Product switch rate guide

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

Contents

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	4.59%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	BTLSVR currently 8.49% Variable	10%	£1,500,000	7.9% APRC	B27142
None	2 Year Fixed	5.79%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	BTLSVR currently 8.49% Variable	10%	£1,500,000	8.3% APRC	B27212
75%	5 Year Fixed	4.44%	£0	5% until 31/12/2026*, 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 1% until 31/12/2030*	BTLSVR currently 8.49% Variable	10%	£1,500,000	7.0% APRC	B94426
None	5 Year Fixed	5.49%	£0	5% until 31/12/2026*, 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 1% until 31/12/2030*	BTLSVR currently 8.49% Variable	10%	£1,500,000	7.4% APRC	B94339
None	Lifetime Variable	8.49%	£0	None	BTLSVR currently 8.49% Variable	10%	£1,500,000	8.9% APRC	B08221

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DHLL | Legacy Residential

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60%	2 Year Fixed	4.15%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.4% APRC	J02737
75%	2 Year Fixed	4.27%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.5% APRC	J02747
90%	2 Year Fixed	4.79%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J02748
None	2 Year Fixed	5.34%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.7% APRC	J02740
60%	5 Year Fixed	4.09%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	RESSVR currently 6.74% Variable	10%	£1,000,000	5.8% APRC	J19704
75%	5 Year Fixed	4.11%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	RESSVR currently 6.74% Variable	10%	£1,000,000	5.8% APRC	J19714
90%	5 Year Fixed	4.47%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.0% APRC	J19715
None	5 Year Fixed	5.14%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.2% APRC	J19707
60%	2 Year Tracker	4.89% (BBR 0.89% until 31/12/2027)	£0	None	RESSVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07127
75%	2 Year Tracker	4.89% (BBR 0.89% until 31/12/2027)	£0	None	RESSVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07128
90%	2 Year Tracker	5.07% (BBR 1.07% until 31/12/2027)	£0	None	RESSVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07129
None	2 Year Tracker	5.20% (BBR 1.20% until 31/12/2027)	£0	None	RESSVR currently 6.74% Variable	10%	£1,000,000	6.7% APRC	J07130
None	Lifetime Variable	6.74%	£0	None	RESSVR currently 6.74% Variable	10%	£1,000,000	7.0% APRC	J08013

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DHLL | Prime Residential

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60%	2 Year Fixed	4.15%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.4% APRC	A20563
75%	2 Year Fixed	4.27%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.5% APRC	A20573
90%	2 Year Fixed	4.79%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A20574
None	2 Year Fixed	5.34%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.7% APRC	A20566
60%	5 Year Fixed	4.09%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	RESSVR currently 6.74% Variable	20%	£1,000,000	5.8% APRC	A99262
75%	5 Year Fixed	4.11%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	RESSVR currently 6.74% Variable	20%	£1,000,000	5.8% APRC	A99272
90%	5 Year Fixed	4.47%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.0% APRC	A99273
None	5 Year Fixed	5.14%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.2% APRC	A99265
60%	2 Year Tracker	4.89% (BBR 0.89% until 31/12/2027)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07402
75%	2 Year Tracker	4.89% (BBR 0.89% until 31/12/2027)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07403
90%	2 Year Tracker	5.07% (BBR 1.07% until 31/12/2027)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07404
None	2 Year Tracker	5.20% (BBR 1.20% until 31/12/2027)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.7% APRC	A07405
None	Lifetime Variable	6.74%	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	7.0% APRC	A08020

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EMEX | Buy to Let

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75%	2 Year Fixed	4.59%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	10%	£1,500,000	6.5% APRC	B27144
None	2 Year Fixed	5.79%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	10%	£1,500,000	6.8% APRC	B27213
75%	5 Year Fixed	4.44%	£0	5% until 31/12/2026*, 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	10%	£1,500,000	5.9% APRC	B94427
None	5 Year Fixed	5.49%	£0	5% until 31/12/2026*, 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	10%	£1,500,000	6.4% APRC	B94341
None	Lifetime Variable	6.74%	£0	None	ESVR currently 6.74% Variable	10%	£1,500,000	7.0% APRC	B08222

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60%	2 Year Fixed	4.15%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	10%	£1,000,000	6.4% APRC	J02741
75%	2 Year Fixed	4.27%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	10%	£1,000,000	6.5% APRC	J02749
90%	2 Year Fixed	4.79%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J02750
None	2 Year Fixed	5.34%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	10%	£1,000,000	6.7% APRC	J02744
60%	5 Year Fixed	4.09%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	10%	£1,000,000	5.8% APRC	J19708
75%	5 Year Fixed	4.11%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	10%	£1,000,000	5.8% APRC	J19716
90%	5 Year Fixed	4.47%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	10%	£1,000,000	6.0% APRC	J19717
None	5 Year Fixed	5.14%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	10%	£1,000,000	6.2% APRC	J19711
60%	2 Year Tracker	4.89% (BBR 0.89% until 31/12/2027)	£0	None	ESVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07131
75%	2 Year Tracker	4.89% (BBR 0.89% until 31/12/2027)	£0	None	ESVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07132
90%	2 Year Tracker	5.07% (BBR 1.07% until 31/12/2027)	£0	None	ESVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07133
None	2 Year Tracker	5.20% (BBR 1.20% until 31/12/2027)	£0	None	ESVR currently 6.74% Variable	10%	£1,000,000	6.7% APRC	J07134
None	Lifetime Variable	6.74%	£0	None	ESVR currently 6.74% Variable	10%	£1,000,000	7.0% APRC	J08014

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60%	2 Year Fixed	4.15%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	20%	£1,000,000	6.4% APRC	A20567
75%	2 Year Fixed	4.27%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	20%	£1,000,000	6.5% APRC	A20575
90%	2 Year Fixed	4.79%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A20576
None	2 Year Fixed	5.34%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	20%	£1,000,000	6.7% APRC	A20570
60%	5 Year Fixed	4.09%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	20%	£1,000,000	5.8% APRC	A99266
75%	5 Year Fixed	4.11%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	20%	£1,000,000	5.8% APRC	A99274
90%	5 Year Fixed	4.47%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	20%	£1,000,000	6.0% APRC	A99275
None	5 Year Fixed	5.14%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	20%	£1,000,000	6.2% APRC	A99269
60%	2 Year Tracker	4.89% (BBR 0.89% until 31/12/2027)	£0	None	ESVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07406
75%	2 Year Tracker	4.89% (BBR 0.89% until 31/12/2027)	£0	None	ESVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07407
90%	2 Year Tracker	5.07% (BBR 1.07% until 31/12/2027)	£0	None	ESVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07408
None	2 Year Tracker	5.20% (BBR 1.20% until 31/12/2027)	£0	None	ESVR currently 6.74% Variable	20%	£1,000,000	6.7% APRC	A07409
None	Lifetime Variable	6.74%	£0	None	ESVR currently 6.74% Variable	20%	£1,000,000	7.0% 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/