

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
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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	4.64%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	BTLSVR currently 8.74% Variable	10%	£1,500,000	8.2% APRC	B27055
None	2 Year Fixed	5.99%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	BTLSVR currently 8.74% Variable	10%	£1,500,000	8.5% APRC	B27039
75%	5 Year Fixed	4.49%	£0	5% until 31/08/2026*, 5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 1% until 31/08/2030*	BTLSVR currently 8.74% Variable	10%	£1,500,000	7.1% APRC	B94240
None	5 Year Fixed	5.49%	£0	5% until 31/08/2026*, 5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 1% until 31/08/2030*	BTLSVR currently 8.74% Variable	10%	£1,500,000	7.5% APRC	B94195
None	Lifetime Variable	8.74%	£0	None	BTLSVR currently 8.74% Variable	10%	£1,500,000	9.2% APRC	B08221

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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
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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	4.10%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	RESSVR currently 6.99% Variable	10%	£1,000,000	6.6% APRC	J02713
75%	2 Year Fixed	4.44%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	RESSVR currently 6.99% Variable	10%	£1,000,000	6.7% APRC	J02714
90%	2 Year Fixed	4.99%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	RESSVR currently 6.99% Variable	10%	£1,000,000	6.8% APRC	J02715
None	2 Year Fixed	5.34%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	RESSVR currently 6.99% Variable	10%	£1,000,000	6.9% APRC	J02716
60%	5 Year Fixed	4.04%	£0	5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030*	RESSVR currently 6.99% Variable	10%	£1,000,000	5.9% APRC	J19680
75%	5 Year Fixed	4.17%	£0	5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030*	RESSVR currently 6.99% Variable	10%	£1,000,000	6.0% APRC	J19681
90%	5 Year Fixed	4.67%	£0	5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030*	RESSVR currently 6.99% Variable	10%	£1,000,000	6.2% APRC	J19682
None	5 Year Fixed	5.09%	£0	5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030*	RESSVR currently 6.99% Variable	10%	£1,000,000	6.4% APRC	J19683
60%	2 Year Tracker	5.14% (BBR 0.89% until 31/08/2027)	£0	None	RESSVR currently 6.99% Variable	10%	£1,000,000	6.9% APRC	J07103
75%	2 Year Tracker	5.14% (BBR 0.89% until 31/08/2027)	£0	None	RESSVR currently 6.99% Variable	10%	£1,000,000	6.9% APRC	J07104
90%	2 Year Tracker	5.32% (BBR 1.07% until 31/08/2027)	£0	None	RESSVR currently 6.99% Variable	10%	£1,000,000	6.9% APRC	J07105
None	2 Year Tracker	5.45% (BBR 1.20% until 31/08/2027)	£0	None	RESSVR currently 6.99% Variable	10%	£1,000,000	6.9% APRC	J07106
None	Lifetime Variable	6.99%	£0	None	RESSVR currently 6.99% Variable	10%	£1,000,000	7.3% APRC	J08013

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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	4.10%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	RESSVR currently 6.99% Variable	20%	£1,000,000	6.6% APRC	A20539
75%	2 Year Fixed	4.44%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	RESSVR currently 6.99% Variable	20%	£1,000,000	6.7% APRC	A20540
90%	2 Year Fixed	4.99%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	RESSVR currently 6.99% Variable	20%	£1,000,000	6.8% APRC	A20541
None	2 Year Fixed	5.34%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	RESSVR currently 6.99% Variable	20%	£1,000,000	6.9% APRC	A20542
60%	5 Year Fixed	4.04%	£0	5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030*	RESSVR currently 6.99% Variable	20%	£1,000,000	5.9% APRC	A99238
75%	5 Year Fixed	4.17%	£0	5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030*	RESSVR currently 6.99% Variable	20%	£1,000,000	6.0% APRC	A99239
90%	5 Year Fixed	4.67%	£0	5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030*	RESSVR currently 6.99% Variable	20%	£1,000,000	6.2% APRC	A99240
None	5 Year Fixed	5.09%	£0	5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030*	RESSVR currently 6.99% Variable	20%	£1,000,000	6.4% APRC	A99241
60%	2 Year Tracker	5.14% (BBR 0.89% until 31/08/2027)	£0	None	RESSVR currently 6.99% Variable	20%	£1,000,000	6.9% APRC	A07378
75%	2 Year Tracker	5.14% (BBR 0.89% until 31/08/2027)	£0	None	RESSVR currently 6.99% Variable	20%	£1,000,000	6.9% APRC	A07379
90%	2 Year Tracker	5.32% (BBR 1.07% until 31/08/2027)	£0	None	RESSVR currently 6.99% Variable	20%	£1,000,000	6.9% APRC	A07380
None	2 Year Tracker	5.45% (BBR 1.20% until 31/08/2027)	£0	None	RESSVR currently 6.99% Variable	20%	£1,000,000	6.9% APRC	A07381
None	Lifetime Variable	6.99%	£0	None	RESSVR currently 6.99% Variable	20%	£1,000,000	7.3% 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
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75%	2 Year Fixed	4.64%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	ESVR currently 6.99% Variable	10%	£1,500,000	6.8% APRC	B27056
None	2 Year Fixed	5.99%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	ESVR currently 6.99% Variable	10%	£1,500,000	7.1% APRC	B27041
75%	5 Year Fixed	4.49%	£0	5% until 31/08/2026*, 5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 1% until 31/08/2030*	ESVR currently 6.99% Variable	10%	£1,500,000	6.1% APRC	B94241
None	5 Year Fixed	5.49%	£0	5% until 31/08/2026*, 5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 1% until 31/08/2030*	ESVR currently 6.99% Variable	10%	£1,500,000	6.6% APRC	B94197
None	Lifetime Variable	6.99%	£0	None	ESVR currently 6.99% Variable	10%	£1,500,000	7.3% APRC	B08222

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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
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60%	2 Year Fixed	4.10%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	ESVR currently 6.99% Variable	10%	£1,000,000	6.6% APRC	J02717
75%	2 Year Fixed	4.44%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	ESVR currently 6.99% Variable	10%	£1,000,000	6.7% APRC	J02718
90%	2 Year Fixed	4.99%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	ESVR currently 6.99% Variable	10%	£1,000,000	6.8% APRC	J02719
None	2 Year Fixed	5.34%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	ESVR currently 6.99% Variable	10%	£1,000,000	6.9% APRC	J02720
60%	5 Year Fixed	4.04%	£0	5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030*	ESVR currently 6.99% Variable	10%	£1,000,000	5.9% APRC	J19684
75%	5 Year Fixed	4.17%	£0	5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030*	ESVR currently 6.99% Variable	10%	£1,000,000	5.9% APRC	J19685
90%	5 Year Fixed	4.67%	£0	5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030*	ESVR currently 6.99% Variable	10%	£1,000,000	6.2% APRC	J19686
None	5 Year Fixed	5.09%	£0	5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030*	ESVR currently 6.99% Variable	10%	£1,000,000	6.4% APRC	J19687
60%	2 Year Tracker	5.14% (BBR 0.89% until 31/08/2027)	£0	None	ESVR currently 6.99% Variable	10%	£1,000,000	6.9% APRC	J07107
75%	2 Year Tracker	5.14% (BBR 0.89% until 31/08/2027)	£0	None	ESVR currently 6.99% Variable	10%	£1,000,000	6.9% APRC	J07108
90%	2 Year Tracker	5.32% (BBR 1.07% until 31/08/2027)	£0	None	ESVR currently 6.99% Variable	10%	£1,000,000	6.9% APRC	J07109
None	2 Year Tracker	5.45% (BBR 1.20% until 31/08/2027)	£0	None	ESVR currently 6.99% Variable	10%	£1,000,000	6.6% APRC	J07110
None	Lifetime Variable	6.99%	£0	None	ESVR currently 6.99% Variable	10%	£1,000,000	7.3% APRC	J08014

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EMEX | 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	4.10%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	ESVR currently 6.99% Variable	20%	£1,000,000	6.6% APRC	A20543
75%	2 Year Fixed	4.44%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	ESVR currently 6.99% Variable	20%	£1,000,000	6.7% APRC	A20544
90%	2 Year Fixed	4.99%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	ESVR currently 6.99% Variable	20%	£1,000,000	6.8% APRC	A20545
None	2 Year Fixed	5.34%	£0	2% until 31/08/2026*, then 1% until 31/08/2027*	ESVR currently 6.99% Variable	20%	£1,000,000	6.9% APRC	A20546
60%	5 Year Fixed	4.04%	£0	5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030*	ESVR currently 6.99% Variable	20%	£1,000,000	5.9% APRC	A99242
75%	5 Year Fixed	4.17%	£0	5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030*	ESVR currently 6.99% Variable	20%	£1,000,000	6.0% APRC	A99243
90%	5 Year Fixed	4.67%	£0	5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030*	ESVR currently 6.99% Variable	20%	£1,000,000	6.2% APRC	A99244
None	5 Year Fixed	5.09%	£0	5% until 31/08/2026*, then 4% until 31/08/2027*, then 3% until 31/08/2028*, then 2% until 31/08/2029*, then 1% until 31/08/2030*	ESVR currently 6.99% Variable	20%	£1,000,000	6.4% APRC	A99245
60%	2 Year Tracker	5.14% (BBR 0.89% until 31/08/2027)	£0	None	ESVR currently 6.99% Variable	20%	£1,000,000	6.9% APRC	A07382
75%	2 Year Tracker	5.14% (BBR 0.89% until 31/08/2027)	£0	None	ESVR currently 6.99% Variable	20%	£1,000,000	6.9% APRC	A07383
90%	2 Year Tracker	5.32% (BBR 1.07% until 31/08/2027)	£0	None	ESVR currently 6.99% Variable	20%	£1,000,000	6.9% APRC	A07384
None	2 Year Tracker	5.45% (BBR 1.20% until 31/08/2027)	£0	None	ESVR currently 6.99% Variable	20%	£1,000,000	6.6% APRC	A07385
None	Lifetime Variable	6.99%	£0	None	ESVR currently 6.99% Variable	20%	£1,000,000	7.3% 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/>