

Product switch rate guide

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

Effective from 18/03/2026

	<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>

Contents

Derbyshire Home Loans Ltd (DHLL)	<u>3 to 5</u>
• Buy to Let	<u>3</u>
• Legacy Residential	<u>4</u>
• Prime Residential	<u>5</u>
E-Mex Home Funding Ltd (E-Mex)	<u>6 to 8</u>
• Buy to Let	<u>6</u>
• Legacy Residential	<u>7</u>
• Prime Residential	<u>8</u>

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	4.80%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	BTLSVR currently 8.24% Variable	10%	£1,500,000	7.8% APRC	B27460
None	2 Year Fixed	5.84%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	BTLSVR currently 8.24% Variable	10%	£1,500,000	8.0% APRC	B27461
75%	5 Year Fixed	4.74%	£0	5% until 30/04/2027*, then 5% until 30/04/2028*, then 4% until 30/04/2029*, then 3% until 30/04/2030*, then 1% until 30/04/2031*	BTLSVR currently 8.24% Variable	10%	£1,500,000	6.8% APRC	B94680
None	5 Year Fixed	5.49%	£0	5% until 30/04/2027*, then 5% until 30/04/2028*, then 4% until 30/04/2029*, then 3% until 30/04/2030*, then 1% until 30/04/2031*	BTLSVR currently 8.24% Variable	10%	£1,500,000	7.2% APRC	B94681
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	4.39%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.2% APRC	J02779
75%	2 Year Fixed	4.48%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.2% APRC	J02780
90%	2 Year Fixed	5.00%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02781
None	2 Year Fixed	5.40%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02782
60%	5 Year Fixed	4.40%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	5.6% APRC	J19746
75%	5 Year Fixed	4.50%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	5.7% APRC	J19747
90%	5 Year Fixed	4.70%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	5.8% APRC	J19748
None	5 Year Fixed	5.20%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.1% APRC	J19749
60%	2 Year Tracker	4.64% (BBR 0.89% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07151
75%	2 Year Tracker	4.64% (BBR 0.89% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07152
90%	2 Year Tracker	4.82% (BBR 1.07% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07153
None	2 Year Tracker	4.95% (BBR 1.20% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07154
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	4.39%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.2% APRC	A20607
75%	2 Year Fixed	4.48%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.2% APRC	A20608
90%	2 Year Fixed	5.00%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20609
None	2 Year Fixed	5.40%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20610
60%	5 Year Fixed	4.40%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	5.6% APRC	A99307
75%	5 Year Fixed	4.50%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	5.7% APRC	A99308
90%	5 Year Fixed	4.70%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	5.8% APRC	A99309
None	5 Year Fixed	5.20%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.1% APRC	A99310
60%	2 Year Tracker	4.64% (BBR 0.89% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07426
75%	2 Year Tracker	4.64% (BBR 0.89% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07427
90%	2 Year Tracker	4.82% (BBR 1.07% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07428
None	2 Year Tracker	4.95% (BBR 1.20% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07429
None	Lifetime Variable	6.49%	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.7% APRC	A08020

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BTL

DHLL

Legacy

Residential

BTLE-Mex

Legacy

Residential

EMEX | Buy to Let

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75%	2 Year Fixed	4.80%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	ESVR currently 6.74% Variable	10%	£1,500,000	6.3% APRC	B27462
None	2 Year Fixed	5.84%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	ESVR currently 6.74% Variable	10%	£1,500,000	6.5% APRC	B27463
75%	5 Year Fixed	4.74%	£0	5% until 30/04/2027*, then 5% until 30/04/2028*, then 4% until 30/04/2029*, then 3% until 30/04/2030*, then 1% until 30/04/2031*	ESVR currently 6.74% Variable	10%	£1,500,000	5.8% APRC	B94682
None	5 Year Fixed	5.49%	£0	5% until 30/04/2027*, then 5% until 30/04/2028*, then 4% until 30/04/2029*, then 3% until 30/04/2030*, then 1% until 30/04/2031*	ESVR currently 6.74% Variable	10%	£1,500,000	6.2% APRC	B94683
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	4.39%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.2% APRC	J02783
75%	2 Year Fixed	4.48%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.2% APRC	J02784
90%	2 Year Fixed	5.00%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02785
None	2 Year Fixed	5.40%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02786
60%	5 Year Fixed	4.40%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	5.6% APRC	J19750
75%	5 Year Fixed	4.50%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	5.7% APRC	J19751
90%	5 Year Fixed	4.70%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	5.8% APRC	J19752
None	5 Year Fixed	5.20%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.1% APRC	J19753
60%	2 Year Tracker	4.64% (BBR 0.89% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07155
75%	2 Year Tracker	4.64% (BBR 0.89% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07156
90%	2 Year Tracker	4.82% (BBR 1.07% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07157
None	2 Year Tracker	4.95% (BBR 1.20% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07158
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	4.39%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.2% APRC	A20611
75%	2 Year Fixed	4.48%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.2% APRC	A20612
90%	2 Year Fixed	5.00%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20613
None	2 Year Fixed	5.40%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20614
60%	5 Year Fixed	4.40%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	5.6% APRC	A99311
75%	5 Year Fixed	4.50%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	5.7% APRC	A99312
90%	5 Year Fixed	4.70%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	5.8% APRC	A99313
None	5 Year Fixed	5.20%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.1% APRC	A99314
60%	2 Year Tracker	4.64% (BBR 0.89% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07430
75%	2 Year Tracker	4.64% (BBR 0.89% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07431
90%	2 Year Tracker	4.82% (BBR 1.07% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07432
None	2 Year Tracker	4.95% (BBR 1.20% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07433
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/>