Product switch rate guide

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

Effective from 17.09.2026

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	5.34%	£0	2% until 31/10/2027*, then 1% until 31/10/2028*	BTLSVR currently 8.24% Variable	10%	£1,500,000	8.0% APRC	B27845
None	2 Year Fixed	6.19%	£0	2% until 31/10/2027*, then 1% until 31/10/2028*	BTLSVR currently 8.24% Variable	10%	£1,500,000	8.1% APRC	B27754
75%	5 Year Fixed	5.24%	£0	5% until 31/10/2027*, then 5% until 31/10/2028*, then 4% until 31/10/2029*, then 3% until 31/10/2030*, then 1% until 31/10/2031*	BTLSVR currently 8.24% Variable	10%	£1,500,000	7.2% APRC	B95120
None	5 Year Fixed	5.74%	£0	5% until 31/10/2027*, then 5% until 31/10/2028*, then 4% until 31/10/2029*, then 3% until 31/10/2030*, then 1% until 31/10/2031*	BTLSVR currently 8.24% Variable	10%	£1,500,000	7.4% APRC	B95023
None	Lifetime Variable	8.24%	£0	None	BTLSVR currently 8.24% Variable	10%	£1,500,000	8.6% APRC	B08221

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DHLL | Legacy Residential

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60%	2 Year Fixed	4.87%	£0	2% until 31/10/2027*, then 1% until 31/10/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02844
75%	2 Year Fixed	4.93%	£0	2% until 31/10/2027*, then 1% until 31/10/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02845
90%	2 Year Fixed	5.23%	£0	2% until 31/10/2027*, then 1% until 31/10/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02846
None	2 Year Fixed	5.60%	£0	2% until 31/10/2027*, then 1% until 31/10/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02847
60%	5 Year Fixed	4.78%	£0	5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 2% until 31/10/2030*, then 1% until 31/10/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	5.9% APRC	J19808
75%	5 Year Fixed	4.88%	£0	5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 2% until 31/10/2030*, then 1% until 31/10/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.0% APRC	J19809
90%	5 Year Fixed	5.13%	£0	5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 2% until 31/10/2030*, then 1% until 31/10/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.1% APRC	J19810
None	5 Year Fixed	5.40%	£0	5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 2% until 31/10/2030*, then 1% until 31/10/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.2% APRC	J19811
60%	2 Year Tracker	4.64% (BBR 0.89% until 31/10/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07195
75%	2 Year Tracker	4.64% (BBR 0.89% until 31/10/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07196
90%	2 Year Tracker	4.82% (BBR 1.07% until 31/10/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07197
None	2 Year Tracker	4.95% (BBR 1.20% until 31/10/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07198
None	Lifetime Variable	6.49%	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.7% APRC	J08013

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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	4.87%	£0	2% until 31/10/2027*, then 1% until 31/10/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20672
75%	2 Year Fixed	4.93%	£0	2% until 31/10/2027*, then 1% until 31/10/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20673
90%	2 Year Fixed	5.23%	£0	2% until 31/10/2027*, then 1% until 31/10/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20674
None	2 Year Fixed	5.60%	£0	2% until 31/10/2027*, then 1% until 31/10/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20675
60%	5 Year Fixed	4.78%	£0	5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 2% until 31/10/2030*, then 1% until 31/10/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	5.9% APRC	A99369
75%	5 Year Fixed	4.88%	£0	5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 2% until 31/10/2030*, then 1% until 31/10/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.0% APRC	A99370
90%	5 Year Fixed	5.13%	£0	5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 2% until 31/10/2030*, then 1% until 31/10/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.1% APRC	A99371
None	5 Year Fixed	5.40%	£0	5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 2% until 31/10/2030*, then 1% until 31/10/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.2% APRC	A99372
60%	2 Year Tracker	4.64% (BBR 0.89% until 31/10/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07470
75%	2 Year Tracker	4.64% (BBR 0.89% until 31/10/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07471
90%	2 Year Tracker	4.82% (BBR 1.07% until 31/10/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07472
None	2 Year Tracker	4.95% (BBR 1.20% until 31/10/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07473
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	5.34%	£0	2% until 31/10/2027*, then 1% until 31/10/2028*	ESVR currently 6.49% Variable	10%	£1,500,000	6.5% APRC	B27846
None	2 Year Fixed	6.19%	£0	2% until 31/10/2027*, then 1% until 31/10/2028*	ESVR currently 6.49% Variable	10%	£1,500,000	6.7% APRC	B27756
75%	5 Year Fixed	5.24%	£0	5% until 31/10/2027*, then 5% until 31/10/2028*, then 4% until 31/10/2029*, then 3% until 31/10/2030*, then 1% until 31/10/2031*	ESVR currently 6.49% Variable	10%	£1,500,000	6.2% APRC	B95121
None	5 Year Fixed	5.74%	£0	5% until 31/10/2027*, then 5% until 31/10/2028*, then 4% until 31/10/2029*, then 3% until 31/10/2030*, then 1% until 31/10/2031*	ESVR currently 6.49% Variable	10%	£1,500,000	6.4% APRC	B95025
None	Lifetime Variable	6.49%	£0	None	ESVR currently 6.49% Variable	10%	£1,500,000	6.7% APRC	B08222

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60%	2 Year Fixed	4.87%	£0	2% until 31/10/2027*, then 1% until 31/10/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02848
75%	2 Year Fixed	4.93%	£0	2% until 31/10/2027*, then 1% until 31/10/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02849
90%	2 Year Fixed	5.23%	£0	2% until 31/10/2027*, then 1% until 31/10/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02850
None	2 Year Fixed	5.60%	£0	2% until 31/10/2027*, then 1% until 31/10/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02851
60%	5 Year Fixed	4.78%	£0	5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 2% until 31/10/2030*, then 1% until 31/10/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	5.9% APRC	J19812
75%	5 Year Fixed	4.88%	£0	5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 2% until 31/10/2030*, then 1% until 31/10/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.0% APRC	J19813
90%	5 Year Fixed	5.13%	£0	5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 2% until 31/10/2030*, then 1% until 31/10/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.1% APRC	J19814
None	5 Year Fixed	5.40%	£0	5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 2% until 31/10/2030*, then 1% until 31/10/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J19815
60%	2 Year Tracker	4.64% (BBR 0.89% until 31/10/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07199
75%	2 Year Tracker	4.64% (BBR 0.89% until 31/10/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07200
90%	2 Year Tracker	4.82% (BBR 1.07% until 31/10/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07201
None	2 Year Tracker	4.95% (BBR 1.20% until 31/10/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07202
None	Lifetime Variable	6.49%	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.7% APRC	J08014

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75%	2 Year Fixed	4.93%	£0	2% until 31/10/2027*, then 1% until 31/10/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20677
90%	2 Year Fixed	5.23%	£0	2% until 31/10/2027*, then 1% until 31/10/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20678
None	2 Year Fixed	5.60%	£0	2% until 31/10/2027*, then 1% until 31/10/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20679
60%	5 Year Fixed	4.78%	£0	5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 2% until 31/10/2030*, then 1% until 31/10/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	5.9% APRC	A99373
75%	5 Year Fixed	4.88%	£0	5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 2% until 31/10/2030*, then 1% until 31/10/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.0% APRC	A99374
90%	5 Year Fixed	5.13%	£0	5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 2% until 31/10/2030*, then 1% until 31/10/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.1% APRC	A99375
None	5 Year Fixed	5.40%	£0	5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 2% until 31/10/2030*, then 1% until 31/10/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.2% APRC	A99376
60%	2 Year Tracker	4.64% (BBR 0.89% until 31/10/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07474
75%	2 Year Tracker	4.64% (BBR 0.89% until 31/10/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07475
90%	2 Year Tracker	4.82% (BBR 1.07% until 31/10/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07476
None	2 Year Tracker	4.95% (BBR 1.20% until 31/10/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07477
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/