

Product switch rate guide

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

Effective from 28/05/2026

<u>BTL</u>	<u>DHLL</u>	<u>Residential</u>	<u>BTL</u>	<u>E-Mex</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	5.27%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	BTLSVR currently 8.24% Variable	10%	£1,500,000	7.9% APRC	B27605
None	2 Year Fixed	6.19%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	BTLSVR currently 8.24% Variable	10%	£1,500,000	8.1% APRC	B27606
75%	5 Year Fixed	5.09%	£0	5% until 31/08/2027*, then 5% until 31/08/2028*, then 4% until 31/08/2029*, then 3% until 31/08/2030*, then 1% until 31/08/2031*	BTLSVR currently 8.24% Variable	10%	£1,500,000	7.1% APRC	B94843
None	5 Year Fixed	5.74%	£0	5% until 31/08/2027*, then 5% until 31/08/2028*, then 4% until 31/08/2029*, then 3% until 31/08/2030*, then 1% until 31/08/2031*	BTLSVR currently 8.24% Variable	10%	£1,500,000	7.4% APRC	B94844
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	4.89%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02823
75%	2 Year Fixed	4.98%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02824
90%	2 Year Fixed	5.45%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02825
None	2 Year Fixed	5.70%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.6% APRC	J02826
60%	5 Year Fixed	4.85%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.0% APRC	J19790
75%	5 Year Fixed	4.95%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.0% APRC	J19791
90%	5 Year Fixed	5.15%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.1% APRC	J19792
None	5 Year Fixed	5.50%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J19793
60%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07183
75%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07184
90%	2 Year Tracker	4.82% (BBR 0.07% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07185
None	2 Year Tracker	4.95% (BBR 1.20% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07186
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 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20651
75%	2 Year Fixed	4.98%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20652
90%	2 Year Fixed	5.45%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20653
None	2 Year Fixed	5.70%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.6% APRC	A20654
60%	5 Year Fixed	4.85%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.0% APRC	A99351
75%	5 Year Fixed	4.95%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.0% APRC	A99352
90%	5 Year Fixed	5.15%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.1% APRC	A99353
None	5 Year Fixed	5.50%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A99354
60%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07458
75%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07459
90%	2 Year Tracker	4.82% (BBR 0.07% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07460
None	2 Year Tracker	4.95% (BBR 1.20% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07461
None	Lifetime Variable	6.49%	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.7% 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	5.27%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	ESVR currently 6.49% Variable	10%	£1,500,000	6.5% APRC	B27607
None	2 Year Fixed	6.19%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	ESVR currently 6.49% Variable	10%	£1,500,000	6.7% APRC	B27608
75%	5 Year Fixed	5.09%	£0	5% until 31/08/2027*, then 5% until 31/08/2028*, then 4% until 31/08/2029*, then 3% until 31/08/2030*, then 1% until 31/08/2031*	ESVR currently 6.49% Variable	10%	£1,500,000	6.1% APRC	B94845
None	5 Year Fixed	5.74%	£0	5% until 31/08/2027*, then 5% until 31/08/2028*, then 4% until 31/08/2029*, then 3% until 31/08/2030*, then 1% until 31/08/2031*	ESVR currently 6.49% Variable	10%	£1,500,000	6.4% APRC	B94846
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 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02827
75%	2 Year Fixed	4.98%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02828
90%	2 Year Fixed	5.45%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02829
None	2 Year Fixed	5.70%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.6% APRC	J02830
60%	5 Year Fixed	4.85%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.0% APRC	J19794
75%	5 Year Fixed	4.95%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.0% APRC	J19795
90%	5 Year Fixed	5.15%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.1% APRC	J19796
None	5 Year Fixed	5.50%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J19797
60%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07187
75%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07188
90%	2 Year Tracker	4.82% (BBR 0.07% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07189
None	2 Year Tracker	4.95% (BBR 1.20% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07190
None	Lifetime Variable	6.49%	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.7% APRC	J08014

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EMEX | Prime Residential

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60%	2 Year Fixed	4.89%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20655
75%	2 Year Fixed	4.98%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20656
90%	2 Year Fixed	5.45%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20657
None	2 Year Fixed	5.70%	£0	2% until 31/08/2027*, then 1% until 31/08/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.6% APRC	A20658
60%	5 Year Fixed	4.85%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.0% APRC	A99355
75%	5 Year Fixed	4.95%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.0% APRC	A99356
90%	5 Year Fixed	5.15%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.1% APRC	A99357
None	5 Year Fixed	5.50%	£0	5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A99358
60%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07462
75%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07463
90%	2 Year Tracker	4.82% (BBR 0.07% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07464
None	2 Year Tracker	4.95% (BBR 1.20% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07465
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/>