

Product switch rate guide

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

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

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| DHLL | | | E-Mex | | |
|------|--------|-------------|-------|--------|-------------|
| BTL | Legacy | Residential | BTL | Legacy | Residential |

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 |
|---|-------------------|--------------|-------------|---|---|-------------------|------------|---------------------------|--------------|
| 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 | 4.79% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | BTLSVR currently 8.74% Variable | 10% | £1,500,000 | 8.2% APRC | B26999 |
| None | 2 Year Fixed | 6.14% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | BTLSVR currently 8.74% Variable | 10% | £1,500,000 | 8.5% APRC | B27000 |
| 75% | 5 Year Fixed | 4.59% | £0 | 5% until 31/08/2026*, 5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 1% until 31/08/2030* | BTLSVR currently 8.74% Variable | 10% | £1,500,000 | 7.1% APRC | B94194 |
| None | 5 Year Fixed | 5.49% | £0 | 5% until 31/08/2026*, 5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 1% until 31/08/2030* | BTLSVR currently 8.74% Variable | 10% | £1,500,000 | 7.5% APRC | B94195 |
| None | Lifetime Variable | 8.74% | £0 | None | BTLSVR currently 8.74% Variable | 10% | £1,500,000 | 9.2% 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 |
|-------------|------|--------------|-------------|-----|---|-------------------|----------|---------------------------|--------------|
|-------------|------|--------------|-------------|-----|---|-------------------|----------|---------------------------|--------------|

Available to Customers whose product code begins with letters: FS, P, PC, E, F, G, H, L, M, N, NP, S, SC, SE SH, SL, SM, SN or SP. Please Contact us on 03456 06 40 60 if you need further information

| | | | | | | | | | |
|------|-------------------|------------------------------------|----|--|---------------------------------|-----|------------|-----------|--------|
| 60% | 2 Year Fixed | 4.29% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | RESSVR currently 6.99% Variable | 10% | £1,000,000 | 6.7% APRC | J02701 |
| 75% | 2 Year Fixed | 4.54% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | RESSVR currently 6.99% Variable | 10% | £1,000,000 | 6.7% APRC | J02702 |
| 90% | 2 Year Fixed | 5.19% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | RESSVR currently 6.99% Variable | 10% | £1,000,000 | 6.9% APRC | J02703 |
| None | 2 Year Fixed | 5.54% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | RESSVR currently 6.99% Variable | 10% | £1,000,000 | 6.9% APRC | J02704 |
| 60% | 5 Year Fixed | 4.09% | £0 | 5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030* | RESSVR currently 6.99% Variable | 10% | £1,000,000 | 5.9% APRC | J19668 |
| 75% | 5 Year Fixed | 4.18% | £0 | 5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030* | RESSVR currently 6.99% Variable | 10% | £1,000,000 | 5.9% APRC | J19669 |
| 90% | 5 Year Fixed | 4.72% | £0 | 5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030* | RESSVR currently 6.99% Variable | 10% | £1,000,000 | 6.2% APRC | J19670 |
| None | 5 Year Fixed | 5.29% | £0 | 5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030* | RESSVR currently 6.99% Variable | 10% | £1,000,000 | 6.5% APRC | J19671 |
| 60% | 2 Year Tracker | 5.14% (BBR 0.89% until 31/08/2027) | £0 | None | RESSVR currently 6.99% Variable | 10% | £1,000,000 | 6.9% APRC | J07103 |
| 75% | 2 Year Tracker | 5.14% (BBR 0.89% until 31/08/2027) | £0 | None | RESSVR currently 6.99% Variable | 10% | £1,000,000 | 6.9% APRC | J07104 |
| 90% | 2 Year Tracker | 5.32% (BBR 1.07% until 31/08/2027) | £0 | None | RESSVR currently 6.99% Variable | 10% | £1,000,000 | 6.9% APRC | J07105 |
| None | 2 Year Tracker | 5.45% (BBR 1.20% until 31/08/2027) | £0 | None | RESSVR currently 6.99% Variable | 10% | £1,000,000 | 6.9% APRC | J07106 |
| None | Lifetime Variable | 6.99% | £0 | None | RESSVR currently 6.99% Variable | 10% | £1,000,000 | 7.3% 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 |
|-------------|------|--------------|-------------|-----|---|-------------------|----------|---------------------------|--------------|
|-------------|------|--------------|-------------|-----|---|-------------------|----------|---------------------------|--------------|

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 | 4.29% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | RESSVR currently 6.99% Variable | 20% | £1,000,000 | 6.7% APRC | A20527 |
| 75% | 2 Year Fixed | 4.54% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | RESSVR currently 6.99% Variable | 20% | £1,000,000 | 6.7% APRC | A20528 |
| 90% | 2 Year Fixed | 5.19% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | RESSVR currently 6.99% Variable | 20% | £1,000,000 | 6.9% APRC | A20529 |
| None | 2 Year Fixed | 5.54% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | RESSVR currently 6.99% Variable | 20% | £1,000,000 | 6.9% APRC | A20530 |
| 60% | 5 Year Fixed | 4.09% | £0 | 5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030* | RESSVR currently 6.99% Variable | 20% | £1,000,000 | 5.9% APRC | A99226 |
| 75% | 5 Year Fixed | 4.18% | £0 | 5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030* | RESSVR currently 6.99% Variable | 20% | £1,000,000 | 5.9% APRC | A99227 |
| 90% | 5 Year Fixed | 4.72% | £0 | 5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030* | RESSVR currently 6.99% Variable | 20% | £1,000,000 | 6.2% APRC | A99228 |
| None | 5 Year Fixed | 5.29% | £0 | 5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030* | RESSVR currently 6.99% Variable | 20% | £1,000,000 | 6.5% APRC | A99229 |
| 60% | 2 Year Tracker | 5.14% (BBR 0.89% until 31/08/2027) | £0 | None | RESSVR currently 6.99% Variable | 20% | £1,000,000 | 6.9% APRC | A07378 |
| 75% | 2 Year Tracker | 5.14% (BBR 0.89% until 31/08/2027) | £0 | None | RESSVR currently 6.99% Variable | 20% | £1,000,000 | 6.9% APRC | A07379 |
| 90% | 2 Year Tracker | 5.32% (BBR 1.07% until 31/08/2027) | £0 | None | RESSVR currently 6.99% Variable | 20% | £1,000,000 | 6.9% APRC | A07380 |
| None | 2 Year Tracker | 5.45% (BBR 1.20% until 31/08/2027) | £0 | None | RESSVR currently 6.99% Variable | 20% | £1,000,000 | 6.9% APRC | A07381 |
| None | Lifetime Variable | 6.99% | £0 | None | RESSVR currently 6.99% Variable | 20% | £1,000,000 | 7.3% APRC | A08020 |

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

EMEX | 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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| | | | | | | | | | |
|------|-------------------|-------|----|---|-------------------------------|-----|------------|-----------|--------|
| 75% | 2 Year Fixed | 4.79% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | ESVR currently 6.99% Variable | 10% | £1,500,000 | 6.8% APRC | B27001 |
| None | 2 Year Fixed | 6.14% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | ESVR currently 6.99% Variable | 10% | £1,500,000 | 7.1% APRC | B27002 |
| 75% | 5 Year Fixed | 4.59% | £0 | 5% until 31/08/2026*, 5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 1% until 31/08/2030* | ESVR currently 6.99% Variable | 10% | £1,500,000 | 6.1% APRC | B94196 |
| None | 5 Year Fixed | 5.49% | £0 | 5% until 31/08/2026*, 5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 1% until 31/08/2030* | ESVR currently 6.99% Variable | 10% | £1,500,000 | 6.6% APRC | B94197 |
| None | Lifetime Variable | 6.99% | £0 | None | ESVR currently 6.99% Variable | 10% | £1,500,000 | 7.3% APRC | B08222 |

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EMEX | 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 | 4.29% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | ESVR currently 6.99% Variable | 10% | £1,000,000 | 6.7% APRC | J02705 |
| 75% | 2 Year Fixed | 4.54% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | ESVR currently 6.99% Variable | 10% | £1,000,000 | 6.7% APRC | J02706 |
| 90% | 2 Year Fixed | 5.19% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | ESVR currently 6.99% Variable | 10% | £1,000,000 | 6.9% APRC | J02707 |
| None | 2 Year Fixed | 5.54% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | ESVR currently 6.99% Variable | 10% | £1,000,000 | 6.9% APRC | J02708 |
| 60% | 5 Year Fixed | 4.09% | £0 | 5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030* | ESVR currently 6.99% Variable | 10% | £1,000,000 | 5.9% APRC | J19672 |
| 75% | 5 Year Fixed | 4.18% | £0 | 5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030* | ESVR currently 6.99% Variable | 10% | £1,000,000 | 5.9% APRC | J19673 |
| 90% | 5 Year Fixed | 4.72% | £0 | 5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030* | ESVR currently 6.99% Variable | 10% | £1,000,000 | 6.2% APRC | J19674 |
| None | 5 Year Fixed | 5.29% | £0 | 5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030* | ESVR currently 6.99% Variable | 10% | £1,000,000 | 6.5% APRC | J19675 |
| 60% | 2 Year Tracker | 5.14% (BBR 0.89% until 31/08/2027) | £0 | None | ESVR currently 6.99% Variable | 10% | £1,000,000 | 6.9% APRC | J07107 |
| 75% | 2 Year Tracker | 5.14% (BBR 0.89% until 31/08/2027) | £0 | None | ESVR currently 6.99% Variable | 10% | £1,000,000 | 6.9% APRC | J07108 |
| 90% | 2 Year Tracker | 5.32% (BBR 1.07% until 31/08/2027) | £0 | None | ESVR currently 6.99% Variable | 10% | £1,000,000 | 6.9% APRC | J07109 |
| None | 2 Year Tracker | 5.45% (BBR 1.20% until 31/08/2027) | £0 | None | ESVR currently 6.99% Variable | 10% | £1,000,000 | 6.6% APRC | J07110 |
| None | Lifetime Variable | 6.99% | £0 | None | ESVR currently 6.99% Variable | 10% | £1,000,000 | 7.3% APRC | J08014 |

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EMEX | 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 |
|-------------|------|--------------|-------------|-----|---|-------------------|----------|---------------------------|--------------|
|-------------|------|--------------|-------------|-----|---|-------------------|----------|---------------------------|--------------|

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 | 4.29% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | ESVR currently 6.99% Variable | 20% | £1,000,000 | 6.7% APRC | A20531 |
| 75% | 2 Year Fixed | 4.54% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | ESVR currently 6.99% Variable | 20% | £1,000,000 | 6.7% APRC | A20532 |
| 90% | 2 Year Fixed | 5.19% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | ESVR currently 6.99% Variable | 20% | £1,000,000 | 6.9% APRC | A20533 |
| None | 2 Year Fixed | 5.54% | £0 | 2% until 31/08/2026*, then 1% until 31/08/2027* | ESVR currently 6.99% Variable | 20% | £1,000,000 | 6.9% APRC | A20534 |
| 60% | 5 Year Fixed | 4.09% | £0 | 5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030* | ESVR currently 6.99% Variable | 20% | £1,000,000 | 5.9% APRC | A99230 |
| 75% | 5 Year Fixed | 4.18% | £0 | 5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030* | ESVR currently 6.99% Variable | 20% | £1,000,000 | 5.9% APRC | A99231 |
| 90% | 5 Year Fixed | 4.72% | £0 | 5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030* | ESVR currently 6.99% Variable | 20% | £1,000,000 | 6.2% APRC | A99232 |
| None | 5 Year Fixed | 5.29% | £0 | 5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030* | ESVR currently 6.99% Variable | 20% | £1,000,000 | 6.5% APRC | A99233 |
| 60% | 2 Year Tracker | 5.14% (BBR 0.89% until 31/08/2027) | £0 | None | ESVR currently 6.99% Variable | 20% | £1,000,000 | 6.9% APRC | A07382 |
| 75% | 2 Year Tracker | 5.14% (BBR 0.89% until 31/08/2027) | £0 | None | ESVR currently 6.99% Variable | 20% | £1,000,000 | 6.9% APRC | A07383 |
| 90% | 2 Year Tracker | 5.32% (BBR 1.07% until 31/08/2027) | £0 | None | ESVR currently 6.99% Variable | 20% | £1,000,000 | 6.9% APRC | A07384 |
| None | 2 Year Tracker | 5.45% (BBR 1.20% until 31/08/2027) | £0 | None | ESVR currently 6.99% Variable | 20% | £1,000,000 | 6.6% APRC | A07385 |
| None | Lifetime Variable | 6.99% | £0 | None | ESVR currently 6.99% Variable | 20% | £1,000,000 | 7.3% 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/>