

Product switch rate guide

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

	<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>

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DHLL		E-Mex	
BTL	Legacy	Residential	
BTL	Legacy	Residential	

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	4.59%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	BTLSVR currently 8.49% Variable	10%	£1,500,000	7.9% APRC	B27142
None	2 Year Fixed	5.99%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	BTLSVR currently 8.49% Variable	10%	£1,500,000	8.3% APRC	B27143
75%	5 Year Fixed	4.49%	£0	5% until 31/12/2026*, 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 1% until 31/12/2030*	BTLSVR currently 8.49% Variable	10%	£1,500,000	6.9% APRC	B94338
None	5 Year Fixed	5.49%	£0	5% until 31/12/2026*, 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 1% until 31/12/2030*	BTLSVR currently 8.49% Variable	10%	£1,500,000	7.4% APRC	B94339
None	Lifetime Variable	8.49%	£0	None	BTLSVR currently 8.49% Variable	10%	£1,500,000	8.9% APRC	B08221

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

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
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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	4.15%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.4% APRC	A20563
75%	2 Year Fixed	4.40%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.5% APRC	A20564
90%	2 Year Fixed	5.04%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A20565
None	2 Year Fixed	5.34%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.7% APRC	A20566
60%	5 Year Fixed	4.09%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	RESSVR currently 6.74% Variable	20%	£1,000,000	5.8% APRC	A99262
75%	5 Year Fixed	4.22%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	RESSVR currently 6.74% Variable	20%	£1,000,000	5.8% APRC	A99263
90%	5 Year Fixed	4.63%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.0% APRC	A99264
None	5 Year Fixed	5.14%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.2% APRC	A99265
60%	2 Year Tracker	4.89% (BBR 0.89% until 31/12/2027)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07402
75%	2 Year Tracker	4.89% (BBR 0.89% until 31/12/2027)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07403
90%	2 Year Tracker	5.07% (BBR 1.07% until 31/12/2027)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07404
None	2 Year Tracker	5.20% (BBR 1.20% until 31/12/2027)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.7% APRC	A07405
None	Lifetime Variable	6.74%	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	7.0% APRC	A08020

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DHLL			E-Mex		
BTL	Legacy	Residential	BTL	Legacy	Residential

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	4.59%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	10%	£1,500,000	6.5% APRC	B27144
None	2 Year Fixed	5.99%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	10%	£1,500,000	6.8% APRC	B27145
75%	5 Year Fixed	4.49%	£0	5% until 31/12/2026*, 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	10%	£1,500,000	5.9% APRC	B94340
None	5 Year Fixed	5.49%	£0	5% until 31/12/2026*, 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	10%	£1,500,000	6.4% APRC	B94341
None	Lifetime Variable	6.74%	£0	None	ESVR currently 6.74% Variable	10%	£1,500,000	7.0% APRC	B08222

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EMEX | Legacy Residential

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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	4.15%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	10%	£1,000,000	6.4% APRC	J02741
75%	2 Year Fixed	4.40%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	10%	£1,000,000	6.5% APRC	J02742
90%	2 Year Fixed	5.04%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J02743
None	2 Year Fixed	5.34%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	10%	£1,000,000	6.7% APRC	J02744
60%	5 Year Fixed	4.09%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	10%	£1,000,000	5.8% APRC	J19708
75%	5 Year Fixed	4.22%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	10%	£1,000,000	5.8% APRC	J19709
90%	5 Year Fixed	4.63%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	10%	£1,000,000	6.0% APRC	J19710
None	5 Year Fixed	5.14%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	10%	£1,000,000	6.2% APRC	J19711
60%	2 Year Tracker	4.89% (BBR 0.89% until 31/12/2027)	£0	None	ESVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07131
75%	2 Year Tracker	4.89% (BBR 0.89% until 31/12/2027)	£0	None	ESVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07132
90%	2 Year Tracker	5.07% (BBR 1.07% until 31/12/2027)	£0	None	ESVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07133
None	2 Year Tracker	5.20% (BBR 1.20% until 31/12/2027)	£0	None	ESVR currently 6.74% Variable	10%	£1,000,000	6.7% APRC	J07134
None	Lifetime Variable	6.74%	£0	None	ESVR currently 6.74% Variable	10%	£1,000,000	7.0% APRC	J08014

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EMEX | Prime Residential

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60%	2 Year Fixed	4.15%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	20%	£1,000,000	6.4% APRC	A20567
75%	2 Year Fixed	4.40%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	20%	£1,000,000	6.5% APRC	A20568
90%	2 Year Fixed	5.04%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A20569
None	2 Year Fixed	5.34%	£0	2% until 31/12/2026*, then 1% until 31/12/2027*	ESVR currently 6.74% Variable	20%	£1,000,000	6.7% APRC	A20570
60%	5 Year Fixed	4.09%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	20%	£1,000,000	5.8% APRC	A99266
75%	5 Year Fixed	4.22%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	20%	£1,000,000	5.8% APRC	A99267
90%	5 Year Fixed	4.63%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	20%	£1,000,000	6.0% APRC	A99268
None	5 Year Fixed	5.14%	£0	5% until 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*	ESVR currently 6.74% Variable	20%	£1,000,000	6.2% APRC	A99269
60%	2 Year Tracker	4.89% (BBR 0.89% until 31/12/2027)	£0	None	ESVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07406
75%	2 Year Tracker	4.89% (BBR 0.89% until 31/12/2027)	£0	None	ESVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07407
90%	2 Year Tracker	5.07% (BBR 1.07% until 31/12/2027)	£0	None	ESVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07408
None	2 Year Tracker	5.20% (BBR 1.20% until 31/12/2027)	£0	None	ESVR currently 6.74% Variable	20%	£1,000,000	6.7% APRC	A07409
None	Lifetime Variable	6.74%	£0	None	ESVR currently 6.74% Variable	20%	£1,000,000	7.0% 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/>