

# Product switch rate guide

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

Effective from 09/04/2026

	<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 | 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	5.40%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	BTLSVR currently 8.24% Variable	10%	£1,500,000	8.0% APRC	B27543
None	2 Year Fixed	6.19%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	BTLSVR currently 8.24% Variable	10%	£1,500,000	8.1% APRC	B27508
75%	5 Year Fixed	5.19%	£0	5% until 30/06/2027*, then 5% until 30/06/2028*, then 4% until 30/06/2029*, then 3% until 30/06/2030*, then 1% until 30/06/2031*	BTLSVR currently 8.24% Variable	10%	£1,500,000	7.1% APRC	B94771
None	5 Year Fixed	5.74%	£0	5% until 30/06/2027*, then 5% until 30/06/2028*, then 4% until 30/06/2029*, then 3% until 30/06/2030*, then 1% until 30/06/2031*	BTLSVR currently 8.24% Variable	10%	£1,500,000	7.4% APRC	B94731
None	Lifetime Variable	8.24%	£0	None	BTLSVR currently 8.24% Variable	10%	£1,500,000	8.6% APRC	B08221

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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 | 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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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	4.89%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02811
75%	2 Year Fixed	4.98%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02812
90%	2 Year Fixed	5.45%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02813
None	2 Year Fixed	5.70%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.6% APRC	J02814
60%	5 Year Fixed	4.85%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.0% APRC	J19778
75%	5 Year Fixed	4.95%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.0% APRC	J19779
90%	5 Year Fixed	5.15%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.1% APRC	J19780
None	5 Year Fixed	5.50%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J19781
60%	2 Year Tracker	4.64% (BBR 0.89% until 30/06/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07171
75%	2 Year Tracker	4.64% (BBR 0.89% until 30/06/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07172
90%	2 Year Tracker	4.82% (BBR 1.07% until 30/06/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07173
None	2 Year Tracker	4.95% (BBR 1.20% until 30/06/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07174
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	4.89%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20639
75%	2 Year Fixed	4.98%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20640
90%	2 Year Fixed	5.45%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20641
None	2 Year Fixed	5.70%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.6% APRC	A20642
60%	5 Year Fixed	4.85%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.0% APRC	A99339
75%	5 Year Fixed	4.95%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.0% APRC	A99340
90%	5 Year Fixed	5.15%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.1% APRC	A99341
None	5 Year Fixed	5.50%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A99342
60%	2 Year Tracker	4.64% (BBR 0.89% until 30/06/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07446
75%	2 Year Tracker	4.64% (BBR 0.89% until 30/06/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07447
90%	2 Year Tracker	4.82% (BBR 1.07% until 30/06/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07448
None	2 Year Tracker	4.95% (BBR 1.20% until 30/06/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07449
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

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	5.40%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	ESVR currently 6.49% Variable	10%	£1,500,000	6.5% APRC	B27545
None	2 Year Fixed	6.19%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	ESVR currently 6.49% Variable	10%	£1,500,000	6.7% APRC	B27510
75%	5 Year Fixed	5.19%	£0	5% until 30/06/2027*, then 5% until 30/06/2028*, then 4% until 30/06/2029*, then 3% until 30/06/2030*, then 1% until 30/06/2031*	ESVR currently 6.49% Variable	10%	£1,500,000	6.1% APRC	B94773
None	5 Year Fixed	5.74%	£0	5% until 30/06/2027*, then 5% until 30/06/2028*, then 4% until 30/06/2029*, then 3% until 30/06/2030*, then 1% until 30/06/2031*	ESVR currently 6.49% Variable	10%	£1,500,000	6.4% APRC	B94733
None	Lifetime Variable	6.49%	£0	None	ESVR currently 6.49% Variable	10%	£1,500,000	6.7% APRC	B08222

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## EMEX | Legacy Residential

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60%	2 Year Fixed	4.89%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02815
75%	2 Year Fixed	4.98%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02816
90%	2 Year Fixed	5.45%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02817
None	2 Year Fixed	5.70%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.6% APRC	J02818
60%	5 Year Fixed	4.85%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.0% APRC	J19782
75%	5 Year Fixed	4.95%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.0% APRC	J19783
90%	5 Year Fixed	5.15%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.1% APRC	J19784
None	5 Year Fixed	5.50%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J19785
60%	2 Year Tracker	4.64% (BBR 0.89% until 30/06/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07175
75%	2 Year Tracker	4.64% (BBR 0.89% until 30/06/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07176
90%	2 Year Tracker	4.82% (BBR 1.07% until 30/06/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07177
None	2 Year Tracker	4.95% (BBR 1.20% until 30/06/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07178
None	Lifetime Variable	6.49%	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.7% APRC	J08014

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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	4.89%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20643
75%	2 Year Fixed	4.98%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20644
90%	2 Year Fixed	5.45%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20645
None	2 Year Fixed	5.70%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.6% APRC	A20646
60%	5 Year Fixed	4.85%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.0% APRC	A99343
75%	5 Year Fixed	4.95%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.0% APRC	A99344
90%	5 Year Fixed	5.15%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.1% APRC	A99345
None	5 Year Fixed	5.50%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A99346
60%	2 Year Tracker	4.64% (BBR 0.89% until 30/06/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07450
75%	2 Year Tracker	4.64% (BBR 0.89% until 30/06/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07451
90%	2 Year Tracker	4.82% (BBR 1.07% until 30/06/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07452
None	2 Year Tracker	4.95% (BBR 1.20% until 30/06/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07453
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/>