

Product Range

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.

Standard - Individuals & Limited Companies

Complete
Your specialist package distributor

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2 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
65%	£2.0M	2.64%	2.00%	£0	ZHL00623	BBR +5.00%
		2.89%	1.50%	£0	ZHL00624	
		3.64%	Nil	£0	ZHL00625	
70%	£1.5M	2.74%	2.00%	£0	ZHL00626	
		2.99%	1.50%	£0	ZHL00627	
		3.74%	Nil	£0	ZHL00628	
75%	£1.0M	2.85%	2.00%	£0	ZHL00629	
		3.10%	1.50%	£0	ZHL00630	
		3.85%	Nil	£0	ZHL00631	
80%^	£750k	3.89%	2.00%	£0	ZHL00569	
		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
65%	£2.0M	2.89%	2.00%	£0	ZHL00632	BBR +5.00%
		2.99%	1.50%	£0	ZHL00633	
		3.29%	Nil	£0	ZHL00634	
		2.99%	2.00%	£0	ZHL00635	
70%	£1.5M	3.09%	1.50%	£0	ZHL00636	
		3.39%	Nil	£0	ZHL00637	
		3.04%	2.00%	£0	ZHL00638	
75%	£1.0M	3.14%	1.50%	£0	ZHL00639	
		3.44%	Nil	£0	ZHL00640	
		4.15%	2.00%	£0	ZHL00572	
80%^	£750k	4.25%	1.50%	£0	ZHL00573	
		4.55%	Nil	£0	ZHL00574	

^ Minimum valuation of £100,000. Not available for first time landlords or ex Local Authority/MOD properties.

Specialist - Individuals & Limited Companies - HMO & MUFB

2 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
65%	£1.5M	2.99%	2.00%	£0	ZHL00641	BBR +5.25%
		3.24%	1.50%	£0	ZHL00642	
		3.99%	Nil	£0	ZHL00643	
70%		3.09%	2.00%	£0	ZHL00644	
		3.34%	1.50%	£0	ZHL00645	
		4.09%	Nil	£0	ZHL00646	
75%	£1.0M	3.14%	2.00%	£0	ZHL00647	
		3.39%	1.50%	£0	ZHL00648	
		4.14%	Nil	£0	ZHL00649	

5 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
65%	£1.5M	3.33%	2.00%	£0	ZHL00650	BBR +5.25%
		3.43%	1.50%	£0	ZHL00651	
		3.73%	Nil	£0	ZHL00652	
		70%	3.48%	2.00%	£0	
3.58%			1.50%	£0	ZHL00654	
3.88%			Nil	£0	ZHL00655	
75%	£1.0M	3.53%	2.00%	£0	ZHL00656	
		3.63%	1.50%	£0	ZHL00657	
		3.93%	Nil	£0	ZHL00658	

Specialist - Individuals & Limited Companies - New Builds & Flats Above Commercial

2 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
65%	£750k	2.99%	2.00%	£0	ZHL00659	BBR +5.00%
		3.24%	1.50%	£0	ZHL00660	
		3.99%	Nil	£0	ZHL00661	
70%		3.09%	2.00%	£0	ZHL00662	
		3.34%	1.50%	£0	ZHL00663	
		4.09%	Nil	£0	ZHL00664	
75%		3.14%	2.00%	£0	ZHL00665	
		3.39%	1.50%	£0	ZHL00666	
		4.14%	Nil	£0	ZHL00667	

5 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
65%	£750k	3.33%	2.00%	£0	ZHL00668	BBR +5.00%
		3.43%	1.50%	£0	ZHL00669	
		3.73%	Nil	£0	ZHL00670	
		70%	3.48%	2.00%	£0	
3.58%			1.50%	£0	ZHL00672	
3.88%			Nil	£0	ZHL00673	
75%		3.53%	2.00%	£0	ZHL00674	
		3.63%	1.50%	£0	ZHL00675	
		3.93%	Nil	£0	ZHL00676	

* 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](#).

Correct as of:
September 2021

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.

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