Product switch rate guide

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

Effective from 27.11.2026

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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
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	5.49%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	BTLSVR currently 8.49% Variable	10%	£1,500,000	8.2% APRC	B27906
None	2 Year Fixed	6.19%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	BTLSVR currently 8.49% Variable	10%	£1,500,000	8.3% APRC	B27907
75%	5 Year Fixed	5.34%	£0	5% until 29/02/2028*, 5% until 28/02/2029*, then 4% until 28/02/2030*, then 3% until 28/02/2031*, then 1% until 29/02/2032*	BTLSVR currently 8.49% Variable	10%	£1,500,000	7.3% APRC	B95183
None	5 Year Fixed	5.94%	£0	5% until 29/02/2028*, 5% until 28/02/2029*, then 4% until 28/02/2030*, then 3% until 28/02/2031*, then 1% until 29/02/2032*	BTLSVR currently 8.49% Variable	10%	£1,500,000	7.6% APRC	B95184
None	Lifetime Variable	8.49%	£0	None	BTLSVR currently 8.49% Variable	10%	£1,500,000	8.7% APRC	B08255

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DHLL | Legacy Residential

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60%	2 Year Fixed	5.29%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.7% APRC	J02874
75%	2 Year Fixed	5.42%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.7% APRC	J02875
90%	2 Year Fixed	5.76%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.8% APRC	J02876
None	2 Year Fixed	5.84%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.8% APRC	J02877
60%	5 Year Fixed	5.14%	£0	5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 2% until 28/02/2031*, then 1% until 29/02/2032*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.2% APRC	J19838
75%	5 Year Fixed	5.28%	£0	5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 2% until 28/02/2031*, then 1% until 29/02/2032*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.3% APRC	J19839
90%	5 Year Fixed	5.53%	£0	5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 2% until 28/02/2031*, then 1% until 29/02/2032*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.4% APRC	J19840
None	5 Year Fixed	5.69%	£0	5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 2% until 28/02/2031*, then 1% until 29/02/2032*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.5% APRC	J19841
60%	2 Year Tracker	4.94% (BBR 0.94% until 28/02/2029)	£0	None	RESSVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07219
75%	2 Year Tracker	4.99% (BBR 0.99% until 28/02/2029)	£0	None	RESSVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07220
90%	2 Year Tracker	5.19% (BBR 1.19% until 28/02/2029)	£0	None	RESSVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07221
None	2 Year Tracker	5.24% (BBR 1.24% until 28/02/2029)	£0	None	RESSVR currently 6.74% Variable	10%	£1,000,000	6.7% APRC	J07222
None	Lifetime Variable	6.74%	£0	None	RESSVR currently 6.74% Variable	10%	£1,000,000	6.8% APRC	J08017

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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	5.29%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.7% APRC	A20702
75%	2 Year Fixed	5.42%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.7% APRC	A20703
90%	2 Year Fixed	5.76%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.8% APRC	A20704
None	2 Year Fixed	5.84%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.8% APRC	A20705
60%	5 Year Fixed	5.14%	£0	5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 2% until 28/02/2031*, then 1% until 29/02/2032*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.2% APRC	A99400
75%	5 Year Fixed	5.28%	£0	5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 2% until 28/02/2031*, then 1% until 29/02/2032*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.3% APRC	A99401
90%	5 Year Fixed	5.53%	£0	5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 2% until 28/02/2031*, then 1% until 29/02/2032*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.4% APRC	A99402
None	5 Year Fixed	5.69%	£0	5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 2% until 28/02/2031*, then 1% until 29/02/2032*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.5% APRC	A99403
60%	2 Year Tracker	4.94% (BBR 0.94% until 28/02/2029)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07494
75%	2 Year Tracker	4.99% (BBR 0.99% until 28/02/2029)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07495
90%	2 Year Tracker	5.19% (BBR 1.19% until 28/02/2029)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07496
None	2 Year Tracker	5.24% (BBR 1.24% until 28/02/2029)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.7% APRC	A07497
None	Lifetime Variable	6.74%	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.8% APRC	A08022

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EMEX | Buy to Let

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75%	2 Year Fixed	5.49%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	ESVR currently 6.74% Variable	10%	£1,500,000	6.7% APRC	B27908
None	2 Year Fixed	6.19%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	ESVR currently 6.74% Variable	10%	£1,500,000	6.9% APRC	B27909
75%	5 Year Fixed	5.34%	£0	5% until 29/02/2028*, 5% until 28/02/2029*, then 4% until 28/02/2030*, then 3% until 28/02/2031*, then 1% until 29/02/2032*	ESVR currently 6.74% Variable	10%	£1,500,000	6.3% APRC	B95185
None	5 Year Fixed	5.94%	£0	5% until 29/02/2028*, 5% until 28/02/2029*, then 4% until 28/02/2030*, then 3% until 28/02/2031*, then 1% until 29/02/2032*	ESVR currently 6.74% Variable	10%	£1,500,000	6.6% APRC	B95186
None	Lifetime Variable	6.74%	£0	None	ESVR currently 6.74% Variable	10%	£1,500,000	6.8% APRC	B08256

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60%	2 Year Fixed	5.29%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.7% APRC	J02878
75%	2 Year Fixed	5.42%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.7% APRC	J02879
90%	2 Year Fixed	5.76%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.8% APRC	J02880
None	2 Year Fixed	5.84%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.8% APRC	J02881
60%	5 Year Fixed	5.14%	£0	5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 2% until 28/02/2031*, then 1% until 29/02/2032*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.2% APRC	J19842
75%	5 Year Fixed	5.28%	£0	5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 2% until 28/02/2031*, then 1% until 29/02/2032*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.3% APRC	J19843
90%	5 Year Fixed	5.53%	£0	5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 2% until 28/02/2031*, then 1% until 29/02/2032*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.4% APRC	J19844
None	5 Year Fixed	5.69%	£0	5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 2% until 28/02/2031*, then 1% until 29/02/2032*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.5% APRC	J19845
60%	2 Year Tracker	4.94% (BBR 0.94% until 28/02/2029)	£0	None	RESSVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07223
75%	2 Year Tracker	4.99% (BBR 0.99% until 28/02/2029)	£0	None	RESSVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07224
90%	2 Year Tracker	5.19% (BBR 1.19% until 28/02/2029)	£0	None	RESSVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07225
None	2 Year Tracker	5.24% (BBR 1.24% until 28/02/2029)	£0	None	RESSVR currently 6.74% Variable	10%	£1,000,000	6.7% APRC	J07226
None	Lifetime Variable	6.74%	£0	None	RESSVR currently 6.74% Variable	10%	£1,000,000	6.8% APRC	J08018

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60%	2 Year Fixed	5.29%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.7% APRC	A20706
75%	2 Year Fixed	5.42%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.7% APRC	A20707
90%	2 Year Fixed	5.76%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.8% APRC	A20708
None	2 Year Fixed	5.84%	£0	2% until 29/02/2028*, then 1% until 28/02/2029*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.8% APRC	A20709
60%	5 Year Fixed	5.14%	£0	5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 2% until 28/02/2031*, then 1% until 29/02/2032*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.2% APRC	A99404
75%	5 Year Fixed	5.28%	£0	5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 2% until 28/02/2031*, then 1% until 29/02/2032*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.3% APRC	A99405
90%	5 Year Fixed	5.53%	£0	5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 2% until 28/02/2031*, then 1% until 29/02/2032*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.4% APRC	A99406
None	5 Year Fixed	5.69%	£0	5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 2% until 28/02/2031*, then 1% until 29/02/2032*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.5% APRC	A99407
60%	2 Year Tracker	4.94% (BBR 0.94% until 28/02/2029)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07498
75%	2 Year Tracker	4.99% (BBR 0.99% until 28/02/2029)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07499
90%	2 Year Tracker	5.19% (BBR 1.19% until 28/02/2029)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07631
None	2 Year Tracker	5.24% (BBR 1.24% until 28/02/2029)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.7% APRC	A07632
None	Lifetime Variable	6.74%	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.8% APRC	A08023

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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/