



ZEPHYR

HOMELOANS

Product Range

07 August 2025

Latest updates

- // On 11 July, 2 Year Fixed Rates reduced by 10bps and 5 Year Fixed Rates reduced by 5bps - reductions apply to 65% & 75% LTV products only.
- // Lifetime Tracker rates updated on 7th August, to reflect the 0.25% decrease to the BBR
- // We have simplified our EPC offering to one tier A - E
- // For portfolio cases, the £200 application fee now only applies to the first property, subject to all further property applications being submitted within 6 weeks.

Please note: To secure a rate, the case must proceed to offer within 60 calendar days of the application.

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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 - E

2 Year Fixed

LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee** (non-refundable)	Product Code
65%	£2.0M	2.44%	7.00%	£200	ZHL03184
65%	£2.0M	4.44%	3.00%	£200	ZHL03185
65%	£2.0M	5.94%	No fee	£200	ZHL03186
75%	£1.0M	2.49%	7.00%	£200	ZHL03187
75%	£1.0M	4.49%	3.00%	£200	ZHL03188
75%	£1.0M	5.99%	No fee	£200	ZHL03189
80%	£750k	4.99%	3.00%	£200	ZHL03150
80%	£750k	6.49%	No fee	£200	ZHL03151

Product fee can be added on all products, up to a total maximum 83% LTV

Reversion rate for all these products is BBR +4.90%. Current BBR is set at 4.00%

5 Year Fixed

LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee** (non-refundable)	Product Code
65%	£2.0M	4.34%	7.00%	£200	ZHL03190
65%	£2.0M	5.14%	3.00%	£200	ZHL03191
65%	£2.0M	5.74%	No fee	£200	ZHL03192
75%	£1.0M	4.44%	7.00%	£200	ZHL03193
75%	£1.0M	5.24%	3.00%	£200	ZHL03194
75%	£1.0M	5.84%	No fee	£200	ZHL03195
80%	£750k	5.65%	3.00%	£200	ZHL03158
80%	£750k	6.25%	No fee	£200	ZHL03159

Product fee can be added on all products, up to a total maximum 83% LTV

Reversion rate for all these products is BBR +4.90%. Current BBR is set at 4.00%

Lifetime Tracker (No ERC)

LTV Band*	Maximum Loan	Rate	Product Fee	Application Fee** (non-refundable)	Product Code
65%	£2.0M	5.54% (BBR +1.54%)	3.00%	£200	ZHL03113
70%	£1.5M	5.59% (BBR +1.59%)	3.00%	£200	ZHL03114
75%	£1.0M	5.59% (BBR +1.59%)	3.00%	£200	ZHL03115

The interest rate quoted will change in line with BBR changes. There are no reversion rates applicable to Lifetime Tracker products,

Product Fee can be added to the loan.

You can find an energy certificate (EPC) for a property in England, Wales or Northern Ireland on the [gov.uk website](https://www.gov.uk).

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.

**For portfolio cases, the £200 application fee will only apply to the first property, subject to all further property applications being submitted within 6 weeks.

80% LTV products not available for new builds, valuations less than £100,000, properties above or adjacent to commercial, ex local authority/MOD properties, first time landlords, first time buyers or properties re-mortgaged in the first 6 months at market value.

The product fee is calculated as a percentage of the loan amount excluding any fees which are added.

Minimum valuation of £75,000 unless the property is a MUFB or HMO then the minimum value is £100,000.

To secure a rate, the case must proceed to offer within 60 calendar days of the application.

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 - E

2 Year Fixed

LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee** (non-refundable)	Product Code
65%	£750k	2.44%	7.00%	£200	ZHL03172
65%		4.44%	3.00%	£200	ZHL03173
65%		5.94%	No fee	£200	ZHL03174
75%		2.49%	7.00%	£200	ZHL03175
75%		4.49%	3.00%	£200	ZHL03176
75%		5.99%	No fee	£200	ZHL03177
Product fee can be added on all products, up to a total maximum 83% LTV					
Reversion rate for all these products is BBR +4.90%. Current BBR is set at 4.00%					

5 Year Fixed

LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee** (non-refundable)	Product Code
65%	£750k	4.34%	7.00%	£200	ZHL03178
65%		5.14%	3.00%	£200	ZHL03179
65%		5.74%	No fee	£200	ZHL03180
75%		4.44%	7.00%	£200	ZHL03181
75%		5.24%	3.00%	£200	ZHL03182
75%		5.84%	No fee	£200	ZHL03183
Product fee can be added on all products, up to a total maximum 83% LTV					
Reversion rate for all these products is BBR +4.90%. Current BBR is set at 4.00%					

Lifetime Tracker (No ERC)

LTV Band*	Maximum Loan	Rate	Product Fee	Application Fee** (non-refundable)	Product Code
65%	£750k	5.54% (BBR +1.54%)	3.00%	£200	ZHL03110
70%		5.59% (BBR +1.59%)	3.00%	£200	ZHL03111
75%		5.59% (BBR +1.59%)	3.00%	£200	ZHL03112
The interest rate quoted will change in line with BBR changes. There are no reversion rates applicable to Lifetime Tracker products.					
Product Fee can be added to the loan.					

You can find an energy certificate (EPC) for a property in England, Wales or Northern Ireland on the [gov.uk website](https://www.gov.uk).

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.

**For portfolio cases, the £200 application fee will only apply to the first property, subject to all further property applications being submitted within 6 weeks.

The product fee is calculated as a percentage of the loan amount excluding any fees which are added.

New build & FAC not available if the property is an HMO or MUFB.

Minimum valuation of £75,000 on new builds and FAC.

To secure a rate, the case must proceed to offer within 60 calendar days of the application.

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](#).



HMO & MUFB properties

EPC A - E

2 Year Fixed

LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee** (non-refundable)	Product Code
65%	£1.5M	2.59%	7.00%	£200	ZHL03160
65%	£1.5M	4.59%	3.00%	£200	ZHL03161
65%	£1.5M	6.09%	No fee	£200	ZHL03162
75%	£1.0M	2.64%	7.00%	£200	ZHL03163
75%	£1.0M	4.64%	3.00%	£200	ZHL03164
75%	£1.0M	6.14%	No fee	£200	ZHL03165
80%	£750k	5.14%	3.00%	£200	ZHL03122
80%	£750k	6.64%	No fee	£200	ZHL03123
Product fee can be added on all products, up to a total maximum 83% LTV					
Reversion rate for all these products is BBR +5.15%. Current BBR is set at 4.00%					

5 Year Fixed

LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee** (non-refundable)	Product Code
65%	£1.5M	4.44%	7.00%	£200	ZHL03166
65%	£1.5M	5.24%	3.00%	£200	ZHL03167
65%	£1.5M	5.84%	No fee	£200	ZHL03168
75%	£1.0M	4.54%	7.00%	£200	ZHL03169
75%	£1.0M	5.34%	3.00%	£200	ZHL03170
75%	£1.0M	5.94%	No fee	£200	ZHL03171
80%	£750k	5.75%	3.00%	£200	ZHL03130
80%	£750k	6.35%	No fee	£200	ZHL03131
Product fee can be added on all products, up to a total maximum 83% LTV					
Reversion rate for all these products is BBR +5.15%. Current BBR is set at 4.00%					

Lifetime Tracker (No ERC)

LTV Band*	Maximum Loan	Rate	Product Fee	Application Fee** (non-refundable)	Product Code
65%	£1.5M	5.74% (BBR +1.74%)	3.00%	£200	ZHL03107
70%	£1.5M	5.79% (BBR +1.79%)	3.00%	£200	ZHL03108
75%	£1.0M	5.79% (BBR +1.79%)	3.00%	£200	ZHL03109
The interest rate quoted will change in line with BBR changes. There are no reversion rates applicable to Lifetime Tracker products.					
Product Fee can be added to the loan.					

You can find an energy certificate (EPC) for a property in England, Wales or Northern Ireland on the [gov.uk website](https://gov.uk/energy-efficiency/energy-labels/how-to-get-an-energy-certificate).

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.

**For portfolio cases, the £200 application fee will only apply to the first property, subject to all further property applications being submitted within 6 weeks.

80% LTV products not available for new builds, valuations less than £100,000, properties above or adjacent to commercial, ex local authority/MOD properties, first time landlords, first time buyers or properties re-mortgaged in the first 6 months at market value.

The product fee is calculated as a percentage of the loan amount excluding any fees which are added.

HMO & MUFB loans not available if the property is a new build or FAC.

HMO and MUFB loans not normally available for first time landlords, unless there is relevant business experience. Please speak with one of our team for further information.

Minimum valuation of £100,000 on HMOs and MUFBs.

To secure a rate, the case must proceed to offer within 60 calendar days of the application.

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](#).

ICR & Income top slicing

Borrower Type		Standard Property. ICR	HMO, MUFB, FAC. ICR	Stressed Rate
Limited Company		125%	135%	For Fixed Rate products 5 years or longer, the Payrate is used for the stressed rate.
Individual	Higher Rate Taxpayer	140% *	150%	
	Like for Like remortgage and /or lower rate taxpayer	125%	150%	For Fixed Rate products less than 5 Years and Tracker products, the stressed rate is the higher of Payrate +2.00% 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.

There are no Early Repayment Charges applicable to our Lifetime Tracker products.

Criteria highlights



Directors need 60% minimum shareholding for Limited Co. apps



Max. age 95 years at end of mortgage term



No height restriction on flats & Deck Access



Unlimited background portfolio with background portfolio stress testing at 100% of mortgage payments



Loans sizes available up to £2m on our standard properties, £750k on new builds and flats above commercial, and £1.5m on HMOs and MUFBs, depending on LTV (larger loan sizes may be available on inquiry)



Product Fees can be added to the loan, up to a maximum total 83% LTV



Loan to value (without Product Fee added) available up to 80% on standard properties, HMOs and MUFBs, and 75% on new builds and flats above commercial

For more details see the [product & criteria](#) section of our website.

Got a BTL case? Let's chat

If you have a BTL case, please get in touch with one of our friendly team of experts shown below. Alternatively, email BDMQueries@zephyrhomeloans.co.uk. To discuss an existing case, please call our Broker Helpline on **0370 707 1894**.

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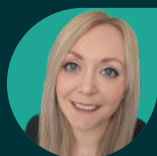


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Our products are only available through our selected brokers and the information presented here should not be relied on by any person who does not have professional experience in relation to investments. Information correct as at 07 August 2025.

Please note - we reserve the right to withdraw and amend our products at any time without notice.

This is a guide to our criteria and in certain situations our underwriters may have discretion to consider exceptions to our lending policy. Each application is considered on its merits and we do not guarantee acceptance of all cases which meet our headline criteria.

Please contact us to discuss the specific circumstances of your case.

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