee	Product Fee	Reversion Rate	LTV Band *	Maximum Loan £	Initial Rate	Application Fee	Product Fee	Reversion Rate
<65%	£2.0M	2.69%	£199	1.5%	LIBOR + 4.50%	<65%	£2.0M	3.26%	£199	1.5%	LIBOR + 4.00%
		3.36%	£199	Nil	LIBOR + 4.50%			£250,000	3.30%	£199	£1,995
	2.78%	£199	£1,995	LIBOR + 4.50%	<75%		£2.0M		3.49%	£199	1.5%
£2.0M	2.94%	£199	1.5%	LIBOR + 4.50%		£2.0M		3.74%	£199	Nil	LIBOR + 4.00%
	3.66%	£199	Nil	LIBOR + 4.50%			£250,000	3.53%	£199	£1,995	LIBOR + 4.00%
<80%	£1.5M	3.64%	£199	1.5%	LIBOR + 4.50%	<80%		£1.5M	3.89%	£199	1.5%
		4.06%	£199	Nil	LIBOR + 4.50%		£250,000		4.17%	£199	Nil
	3.73%	£199	£1,995	LIBOR + 4.50%	£250,000			3.98%	£199	£1,995	LIBOR + 4.25%

Specialist Range - Individuals and Limited Company - HMO and MUFB						5 Year Fixed Rates					
2 Year Fixed Rates						5 Year Fixed Rates					
LTV Band *	Maximum Loan £	Initial Rate	Application Fee	Product Fee	Reversion Rate	LTV Band *	Maximum Loan £	Initial Rate	Application Fee	Product Fee	Reversion Rate
<65%	£1.0M	2.99%	£199	1.5%	LIBOR + 4.50%	<65%	£1.0M	3.44%	£199	1.5%	LIBOR + 4.00%
		3.71%	£199	Nil	LIBOR + 4.50%			3.71%	£199	Nil	LIBOR + 4.00%
	£250,000	3.08%	£199	£1,995	LIBOR + 4.50%		£250,000	3.50%	£199	£1,995	LIBOR + 4.00%
<75%	£1.0M	3.19%	£199	1.5%	LIBOR + 4.50%	<75%	£1.0M	3.56%	£199	1.5%	LIBOR + 4.00%
		3.81%	£199	Nil	LIBOR + 4.50%			3.89%	£199	Nil	LIBOR + 4.00%
	£250,000	3.28%	£199	£1,995	LIBOR + 4.50%		£250,000	3.62%	£199	£1,995	LIBOR + 4.00%
<80%	£600k	3.99%	£199	1.5%	LIBOR + 4.50%	<80%	£600k	4.31%	£199	1.5%	LIBOR + 4.25%
		4.56%	£199	Nil	LIBOR + 4.50%			4.61%	£199	Nil	LIBOR + 4.25%
	£250,000	4.08%	£199	£1,995	LIBOR + 4.50%		£250,000	4.35%	£199	£1,995	LIBOR + 4.25%

Specialist Range - Individuals and Limited Company - Flats above commercial and New Build						5 Year Fixed Rates					
2 Year Fixed Rates						5 Year Fixed Rates					
LTV Band *	Maximum Loan £	Initial Rate	Application Fee	Product Fee	Reversion Rate	LTV Band *	Maximum Loan £	Initial Rate	Application Fee	Product Fee	Reversion Rate
New Build & Flats Above Commercial <70% **	£1.5M	3.24%	£199	1.5%	LIBOR + 4.50%	New Build & Flats Above Commercial <70% **	£1.5M	3.59%	£199	1.5%	LIBOR + 4.00%
		3.91%	£199	Nil	LIBOR + 4.50%			3.91%	£199	Nil	LIBOR + 4.00%
	£250,000	3.33%	£199	£1,995	LIBOR + 4.50%		£250,000	3.70%	£199	£1,995	LIBOR + 4.00%

ICR & Income top slicing

Applicant Type	Property Type	Transaction Type	Tax Status	Rate Type	Stress Calculation		Option to use personal income to make up a shortfall?
					ICR%	Stress Rate	
Individual	Standard (Not New Build)	Not LFL Re-mortgage	Not Lower Rate	5 yr + fix	140%	Product Rate	Yes, Min income £50,000
				Variable or < 5 yr fix	140%	Higher of payrate + 2%, reversion rate or 5.5%	
			Lower Rate	5 yr + fix	125%	Product Rate	No
				Variable or < 5 yr fix	125%	Higher of payrate + 2%, reversion rate or 5.5%	
Individual	Standard (Not New Build)	LFL Re-mortgage	Not Lower Rate	5 yr + fix	125%	Product Rate	No
				Variable or < 5 yr fix	125%	Higher of payrate + 2%, reversion rate or 5.5%	
			Lower Rate	5 yr + fix	125%	Product Rate	No
				Variable or < 5 yr fix	125%	Higher of payrate + 2%, reversion rate or 5.5%	
Individual	HMO, MUFB, FAC & New Build	All Transactions	Any Tax Rate	5 yr + fix	155%	Product Rate	No
				Variable or < 5 yr fix	155%	Higher of payrate + 2%, reversion rate or 5.5%	
SPV	Standard	All Transactions	Any Tax Rate	5 yr + fix	125%	Product Rate	No
				Variable or < 5 yr fix	125%	Higher of payrate + 2%, reversion rate or 5.5%	
SPV	HMO, MUFB, FAC & New Build	All Transactions	Any Tax Rate	5 yr + fix	155%	Product Rate	No
				Variable or < 5 yr fix	155%	Higher of payrate + 2%, reversion rate or 5.5%	

* Maximum LTV for portfolios with aggregate loans of more than £2,000,000 is 75%. We may require proof of the source of deposits

** New build HMO or new build MUFB not accepted

A non-refundable Application Fee applies on all products

LIBOR rate will be re-set on a quarterly basis, (March, June, September and December) with the 'rate effective date' being the first of each of these months.

The LIBOR rate will be determined one day prior to the 'rate effective date' (subject to Bank Holidays and Weekends) using three month GBP ICE LIBOR rate

Minimum Term of loan is 5 years with a maximum term of 35 years

Minimum loan amount is £50,000

Early repayment charges (ERC)	Year 1	Year 2	Year 3	Year 4	Year 5
2 Year Fixed	3%	2%	NA	NA	NA
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

Find out more:



0370 707 1894 (Monday to Friday, 9am until 5pm)



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