



# ZEPHYR

## HOMELOANS

# PRODUCT RANGE

29 NOVEMBER 2021



## Latest updates

- // New green EPC mortgage products – rates reduced by 10bps on all property types with EPC ratings of A-C
- // New builds and Flats above Commercial now priced the same as the standard property range.
- // HMO and MUFB products – no longer available on New Build or FAC properties

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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	2.54%	2.00%	£0	ZHL00689	BBR +4.90%
		2.79%	1.50%		ZHL00690	
		3.54%	Nil		ZHL00691	
70%	£1.5m	2.64%	2.00%		ZHL00692	
		2.89%	1.50%		ZHL00693	
		3.64%	Nil		ZHL00694	
75%	£1.0M	2.75%	2.00%		ZHL00695	
		3.00%	1.50%		ZHL00696	
		3.75%	Nil		ZHL00697	
80%^	£750,000	3.79%	2.00%		ZHL00698	
		4.04%	1.50%		ZHL00699	
		4.79%	Nil		ZHL00700	

5 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
65%	£2.0M	2.79%	2.00%	£0	ZHL00677	BBR +4.90%
		2.89%	1.50%		ZHL00678	
		3.19%	Nil		ZHL00679	
70%	£1.5m	2.89%	2.00%		ZHL00680	
		2.99%	1.50%		ZHL00681	
		3.29%	Nil		ZHL00682	
75%	£1.0M	2.94%	2.00%		ZHL00683	
		3.04%	1.50%		ZHL00684	
		3.34%	Nil		ZHL00685	
80%^	£750,000	4.05%	2.00%		ZHL00686	
		4.15%	1.50%		ZHL00687	
		4.45%	Nil		ZHL00688	

### EPC D & E

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%		ZHL00624	
		3.64%	Nil		ZHL00625	
70%	£1.5m	2.74%	2.00%		ZHL00626	
		2.99%	1.50%		ZHL00627	
		3.74%	Nil		ZHL00628	
75%	£1.0M	2.85%	2.00%		ZHL00629	
		3.10%	1.50%		ZHL00630	
		3.85%	Nil		ZHL00631	
80%^	£750,000	3.89%	2.00%		ZHL00569	
		4.14%	1.50%		ZHL00570	
		4.89%	Nil		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%		ZHL00633	
		3.29%	Nil		ZHL00634	
70%	£1.5m	2.99%	2.00%		ZHL00635	
		3.09%	1.50%		ZHL00636	
		3.39%	Nil		ZHL00637	
75%	£1.0M	3.04%	2.00%		ZHL00638	
		3.14%	1.50%		ZHL00639	
		3.44%	Nil		ZHL00640	
80%^	£750,000	4.15%	2.00%		ZHL00572	
		4.25%	1.50%		ZHL00573	
		4.55%	Nil		ZHL00574	

#### 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	2.54%	2.00%	£0	ZHL00728	BBR +4.90% Current BBR is set at 0.10%
		2.79%	1.50%		ZHL00729	
		3.54%	Nil		ZHL00730	
70%		2.64%	2.00%		ZHL00731	
		2.89%	1.50%		ZHL00732	
		3.64%	Nil		ZHL00733	
75%		2.75%	2.00%		ZHL00734	
		3.00%	1.50%		ZHL00735	
		3.75%	Nil		ZHL00736	

5 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
65%	£750k	2.79%	2.00%	£0	ZHL00746	BBR +4.90% Current BBR is set at 0.10%
		2.89%	1.50%		ZHL00747	
		3.19%	Nil		ZHL00748	
70%		2.89%	2.00%		ZHL00749	
		2.99%	1.50%		ZHL00750	
		3.29%	Nil		ZHL00751	
75%		2.94%	2.00%		ZHL00752	
		3.04%	1.50%		ZHL00753	
		3.34%	Nil		ZHL00754	

### EPC D & E

2 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
65%	£750k	2.64%	2.00%	£0	ZHL00719	BBR +5.00% Current BBR is set at 0.10%
		2.89%	1.50%		ZHL00720	
		3.64%	Nil		ZHL00721	
70%		2.74%	2.00%		ZHL00722	
		2.99%	1.50%		ZHL00723	
		3.74%	Nil		ZHL00724	
75%		2.85%	2.00%		ZHL00725	
		3.10%	1.50%		ZHL00726	
		3.85%	Nil		ZHL00727	

5 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
65%	£750k	2.89%	2.00%	£0	ZHL00737	BBR +5.00% Current BBR is set at 0.10%
		2.99%	1.50%		ZHL00738	
		3.29%	Nil		ZHL00739	
70%		2.99%	2.00%		ZHL00740	
		3.09%	1.50%		ZHL00741	
		3.39%	Nil		ZHL00742	
75%		3.04%	2.00%		ZHL00743	
		3.14%	1.50%		ZHL00744	
		3.44%	Nil		ZHL00745	

#### Notes:

Not available for HMO and MUFB

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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	2.89%	2.00%	£0	ZHL00701	BBR +5.15%		
		3.14%	1.50%		ZHL00702			
		3.89%	Nil		ZHL00703			
70%		2.99%	2.00%		ZHL00704		Current BBR is set at 0.10%	
		3.24%	1.50%		ZHL00705			
		3.99%	Nil		ZHL00706			
75%		£1.0M	3.04%		2.00%			ZHL00707
			3.29%		1.50%			ZHL00708
			4.04%		Nil			ZHL00709

5 Year Fixed								
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate		
65%	£1.5M	3.23%	2.00%	£0	ZHL00710	BBR +5.15%		
		3.33%	1.50%		ZHL00711			
		3.63%	Nil		ZHL00712			
70%		3.38%	2.00%		ZHL00713		Current BBR is set at 0.10%	
		3.48%	1.50%		ZHL00714			
		3.78%	Nil		ZHL00715			
75%		£1.0M	3.43%		2.00%			ZHL00716
			3.53%		1.50%			ZHL00717
			3.83%		Nil			ZHL00718

## EPC D & E

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%		ZHL00642			
		3.99%	Nil		ZHL00643			
70%		3.09%	2.00%		ZHL00644		Current BBR is set at 0.10%	
		3.34%	1.50%		ZHL00645			
		4.09%	Nil		ZHL00646			
75%		£1.0M	3.14%		2.00%			ZHL00647
			3.39%		1.50%			ZHL00648
			4.14%		Nil			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%		ZHL00651			
		3.73%	Nil		ZHL00652			
70%		3.48%	2.00%		ZHL00653		Current BBR is set at 0.10%	
		3.58%	1.50%		ZHL00654			
		3.88%	Nil		ZHL00655			
75%		£1.0M	3.53%		2.00%			ZHL00656
			3.63%		1.50%			ZHL00657
			3.93%		Nil			ZHL00658

### 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**

**Complete** <sup>FS</sup>

Your specialist packager distributor



023 8045 6999 (Option 2)



btl@complete-fs.co.uk



www.complete-fs.co.uk