

Product switch rate guide

For existing Derbyshire Home Loans Ltd (DHLL) and E-Mex Home Funding Ltd (E-Mex) customers

Effective from 27/06/2026

<u>BTL</u>	<u>DHLL</u>	<u>Residential</u>	<u>BTL</u>	<u>E-Mex</u>	<u>Residential</u>
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<u>DHLL</u>		<u>E-Mex</u>	
<u>BTL</u>	<u>Legacy</u>	<u>Residential</u>	<u>Residential</u>

DHLL | Buy to Let

Maximum LTV	Term	Initial Rate	Product Fee	ERC	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Capital repayment	Max Loan	Total Cost for Comparison	Product code
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Available to Customers whose product code begins with letters: B, BL, BM or BN. Please Contact us on 03456 06 40 60 if you need further information

75%	2 Year Fixed	5.14%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	BTLSVR currently 8.24% Variable	10%	£1,500,000	7.9% APRC	B27694
None	2 Year Fixed	6.19%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	BTLSVR currently 8.24% Variable	10%	£1,500,000	8.1% APRC	B27606
75%	5 Year Fixed	4.97%	£0	5% until 31/08/2027*, then 5% until 31/08/2028*, then 4% until 31/08/2029*, then 3% until 31/08/2030*, then 1% until 31/08/2031*	BTLSVR currently 8.24% Variable	10%	£1,500,000	7.0% APRC	B94941
None	5 Year Fixed	5.74%	£0	5% until 31/08/2027*, then 5% until 31/08/2028*, then 4% until 31/08/2029*, then 3% until 31/08/2030*, then 1% until 31/08/2031*	BTLSVR currently 8.24% Variable	10%	£1,500,000	7.4% APRC	B94844
None	Lifetime Variable	8.24%	£0	None	BTLSVR currently 8.24% Variable	10%	£1,500,000	8.6% APRC	B08221

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DHLL | Legacy Residential

Maximum LTV	Term	Initial Rate	Product Fee	ERC	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Capital repayment	Max Loan	Total Cost for Comparison	Product code
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60%	2 Year Fixed	4.83%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02834
75%	2 Year Fixed	4.90%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02835
90%	2 Year Fixed	5.39%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02836
None	2 Year Fixed	5.70%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.6% APRC	J02826
60%	5 Year Fixed	4.74%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	5.9% APRC	J19800
75%	5 Year Fixed	4.83%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.0% APRC	J19801
90%	5 Year Fixed	5.15%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.1% APRC	J19792
None	5 Year Fixed	5.50%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J19793
60%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07183
75%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07184
90%	2 Year Tracker	4.82% (BBR 1.07% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07185
None	2 Year Tracker	4.95% (BBR 1.20% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07186
None	Lifetime Variable	6.49%	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.7% APRC	J08013

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DHLL | Prime Residential

Maximum LTV	Term	Initial Rate	Product Fee	ERC	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Capital repayment	Max Loan	Total Cost for Comparison	Product code
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Available to Customers whose product code begins with letters: A. Please Contact us on 03456 06 40 60 if you need further information

60%	2 Year Fixed	4.83%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20662
75%	2 Year Fixed	4.90%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20663
90%	2 Year Fixed	5.39%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20664
None	2 Year Fixed	5.70%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.6% APRC	A20654
60%	5 Year Fixed	4.74%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	5.9% APRC	A99361
75%	5 Year Fixed	4.83%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.0% APRC	A99362
90%	5 Year Fixed	5.15%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.1% APRC	A99353
None	5 Year Fixed	5.50%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A99354
60%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07458
75%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07459
90%	2 Year Tracker	4.82% (BBR 1.07% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07460
None	2 Year Tracker	4.95% (BBR 1.20% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07461
None	Lifetime Variable	6.49%	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.7% APRC	A08020

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EMEX | Buy to Let

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75%	2 Year Fixed	5.14%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	ESVR currently 6.49% Variable	10%	£1,500,000	6.4% APRC	B27695
None	2 Year Fixed	6.19%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	ESVR currently 6.49% Variable	10%	£1,500,000	6.7% APRC	B27608
75%	5 Year Fixed	4.97%	£0	5% until 31/08/2027*, then 5% until 31/08/2028*, then 4% until 31/08/2029*, then 3% until 31/08/2030*, then 1% until 31/08/2031*	ESVR currently 6.49% Variable	10%	£1,500,000	6.0% APRC	B94942
None	5 Year Fixed	5.74%	£0	5% until 31/08/2027*, then 5% until 31/08/2028*, then 4% until 31/08/2029*, then 3% until 31/08/2030*, then 1% until 31/08/2031*	ESVR currently 6.49% Variable	10%	£1,500,000	6.4% APRC	B94846
None	Lifetime Variable	6.49%	£0	None	ESVR currently 6.49% Variable	10%	£1,500,000	6.7% APRC	B08222

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60%	2 Year Fixed	4.83%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02837
75%	2 Year Fixed	4.90%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02838
90%	2 Year Fixed	5.39%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02829
None	2 Year Fixed	5.70%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.6% APRC	J02830
60%	5 Year Fixed	4.74%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	5.9% APRC	J19794
75%	5 Year Fixed	4.83%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.0% APRC	J19795
90%	5 Year Fixed	5.15%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.1% APRC	J19796
None	5 Year Fixed	5.50%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J19797
60%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07187
75%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07188
90%	2 Year Tracker	4.82% (BBR 1.07% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07189
None	2 Year Tracker	4.95% (BBR 1.20% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07190
None	Lifetime Variable	6.49%	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.7% APRC	J08014

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EMEX | Prime Residential

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60%	2 Year Fixed	4.83%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20655
75%	2 Year Fixed	4.90%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20656
90%	2 Year Fixed	5.39%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20657
None	2 Year Fixed	5.70%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.6% APRC	A20658
60%	5 Year Fixed	4.74%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	5.9% APRC	A99355
75%	5 Year Fixed	4.83%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.0% APRC	A99356
90%	5 Year Fixed	5.15%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.1% APRC	A99357
None	5 Year Fixed	5.50%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A99358
60%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07462
75%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07463
90%	2 Year Tracker	4.82% (BBR 1.07% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07464
None	2 Year Tracker	4.95% (BBR 1.20% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07465
None	Lifetime Variable	6.49%	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.7% APRC	A08021

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Need support?

Please don't hesitate to contact our dedicated expert team.

Phone: 0345 607 3021

9am to 5am, Monday to Friday

<https://www.themortgageworks.co.uk/>