# Product switch rate guide

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

Effective from 10.11.2026

# Contents


**Derbyshire Home Loans Ltd (DHLL)** 3 to 5

- Buy to Let 3
- Legacy Residential 4
- Prime Residential 5

**E-Mex Home Funding Ltd (E-Mex)** 6 to 8

- Buy to Let 6
- Legacy Residential 7
- Prime Residential 8

# 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 31/12/2027*, then 1% until 31/12/2028* | BTLSVR currently 8.49% Variable | 10% | £1,500,000 | 8.1% APRC | B27862 |
| None | 2 Year Fixed | 6.19% | £0 | 2% until 31/12/2027*, then 1% until 31/12/2028* | BTLSVR currently 8.49% Variable | 10% | £1,500,000 | 8.3% APRC | B27863 |
| 75% | 5 Year Fixed | 5.24% | £0 | 5% until 31/12/2027*, then 5% until 31/12/2028*, then 4% until 31/12/2029*, then 3% until 31/12/2030*, then 1% until 31/12/2031* | BTLSVR currently 8.49% Variable | 10% | £1,500,000 | 7.3% APRC | B95137 |
| None | 5 Year Fixed | 5.74% | £0 | 5% until 31/12/2027*, then 5% until 31/12/2028*, then 4% until 31/12/2029*, then 3% until 31/12/2030*, then 1% until 31/12/2031* | BTLSVR currently 8.49% Variable | 10% | £1,500,000 | 7.5% APRC | B95138 |
| None | Lifetime Variable | 8.49% | £0 | None | BTLSVR currently 8.49% Variable | 10% | £1,500,000 | 8.7% APRC | B08221 |

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

[1]Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000

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 |
|---|---|---|---|---|---|---|---|---|---|
| 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 | 5.29% | £0 | 2% until 31/12/2027*, then 1% until 31/12/2028* | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.7% APRC | J02866 |
| 75% | 2 Year Fixed | 5.42% | £0 | 2% until 31/12/2027*, then 1% until 31/12/2028* | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.7% APRC | J02867 |
| 90% | 2 Year Fixed | 5.76% | £0 | 2% until 31/12/2027*, then 1% until 31/12/2028* | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.8% APRC | J02858 |
| None | 2 Year Fixed | 5.84% | £0 | 2% until 31/12/2027*, then 1% until 31/12/2028* | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.8% APRC | J02859 |
| 60% | 5 Year Fixed | 5.14% | £0 | 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 2% until 31/12/2030*, then 1% until 31/12/2031* | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.2% APRC | J19830 |
| 75% | 5 Year Fixed | 5.28% | £0 | 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 2% until 31/12/2030*, then 1% until 31/12/2031* | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.3% APRC | J19821 |
| 90% | 5 Year Fixed | 5.53% | £0 | 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 2% until 31/12/2030*, then 1% until 31/12/2031* | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.4% APRC | J19831 |
| None | 5 Year Fixed | 5.69% | £0 | 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 2% until 31/12/2030*, then 1% until 31/12/2031* | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.5% APRC | J19823 |
| 60% | 2 Year Tracker | 4.94% (BBR 0.94% until 31/12/2028) | £0 | None | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.6% APRC | J07207 |
| 75% | 2 Year Tracker | 4.99% (BBR 0.99% until 31/12/2028) | £0 | None | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.6% APRC | J07208 |
| 90% | 2 Year Tracker | 5.19% (BBR 1.19% until 31/12/2028) | £0 | None | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.6% APRC | J07209 |
| None | 2 Year Tracker | 5.24% (BBR 1.24% until 31/12/2028) | £0 | None | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.7% APRC | J07210 |
| None | Lifetime Variable | 6.74% | £0 | None | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.8% APRC | J08013 |

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

[1]Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000

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 | 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 |
|---|---|---|---|---|---|---|---|---|---|
| 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 | 5.29% | £0 | 2% until 31/12/2027*, then 1% until 31/12/2028* | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.7% APRC | A20694 |
| 75% | 2 Year Fixed | 5.42% | £0 | 2% until 31/12/2027*, then 1% until 31/12/2028* | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.7% APRC | A20695 |
| 90% | 2 Year Fixed | 5.76% | £0 | 2% until 31/12/2027*, then 1% until 31/12/2028* | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.8% APRC | A20686 |
| None | 2 Year Fixed | 5.84% | £0 | 2% until 31/12/2027*, then 1% until 31/12/2028* | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.8% APRC | A20687 |
| 60% | 5 Year Fixed | 5.14% | £0 | 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 2% until 31/12/2030*, then 1% until 31/12/2031* | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.2% APRC | A99392 |
| 75% | 5 Year Fixed | 5.28% | £0 | 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 2% until 31/12/2030*, then 1% until 31/12/2031* | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.3% APRC | A99383 |
| 90% | 5 Year Fixed | 5.53% | £0 | 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 2% until 31/12/2030*, then 1% until 31/12/2031* | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.4% APRC | A99393 |
| None | 5 Year Fixed | 5.69% | £0 | 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 2% until 31/12/2030*, then 1% until 31/12/2031* | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.5% APRC | A99385 |
| 60% | 2 Year Tracker | 4.94% (BBR 0.94% until 31/12/2028) | £0 | None | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.6% APRC | A07482 |
| 75% | 2 Year Tracker | 4.99% (BBR 0.99% until 31/12/2028) | £0 | None | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.6% APRC | A07483 |
| 90% | 2 Year Tracker | 5.19% (BBR 1.19% until 31/12/2028) | £0 | None | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.6% APRC | A07484 |
| None | 2 Year Tracker | 5.24% (BBR 1.24% until 31/12/2028) | £0 | None | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.7% APRC | A07485 |
| None | Lifetime Variable | 6.74% | £0 | None | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.8% APRC | A08020 |

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

[1]Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000

You can make lump sum or regular overpayments of up to 20% 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.

# 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 |
|---|---|---|---|---|---|---|---|---|---|
| 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 31/12/2027*, then 1% until 31/12/2028* | ESVR currently 6.74% Variable | 10% | £1,500,000 | 6.7% APRC | B27864 |
| None | 2 Year Fixed | 6.19% | £0 | 2% until 31/12/2027*, then 1% until 31/12/2028* | ESVR currently 6.74% Variable | 10% | £1,500,000 | 6.9% APRC | B27865 |
| 75% | 5 Year Fixed | 5.24% | £0 | 5% until 31/12/2027*, then 5% until 31/12/2028*, then 4% until 31/12/2029*, then 3% until 31/12/2030*, then 1% until 31/12/2031* | ESVR currently 6.74% Variable | 10% | £1,500,000 | 6.3% APRC | B95139 |
| None | 5 Year Fixed | 5.74% | £0 | 5% until 31/12/2027*, then 5% until 31/12/2028*, then 4% until 31/12/2029*, then 3% until 31/12/2030*, then 1% until 31/12/2031* | ESVR currently 6.74% Variable | 10% | £1,500,000 | 6.5% APRC | B95140 |
| None | Lifetime Variable | 6.74% | £0 | None | ESVR currently 6.74% Variable | 10% | £1,500,000 | 6.8% APRC | B08222 |

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

[1]Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000

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.

# EMEX | 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 |
|---|---|---|---|---|---|---|---|---|---|
| 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 informa | | | | | | | | | |
| 60% | 2 Year Fixed | 5.29% | £0 | 2% until 31/12/2027*, then 1% until 31/12/2028* | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.7% APRC | J02868 |
| 75% | 2 Year Fixed | 5.42% | £0 | 2% until 31/12/2027*, then 1% until 31/12/2028* | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.7% APRC | J02869 |
| 90% | 2 Year Fixed | 5.76% | £0 | 2% until 31/12/2027*, then 1% until 31/12/2028* | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.8% APRC | J02862 |
| None | 2 Year Fixed | 5.84% | £0 | 2% until 31/12/2027*, then 1% until 31/12/2028* | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.8% APRC | J02863 |
| 60% | 5 Year Fixed | 5.14% | £0 | 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 2% until 31/12/2030*, then 1% until 31/12/2031* | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.2% APRC | J19832 |
| 75% | 5 Year Fixed | 5.28% | £0 | 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 2% until 31/12/2030*, then 1% until 31/12/2031* | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.3% APRC | J19825 |
| 90% | 5 Year Fixed | 5.53% | £0 | 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 2% until 31/12/2030*, then 1% until 31/12/2031* | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.4% APRC | J19833 |
| None | 5 Year Fixed | 5.69% | £0 | 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 2% until 31/12/2030*, then 1% until 31/12/2031* | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.5% APRC | J19827 |
| 60% | 2 Year Tracker | 4.94% (BBR 0.94% until 31/12/2028) | £0 | None | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.6% APRC | J07211 |
| 75% | 2 Year Tracker | 4.99% (BBR 0.99% until 31/12/2028) | £0 | None | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.6% APRC | J07212 |
| 90% | 2 Year Tracker | 5.19% (BBR 1.19% until 31/12/2028) | £0 | None | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.6% APRC | J07213 |
| None | 2 Year Tracker | 5.24% (BBR 1.24% until 31/12/2028) | £0 | None | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.7% APRC | J07214 |
| None | Lifetime Variable | 6.74% | £0 | None | RESSVR currently 6.74% Variable | 10% | £1,000,000 | 6.8% APRC | J08014 |

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

[1]Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000

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.

# EMEX | 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 |
|---|---|---|---|---|---|---|---|---|---|
| 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 | 5.29% | £0 | 2% until 31/12/2027*, then 1% until 31/12/2028* | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.7% APRC | A20696 |
| 75% | 2 Year Fixed | 5.42% | £0 | 2% until 31/12/2027*, then 1% until 31/12/2028* | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.7% APRC | A20697 |
| 90% | 2 Year Fixed | 5.76% | £0 | 2% until 31/12/2027*, then 1% until 31/12/2028* | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.8% APRC | A20690 |
| None | 2 Year Fixed | 5.84% | £0 | 2% until 31/12/2027*, then 1% until 31/12/2028* | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.8% APRC | A20691 |
| 60% | 5 Year Fixed | 5.14% | £0 | 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 2% until 31/12/2030*, then 1% until 31/12/2031* | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.2% APRC | A99394 |
| 75% | 5 Year Fixed | 5.28% | £0 | 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 2% until 31/12/2030*, then 1% until 31/12/2031* | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.3% APRC | A99387 |
| 90% | 5 Year Fixed | 5.53% | £0 | 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 2% until 31/12/2030*, then 1% until 31/12/2031* | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.4% APRC | A99395 |
| None | 5 Year Fixed | 5.69% | £0 | 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 2% until 31/12/2030*, then 1% until 31/12/2031* | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.5% APRC | A99389 |
| 60% | 2 Year Tracker | 4.94% (BBR 0.94% until 31/12/2028) | £0 | None | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.6% APRC | A07486 |
| 75% | 2 Year Tracker | 4.99% (BBR 0.99% until 31/12/2028) | £0 | None | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.6% APRC | A07487 |
| 90% | 2 Year Tracker | 5.19% (BBR 1.19% until 31/12/2028) | £0 | None | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.6% APRC | A07488 |
| None | 2 Year Tracker | 5.24% (BBR 1.24% until 31/12/2028) | £0 | None | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.7% APRC | A07489 |
| None | Lifetime Variable | 6.74% | £0 | None | RESSVR currently 6.74% Variable | 20% | £1,000,000 | 6.8% APRC | A08021 |

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

[1]Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000

You can make lump sum or regular overpayments of up to 20% 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.

# Need support?

Please don’t hesitate to contact our dedicated expert team.

**Phone**: 0345 607 3021

9am to 5pm, Monday to Friday

https://www.themortgageworks.co.uk/