

Product switch rate guide

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

Effective from 26/03/2026

	<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	5.15%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	BTLSVR currently 8.24% Variable	10%	£1,500,000	7.9% APRC	B27507
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	4.99%	£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	7.0% APRC	B94730
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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60%	2 Year Fixed	4.64%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J02799
75%	2 Year Fixed	4.73%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J02800
90%	2 Year Fixed	5.20%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02801
None	2 Year Fixed	5.60%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02802
60%	5 Year Fixed	4.65%	£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	5.9% APRC	J19766
75%	5 Year Fixed	4.75%	£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	5.9% APRC	J19767
90%	5 Year Fixed	4.90%	£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	J19768
None	5 Year Fixed	5.40%	£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	6.2% APRC	J19769
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

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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	4.64%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A20627
75%	2 Year Fixed	4.73%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A20628
90%	2 Year Fixed	5.20%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20629
None	2 Year Fixed	5.60%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20630
60%	5 Year Fixed	4.65%	£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	5.9% APRC	A99327
75%	5 Year Fixed	4.75%	£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	5.9% APRC	A99328
90%	5 Year Fixed	4.90%	£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	A99329
None	5 Year Fixed	5.40%	£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	6.2% APRC	A99330
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

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75%	2 Year Fixed	5.15%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	ESVR currently 6.74% Variable	10%	£1,500,000	6.4% APRC	B27509
None	2 Year Fixed	6.19%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	ESVR currently 6.74% Variable	10%	£1,500,000	6.7% APRC	B27510
75%	5 Year Fixed	4.99%	£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 6.74% Variable	10%	£1,500,000	6.0% APRC	B94732
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 6.74% Variable	10%	£1,500,000	6.4% APRC	B94733
None	Lifetime Variable	6.49%	£0	None	ESVR currently 6.74% Variable	10%	£1,500,000	6.7% APRC	B08222

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EMEX | Legacy Residential

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60%	2 Year Fixed	4.64%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J02803
75%	2 Year Fixed	4.73%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J02804
90%	2 Year Fixed	5.20%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02805
None	2 Year Fixed	5.60%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02806
60%	5 Year Fixed	4.65%	£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	5.9% APRC	J19770
75%	5 Year Fixed	4.75%	£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	5.9% APRC	J19771
90%	5 Year Fixed	4.90%	£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	J19772
None	5 Year Fixed	5.40%	£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	6.2% APRC	J19773
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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60%	2 Year Fixed	4.64%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A20631
75%	2 Year Fixed	4.73%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A20632
90%	2 Year Fixed	5.20%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20633
None	2 Year Fixed	5.60%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20634
60%	5 Year Fixed	4.65%	£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	5.9% APRC	A99331
75%	5 Year Fixed	4.75%	£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	5.9% APRC	A99332
90%	5 Year Fixed	4.90%	£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	A99333
None	5 Year Fixed	5.40%	£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	6.2% APRC	A99334
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/>