Product switch rate guide

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

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<u>BTL</u>

Residential

<u>DHLL</u>

<u>Legacy</u>

Legacy Residential

Prime Residential

<u>BTL</u>

E-Mex

<u>Legacy</u>

<u>Residential</u>

		E-Mex									
<u>B</u> T	<u>FL</u>	<u>Legacy</u>	P	Residential	j	<u>BTL</u>		Legacy		<u>Resi</u> c	<u>dential</u>
DHLL Buy to Let											
Maximum LTV	/ Term	Initial Rate F	Product Fee	ERC		Followed by TMW Rate for the rema mortgage term,	ainder of the	Capital repayment	Max Loan	Total Cost n for Comparison	Product code
Available to Cu	ustomers who	ose product code begins with letters:	: B, BL, BM o	or BN. Please Contact	us on 03456 06	3 40 60 if you need	further infor	rmation			
75%	2 Year Fixed	4.59%	£0	2% until 31/12/2026*, then 1%	% until 31/12/2027*	BTLSVR currently 8.4	19% 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 8.4	19% Variable	10%	£1,500,000	8.3% APRC	B27212
75%	5 Year Fixed	4.44%	£0	5% until 31/12/2026*, 5% until 3 until 31/12/2028*, then 3% until 3 until 31/12/203	31/12/2029*, then 1%	BTLSVR currently 8.4	19% Variable	10%	£1,500,000	7.0% APRC	B94426
None	5 Year Fixed	5.49%	£0	5% until 31/12/2026*, 5% until 3 until 31/12/2028*, then 3% until 3 until 31/12/203	31/12/2027*, then 4% 31/12/2029*, then 1%	BTLSVR currently 8.4	19% Variable	10%	£1,500,000	7.4% APRC	B94339
None	Lifetime Variable	8.49%	£0	None		BTLSVR currently 8.4	19% Variable	10%	£1,500,000	8.9% APRC	B08221
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charge. Maximum loan amount (unless otherwise stated) is £1,500,000

1 Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment

You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

		DHLL	<u>E-Mex</u>								
BTL Legacy Residential					<u> </u>	BTL		<u>Legacy</u>		Resid	<u>lential</u>
DHLL	Legac	cy Residential									
Maximum LTV	Term	Initial Rate	Product Fee	ERC		Followed by TMW Managed Rate for the remainder of the mortgage term, currently:		Rate for the remainder of the		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	4.15%	£0	2% until 31/12/2026*, then 1%	until 31/12/2027*	RESSVR currently 6.7	4% 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 6.7	4% 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 6.7	4% Variable	10%	£1,000,000	6.6% APRC	J02748
None	2 Year Fixed	5.34%	£0	2% until 31/12/2026*, then 1%		RESSVR currently 6.7	4% Variable	10%	£1,000,000	6.7% APRC	J02740
60%	5 Year Fixed	4.09%	£0	5% until 31/12/2026*, then 4% ur 3% until 31/12/2028*, then 2% ur 1% until 31/12/20	til 31/12/2029*, then	RESSVR currently 6.7	4% Variable	10%	£1,000,000	5.8% APRC	J19704
75%	5 Year Fixed	4.11%	£0	1% until 31/12/20 5% until 31/12/2026*, then 4% ur 3% until 31/12/2028*, then 2% ur 1% until 31/12/20	til 31/12/2029*, then	RESSVR currently 6.7	4% Variable	10%	£1,000,000	5.8% APRC	J19714
90%	5 Year Fixed	4.47%	£0	5% until 31/12/2026*, then 4% ur 3% until 31/12/2028*, then 2% ur 1% until 31/12/20	ntil 31/12/2027*, then ntil 31/12/2029*, then	RESSVR currently 6.7	4% Variable	10%	£1,000,000	6.0% APRC	J19715
None	5 Year Fixed	5.14%	£0	5% until 31/12/2026*, then 4% ur 3% until 31/12/2028*, then 2% ur 1% until 31/12/20	ntil 31/12/2027*, then ntil 31/12/2029*, then	RESSVR currently 6.7	4% 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 6.7	4% 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 6.7	4% 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 6.7	4% 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 6.7	4% Variable	10%	£1,000,000	6.7% APRC	J07130
None	Lifetime Variable	6.74%	£0	None		RESSVR currently 6.7	4% Variable	10%	£1,000,000	7.0% APRC	J08013
₁ Switch to Fix is charge. Maximu You can make l	available for E m loan amoun ump sum or re	a full application and any applic Buy to Let Tracker products, which it (unless otherwise stated) is £1,5 gular overpayments of up to 10% loan is being repaid or security re	n allows a custor 00,000 of the initial mort	mer to switch to an existi	ng customer fix	ed rate, within the s	ame product				

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		DHLL	<u>E-Mex</u>										
BTL Legacy Residential						BTL Legacy Residential							
DHLL Prime Residential													
Maximum LTV	Term	Initial Rate	Product Fee	ERC	Rate for the remain		Followed by TMW Managed Rate for the remainder of the mortgage term, currently:		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	4.15%	£0	2% until 31/12/2026*, then 1%	6 until 31/12/2027*	RESSVR currently 6.7	4% Variable	20%	£1,000,000	6.4% APRC	A20563		
75%	2 Year Fixed	4.27%	£0	2% until 31/12/2026*, then 1%	6 until 31/12/2027*	RESSVR currently 6.7	4% Variable	20%	£1,000,000	6.5% APRC	A20573		
90%	2 Year Fixed	4.79%	£0	2% until 31/12/2026*, then 1%	6 until 31/12/2027*	RESSVR currently 6.7	4% Variable	20%	£1,000,000	6.6% APRC	A20574		
None	2 Year Fixed	5.34%	£0	2% until 31/12/2026*, then 1%	6 until 31/12/2027*	RESSVR currently 6.7	4% Variable	20%	£1,000,000	6.7% APRC	A20566		
60%	5 Year Fixed	4.09%	£0	5% until 31/12/2026*, then 4% u 3% until 31/12/2028*, then 2% u 1% until 31/12/2	ntil 31/12/2029*, then	RESSVR currently 6.7	4% Variable	20%	£1,000,000	5.8% APRC	A99262		
75%	5 Year Fixed	4.11%	£0	5% until 31/12/2026*, then 4% u 3% until 31/12/2028*, then 2% u 1% until 31/12/2	ntil 31/12/2027*, then ntil 31/12/2029*, then	RESSVR currently 6.7	4% Variable	20%	£1,000,000	5.8% APRC	A99272		
90%	5 Year Fixed	4.47%	£0	5% until 31/12/2026*, then 4% u 3% until 31/12/2028*, then 2% u 1% until 31/12/2	ntil 31/12/2027*, then ntil 31/12/2029*, then	RESSVR currently 6.7	4% Variable	20%	£1,000,000	6.0% APRC	A99273		
None	5 Year Fixed	5.14%	£0	5% until 31/12/2026*, then 4% u 3% until 31/12/2028*, then 2% u 1% until 31/12/2	ntil 31/12/2027*, then ntil 31/12/2029*, then	RESSVR currently 6.7	4% 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 6.7	4% 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 6.7	4% 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 6.7	4% 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 6.7	4% Variable	20%	£1,000,000	6.7% APRC	A07405		
None	Lifetime Variable	6.74%	£0	None		RESSVR currently 6.7	4% Variable	20%	£1,000,000	7.0% APRC	A08020		
₁ Switch to Fix is charge. Maximu You can make lu	Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property. 1 Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000 You can make lump sum or regular overpayments of up to 20% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.												

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DHLL								E-Mex			
<u>B</u> T	<u>L</u>	Legacy	R	<u>esidential</u>	<u>BTL</u>		<u>Legacy</u>			Resid	<u>dential</u>
EMEX	Buy t	to Let									
Maximum LTV	Term	Initial Rate	Product Fee	ERC		Followed by TMW Rate for the remain mortgage term, o	nder of the	Capital repayment	Max Loan	Total Cost for Comparison	Product code
Available to Cu	stomers who	se product code begins with letter	s: B, BL, BM c	or BN. Please Contact	us on 03456 06	3 40 60 if you need f	urther infor	mation			
75%	2 Year Fixed	4.59%	£0	2% until 31/12/2026*, then 19	6 until 31/12/2027*	ESVR currently 6.74%	6 Variable	10%	£1,500,000	6.5% APRC	B27144
None	2 Year Fixed	5.79%	£0	2% until 31/12/2026*, then 19		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 3 until 31/12/2028*, then 3% until 3 until 31/12/203	31/12/2029*, then 1%	ESVR currently 6.74%	5 Variable	10%	£1,500,000	5.9% APRC	B94427
None	5 Year Fixed	5.49%	£0	5% until 31/12/2026*, 5% until 3 until 31/12/2028*, then 3% until 3 until 31/12/203	31/12/2027*, then 4% 31/12/2029*, then 1%	ESVR currently 6.74%	variable	10%	£1,500,000	6.4% APRC	B94341
None	Lifetime Variable	6.74%	£0	None		ESVR currently 6.74%	6 Variable	10%	£1,500,000	7.0% APRC	B08222

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		<u>DHLL</u>	<u>E-Mex</u>										
<u>BT</u>	<u>L</u>	<u>Legacy</u>	R	<u>esidential</u>	BTL Legacy Residential						dential		
EMEX	EMEX Legacy Residential												
Maximum LTV	Term	Initial Rate	Product Fee	ERC		Followed by TMW Rate for the remain mortgage term, of	nder of the	Capital repayment	Max Loan	Total Cost for Comparison	Product code		
Available to Cu	stomers who	se product code begins with lette	rs: FS, P, PC, I	E, F, G, H, L, M, N, NP,	S, SC, SE SH,	, SL, SM, SN or SP.	Please Co	ntact us on 03	3456 06 40	60 if you need	d further informa		
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%		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% ur 3% until 31/12/2028*, then 2% ur 1% until 31/12/20 5% until 31/12/2026*, then 4% ur	til 31/12/2029*, then	ESVR currently 6.74%	Variable	10%	£1,000,000	5.8% APRC	J19708		
75%	5 Year Fixed	4.11%	£0	3% until 31/12/2028*, then 2% ur 1% until 31/12/20	ntil 31/12/2029*, then 030*	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% ur 3% until 31/12/2028*, then 2% ur 1% until 31/12/20	ntil 31/12/2029*, then 030*	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% ur 3% until 31/12/2028*, then 2% ur 1% until 31/12/20	til 31/12/2029*, then	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		
Rates are only	secured once	a full application and any applic	able fee(s) hav	e been received. Mortg	ages are secu	red on your property	y .						
		Buy to Let Tracker products, which at (unless otherwise stated) is £1,5		mer to switch to an existi	•	ed rate, within the sa	me product	range, at any	time withou	t incurring earl	y repayment		

You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges.

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		<u>DHLL</u>	<u>E-Mex</u>										
<u>BT</u>	BTL Legacy Residential				<u>BTL</u> <u>Legacy</u> <u>Resider</u>					dential			
EMEX Prime Residential													
Maximum LTV	Term	Initial Rate	Product Fee	ERC		Followed by TMW Managed Rate for the remainder of the mortgage term, currently:		for the remainder of the		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	4.15%	£0	2% until 31/12/2026*, then 1%	until 31/12/2027*	ESVR currently 6.749	% 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 6.749	6 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 6.749	6 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 6.749	6 Variable	20%	£1,000,000	6.7% APRC	A20570		
60%	5 Year Fixed	4.09%	£0	5% until 31/12/2026*, then 4% ur 3% until 31/12/2028*, then 2% ur 1% until 31/12/20	ntil 31/12/2029*, then 030*	ESVR currently 6.749	6 Variable	20%	£1,000,000	5.8% APRC	A99266		
75%	5 Year Fixed	4.11%	£0	5% until 31/12/2026*, then 4% ur 3% until 31/12/2028*, then 2% ur 1% until 31/12/20	ntil 31/12/2027*, then ntil 31/12/2029*, then 030*	ESVR currently 6.749	6 Variable	20%	£1,000,000	5.8% APRC	A99274		
90%	5 Year Fixed	4.47%	£0	5% until 31/12/2026*, then 4% ur 3% until 31/12/2028*, then 2% ur 1% until 31/12/20	ntil 31/12/2029*, then 030*	ESVR currently 6.749	6 Variable	20%	£1,000,000	6.0% APRC	A99275		
None	5 Year Fixed	5.14%	£0	5% until 31/12/2026*, then 4% ur 3% until 31/12/2028*, then 2% ur 1% until 31/12/20	ntil 31/12/2029*, then	ESVR currently 6.749	6 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 6.749	6 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 6.749	6 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 6.749	% 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 6.749	% Variable	20%	£1,000,000	6.7% APRC	A07409		
None	Lifetime Variable	6.74%	£0	None		ESVR currently 6.749	6 Variable	20%	£1,000,000	7.0% APRC	A08021		
₁ Switch to Fix is	Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property. Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000												

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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/