



Packager Exclusives

Check out our new 80% LTV deals

Standard - Individuals & Limited Companies

2 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
80%	£750k	3.89%	2.00%	£0	ZHL00569	BBR +5.00%
		4.14%	1.50%	£0	ZHL00570	
		4.89%	Nil	£0	ZHL00571	

5 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
80%	£750k	4.15%	2.00%	£0	ZHL00572	BBR +5.00%
		4.25%	1.50%	£0	ZHL00573	
		4.55%	Nil	£0	ZHL00574	

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

Key facts

Available for:

- Standard properties, purchase and remortgage
- Minimum valuation of £100,000

Not available for:

- New Build Properties
- Ex Local Authority/MOD properties
- First Time Landlords

Complete^{FS}

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ICR & Income top slicing

Borrower Type		Standard Property. ICR	Stressed Rate
Limited Company		125%	5 Year + fixed rate Product Rate
Individual	Higher Rate Taxpayer	140% *	Other - Higher of Payrate +2%, Reversion Rate or 5.5%
	Like for Like remortgage and /or lower rate taxpayer	125%	
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 £100,000.

^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



Max. age 95 years at end of mortgage term

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