Product Range

For intermediary use only.

Current LIBOR effective from 01/06/2020 0.24%

All products are available for Individuals & Limited Companies for both purchase and re-mortgage

LATEST UPDATES

- Standard products and Specialist HMO & MUFB products available up to 75% LTV, with Max Loan size of £1.5m to 70% LTV and £1m to 75% LTV.
- Specialist New Build & Flats Above Commercial products available up to 75% LTV, with Max Loan size of £750k.

ZEPHYR HOMELOANS

Standard

2 Year Fixed

LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
60%	£1.5M	3.14%	1.50%	£0	ZHL00386	LIBOR +5.00%
		3.89%	Nil	£0	ZHL00387	
70%		3.19%	1.50%	£0	ZHL00388	
		3.94%	Nil	£0	ZHL00389	
75%	£1.0M	3.49%	1.50%	£0	ZHL00390	
		4.24%	Nil	£0	ZHL00391	

5 Year Fixed

LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
60%	£1.5M	3.49%	1.50%	£0	ZHL00392	LIBOR +5.00%
		3.79%	Nil	£0	ZHL00393	
70%		3.59%	1.50%	£0	ZHL00394	
		3.89%	Nil	£0	ZHL00395	
75%	£1.0M	3.74%	1.50%	£0	ZHL00396	
		4.04%	Nil	£0	ZHL00397	

Specialist - HMO & MUFB

2 Year Fixed

LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
60%	£1.5M	3.49%	1.50%	£0	ZHL00374	LIBOR +5.00%
		4.24%	Nil	£0	ZHL00375	
70%		3.54%	1.50%	£0	ZHL00376	
		4.29%	Nil	£0	ZHL00377	
75%	£1.0M	3.79%	1.50%	£0	ZHL00378	
		4.54%	Nil	£0	ZHL00379	

5 Year Fixed

LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
60%	£1.5M	3.79%	1.50%	£0	ZHL00380	LIBOR +5.00%
		4.09%	Nil	£0	ZHL00381	
70%		3.84%	1.50%	£0	ZHL00382	
		4.14%	Nil	£0	ZHL00383	
75%	£1.0M	3.99%	1.50%	£0	ZHL00384	
		4.29%	Nil	£0	ZHL00385	

Specialist - New Builds & Flats Above Commercial

2 Year Fixed

LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
60%	£750k	3.54%	1.50%	£0	ZHL00362	LIBOR +5.00%
		4.29%	Nil	£0	ZHL00363	
70%		3.59%	1.50%	£0	ZHL00364	
		4.34%	Nil	£0	ZHL00365	
75%		3.84%	1.50%	£0	ZHL00366	
		4.59%	Nil	£0	ZHL00367	

5 Year Fixed

LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
60%	£750k	3.84%	1.50%	£0	ZHL00368	LIBOR +5.00%
		4.14%	Nil	£0	ZHL00369	
70%		3.89%	1.50%	£0	ZHL00370	
		4.19%	Nil	£0	ZHL00371	
75%		4.04%	1.50%	£0	ZHL00372	
		4.34%	Nil	£0	ZHL00373	

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

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 Other - Higher of Payrate +2%, Reversion Rate or 5.5%
Individual	Higher Rate Taxpayer	140% *	150%	
	Like for Like remortgage and /or lower rate taxpayer	125%	150%	
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

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 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

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

Early Repayment Charges (ERC)	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
2 Year Fixed	3%	2%	N/A	N/A	N/A	N/A	N/A
5 Year Fixed	5%	4%	3%	2%	1%	N/A	N/A

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

Criteria highlights

- **HMOs** to 6 bedrooms
- **Income top-ups** acceptable
- **MUFBs** up to 6 units
- **60% minimum shareholding** for Ltd companies
- **Ex local authority** & Deck access
- **Unlimited** background portfolio

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