Product switch rate guide

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

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<u>BTL</u>

Residential

<u>DHLL</u>

<u>Legacy</u>

Legacy Residential

Prime Residential

<u>BTL</u>

E-Mex

<u>Legacy</u>

<u>Residential</u>

<u>DHLL</u>						<u>E-Mex</u>							
<u>B</u> 1	L	<u>Legacy</u>	R	Residential	<u>BTL</u>		Legacy			Resid	<u>dential</u>		
DHLL	Buy t	o Let											
Maximum LTV	Term	Initial Rate	Product Fee	ERC	ERC Rate for the remain		Followed by TMW Managed Rate for the remainder of the mortgage term, currently:		der of the	Capital repayment	Max Loan	Total Cost for Comparison	Product code
Available to Cι	ıstomers whos	se product code begins with lette	ers: B, BL, BM o	or BN. Please Contact us or	n 03456 06	40 60 if you need fu	rther infor	mation					
75%	2 Year Fixed	4.59%	£0	2% until 31/12/2026*, then 1% until 3	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 3	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 31/12/2 until 31/12/2028*, then 3% until 31/12/2 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 31/12/20 until 31/12/2028*, then 3% until 31/12/2 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		

□ Max

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 & E-MEX Product Switch Rate Guide 02.10.2025 | The Mortgage Works | ³

		<u>DHLL</u>		<u>E-Mex</u>							
<u>BT</u>	<u>L</u>	<u>Legacy</u>	<u>R</u>	<u>esidential</u>	BTL Legacy Residential						
DHLL Legacy Residential											
Maximum LTV	Term	Initial Rate	Product Fee	ERC	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:		Rate for the remainder of the		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	4.15%	£0	2% until 31/12/2026*, then 1%	until 31/12/2027*	RESSVR currently 6.7	4% Variable	10%	£1,000,000	6.4% APRC	J02737
75%	2 Year Fixed	4.40%	£0	2% until 31/12/2026*, then 1%	until 31/12/2027*	RESSVR currently 6.7	4% Variable	10%	£1,000,000	6.5% APRC	J02738
90%	2 Year Fixed	5.04%	£0	2% until 31/12/2026*, then 1%	until 31/12/2027*	RESSVR currently 6.7	4% Variable	10%	£1,000,000	6.6% APRC	J02739
None	2 Year Fixed	5.34%	£0	2% until 31/12/2026*, then 1%	until 31/12/2027*	RESSVR currently 6.7	4% Variable	10%	£1,000,000	6.7% APRC	J02740
60%	5 Year Fixed	4.09%	£0	5% until 31/12/2026*, then 4% un 3% until 31/12/2028*, then 2% un 1% until 31/12/20	til 31/12/2029*, then	RESSVR currently 6.7	4% Variable	10%	£1,000,000	5.8% APRC	J19704
75%	5 Year Fixed	4.22%	£0	5% until 31/12/2026*, then 4% un 3% until 31/12/2028*, then 2% un 1% until 31/12/20	til 31/12/2027*, then til 31/12/2029*, then	RESSVR currently 6.7	4% Variable	10%	£1,000,000	5.8% APRC	J19705
90%	5 Year Fixed	4.63%	£0	5% until 31/12/2026*, then 4% un 3% until 31/12/2028*, then 2% un 1% until 31/12/20	til 31/12/2029*, then	RESSVR currently 6.7	4% Variable	10%	£1,000,000	6.0% APRC	J19706
None	5 Year Fixed	5.14%	£0	5% until 31/12/2026*, then 4% un 3% until 31/12/2028*, then 2% un 1% until 31/12/20	til 31/12/2029*, then	RESSVR currently 6.7	4% Variable	10%	£1,000,000	6.2% APRC	J19707
60%	2 Year Tracker	4.89% (BBR 0.89% until 31/12/2027)	£0	None		RESSVR currently 6.7	4% Variable	10%	£1,000,000	6.6% APRC	J07127
75%	2 Year Tracker	4.89% (BBR 0.89% until 31/12/2027)	£0	None		RESSVR currently 6.7	4% Variable	10%	£1,000,000	6.6% APRC	J07128
90%	2 Year Tracker	5.07% (BBR 1.07% until 31/12/2027)	£0	None		RESSVR currently 6.7	4% Variable	10%	£1,000,000	6.6% APRC	J07129
None	2 Year Tracker	5.20% (BBR 1.20% until 31/12/2027)	£0	None		RESSVR currently 6.7	4% Variable	10%	£1,000,000	6.7% APRC	J07130
None	Lifetime Variable	6.74%	£0	None		RESSVR currently 6.7	4% Variable	10%	£1,000,000	7.0% APRC	J08013
₁ Switch to Fix is charge. Maximu You can make li	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.										

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		DHLL		<u>E-Mex</u>											
BTL Legacy Residential BTL Legacy											<u>dential</u>				
DHLL	DHLL Prime Residential														
Maximum LTV	Term	Initial Rate	Product Fee	ERC		Followed by TMW Managed Rate for the remainder of the mortgage term, currently:		Rate for the remainder of th		Rate for the remainder of the		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	4.15%	£0	2% until 31/12/2026*, then 1%	until 31/12/2027*	RESSVR currently 6.7	4% 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 6.7	4% 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 6.7	4% Variable	20%	£1,000,000	6.6% APRC	A20565				
None	2 Year Fixed	5.34%	£0	2% until 31/12/2026*, then 1%		RESSVR currently 6.7	4% Variable	20%	£1,000,000	6.7% APRC	A20566				
60%	5 Year Fixed	4.09%	£0	5% until 31/12/2026*, then 4% un 3% until 31/12/2028*, then 2% until 1% until 31/12/20 5% until 31/12/2026*, then 4% un	til 31/12/2029*, then	RESSVR currently 6.7	4% Variable	20%	£1,000,000	5.8% APRC	A99262				
75%	5 Year Fixed	4.22%	£0	3% until 31/12/2028*, then 2% until 31/12/20	til 31/12/2029*, then 30*	RESSVR currently 6.7	4% Variable	20%	£1,000,000	5.8% APRC	A99263				
90%	5 Year Fixed	4.63%	£0	5% until 31/12/2026*, then 4% un 3% until 31/12/2028*, then 2% until 1% until 31/12/20	til 31/12/2029*, then 30*	RESSVR currently 6.7	4% Variable	20%	£1,000,000	6.0% APRC	A99264				
None	5 Year Fixed	5.14%	£0	5% until 31/12/2026*, then 4% un 3% until 31/12/2028*, then 2% until 1% until 31/12/20	til 31/12/2029*, then	RESSVR currently 6.7	4% 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 6.7	4% 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 6.7	4% 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 6.7	4% 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 6.7	4% Variable	20%	£1,000,000	6.7% APRC	A07405				
None	Lifetime Variable	6.74%	£0	None		RESSVR currently 6.7	4% Variable	20%	£1,000,000	7.0% APRC	A08020				
Rates are only	secured once	a full application and any applic	able fee(s) hav	e been received. Mortg	ages are secu	red on your proper	y.								
charge. Maximu	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 20% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges.														

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DHLL								E-Mex			
<u>BTL</u> <u>Legacy</u>		<u>R</u>	<u>lesidential</u>	<u>BTL</u>		<u>Legacy</u>			Resid	<u>dential</u>	
EMEX	Buy t	to Let									
Maximum LTV	Term	Initial Rate	Product Fee	ERC		Followed by TMW Rate for the remain mortgage term, of	nder of the	Capital repayment	Max Loan	Total Cost for Comparison	Product code
Available to Cu	stomers who	se product code begins with letter	rs: B, BL, BM o	or BN. Please Contact เ	us on 03456 06	3 40 60 if you need f	further infor	mation			
75%	2 Year Fixed	4.59%	£0	2% until 31/12/2026*, then 1%	% until 31/12/2027*	ESVR currently 6.74%	6 Variable	10%	£1,500,000	6.5% APRC	B27144
None	2 Year Fixed	5.99%	£0	2% until 31/12/2026*, then 1%		ESVR currently 6.74%	6 Variable	10%	£1,500,000	6.8% APRC	B27145
75%	5 Year Fixed	4.49%	£0	5% until 31/12/2026*, 5% until 3 until 31/12/2028*, then 3% until 3 until 31/12/203	31/12/2029*, then 1% 30*	ESVR currently 6.74%	δ Variable	10%	£1,500,000	5.9% APRC	B94340
None	5 Year Fixed	5.49%	£0	5% until 31/12/2026*, 5% until 3 until 31/12/2028*, then 3% until 3 until 31/12/203	31/12/2029*, then 1%	ESVR currently 6.74%	√ Variable	10%	£1,500,000	6.4% APRC	B94341
None	Lifetime Variable	6.74%	£0	None		ESVR currently 6.74%	ს Variable	10%	£1,500,000	7.0% APRC	B08222

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		<u>DHLL</u>		<u>E-Mex</u>										
<u>BT</u>	<u>`L</u>	<u>Legacy</u>	R	<u>esidential</u>	BTL Legacy Residential						dential			
EMEX	EMEX Legacy Residential													
Maximum LTV	Term	Initial Rate	Product Fee	ERC			Managed nder of the currently:	Capital repayment	Max Loan	Total Cost for Comparison	Product code			
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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	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%		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% ur 3% until 31/12/2028*, then 2% un 1% until 31/12/20	til 31/12/2029*, then 030*	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% ur 3% until 31/12/2028*, then 2% un 1% until 31/12/20	til 31/12/2027*, then til 31/12/2029*, then 30*	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% ur 3% until 31/12/2028*, then 2% un 1% until 31/12/20	til 31/12/2029*, then 30*	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% ur 3% until 31/12/2028*, then 2% un 1% until 31/12/20	til 31/12/2029*, then	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			
₁ Switch to Fix is	available for E	e a full application and any applic Buy to Let Tracker products, which at (unless otherwise stated) is £1,50	allows a custo	ŭ	Ü	, , , ,		range, at any	time withou	t incurring earl	y repayment			

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		<u>DHLL</u>		<u>E-Mex</u>									
BTL Legacy Residential BTL Legacy											dential		
EMEX Prime Residential													
Maximum LTV	Term	Initial Rate	Product Fee	ERC	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:		ate for the remainder of the		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	4.15%	£0	2% until 31/12/2026*, then 19	6 until 31/12/2027*	ESVR currently 6.749	% Variable	20%	£1,000,000	6.4% APRC	A20567		
75%	2 Year Fixed	4.40%	£0	2% until 31/12/2026*, then 19	6 until 31/12/2027*	ESVR currently 6.749	% Variable	20%	£1,000,000	6.5% APRC	A20568		
90%	2 Year Fixed	5.04%	£0	2% until 31/12/2026*, then 1%	6 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 19	6 until 31/12/2027*	ESVR currently 6.749	% Variable	20%	£1,000,000	6.7% APRC	A20570		
60%	5 Year Fixed	4.09%	£0	5% until 31/12/2026*, then 4% u 3% until 31/12/2028*, then 2% u 1% until 31/12/2	ntil 31/12/2029*, then	ESVR currently 6.749	% Variable	20%	£1,000,000	5.8% APRC	A99266		
75%	5 Year Fixed	4.22%	£0	1% until 31/12/2 5% until 31/12/2026*, then 4% u 3% until 31/12/2028*, then 2% u 1% until 31/12/2	ntil 31/12/2029*, then	ESVR currently 6.749	% Variable	20%	£1,000,000	5.8% APRC	A99267		
90%	5 Year Fixed	4.63%	£0	5% until 31/12/2026*, then 4% u 3% until 31/12/2028*, then 2% u 1% until 31/12/2	ntil 31/12/2027*, then ntil 31/12/2029*, then	ESVR currently 6.749	% Variable	20%	£1,000,000	6.0% APRC	A99268		
None	5 Year Fixed	5.14%	£0	5% until 31/12/2026*, then 4% u 3% until 31/12/2028*, then 2% u 1% until 31/12/2	ntil 31/12/2027*, then ntil 31/12/2029*, then	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 6.749	% 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 6.749	% Variable	20%	£1,000,000	6.7% APRC	A07409		
None	Lifetime Variable	6.74%	£0	None		ESVR currently 6.749	% Variable	20%	£1,000,000	7.0% APRC	A08021		
,		a full application and any applic	` ,	•	, ,		•	range, at any	time withou	it incurring earl	v repayment		

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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/