

Product switch rate guide

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

Effective from 30.10.2026

	<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	5.34%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	BTLSVR currently 8.24% Variable	10%	£1,500,000	7.9% APRC	B27862
None	2 Year Fixed	6.19%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	BTLSVR currently 8.24% Variable	10%	£1,500,000	8.1% 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 8.24% Variable	10%	£1,500,000	7.2% 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 8.24% Variable	10%	£1,500,000	7.4% APRC	B95138
None	Lifetime Variable	8.24%	£0	None	BTLSVR currently 8.24% Variable	10%	£1,500,000	8.6% 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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60%	2 Year Fixed	5.29%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02866
75%	2 Year Fixed	5.42%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02867
90%	2 Year Fixed	5.76%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.6% APRC	J02858
None	2 Year Fixed	5.84%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.6% 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 6.49% Variable	10%	£1,000,000	6.1% 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 6.49% Variable	10%	£1,000,000	6.2% 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 6.49% Variable	10%	£1,000,000	6.3% 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 6.49% Variable	10%	£1,000,000	6.4% APRC	J19823
60%	2 Year Tracker	4.69% (BBR 0.94% until 31/12/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07207
75%	2 Year Tracker	4.74% (BBR 0.99% until 31/12/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07208
90%	2 Year Tracker	4.94% (BBR 1.19% until 31/12/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07209
None	2 Year Tracker	4.99% (BBR 1.24% until 31/12/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07210
None	Lifetime Variable	6.49%	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.7% 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	5.29%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20694
75%	2 Year Fixed	5.42%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20695
90%	2 Year Fixed	5.76%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.6% APRC	A20686
None	2 Year Fixed	5.84%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.6% 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 6.49% Variable	20%	£1,000,000	6.1% 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 6.49% Variable	20%	£1,000,000	6.2% 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 6.49% Variable	20%	£1,000,000	6.3% 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 6.49% Variable	20%	£1,000,000	6.4% APRC	A99385
60%	2 Year Tracker	4.69% (BBR 0.94% until 31/12/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07482
75%	2 Year Tracker	4.74% (BBR 0.99% until 31/12/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07483
90%	2 Year Tracker	4.94% (BBR 1.19% until 31/12/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07484
None	2 Year Tracker	4.99% (BBR 1.24% until 31/12/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07485
None	Lifetime Variable	6.49%	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.7% 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	5.34%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	ESVR currently 6.49% Variable	10%	£1,500,000	6.5% APRC	B27864
None	2 Year Fixed	6.19%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	ESVR currently 6.49% Variable	10%	£1,500,000	6.7% 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 6.49% Variable	10%	£1,500,000	6.2% 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 6.49% Variable	10%	£1,500,000	6.4% APRC	B95140
None	Lifetime Variable	6.49%	£0	None	ESVR currently 6.49% Variable	10%	£1,500,000	6.7% APRC	B08222

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<u>BTL</u>		<u>DHLL</u>	<u>Residential</u>		<u>E-Mex</u>	<u>Residential</u>	
<u>BTL</u>		<u>Legacy</u>	<u>Residential</u>		<u>Legacy</u>	<u>Residential</u>	

EMEX | Legacy Residential

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60%	2 Year Fixed	5.29%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02868
75%	2 Year Fixed	5.42%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02869
90%	2 Year Fixed	5.76%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.6% APRC	J02862
None	2 Year Fixed	5.84%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.6% 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 6.49% Variable	10%	£1,000,000	6.1% 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 6.49% Variable	10%	£1,000,000	6.2% 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 6.49% Variable	10%	£1,000,000	6.3% 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 6.49% Variable	10%	£1,000,000	6.4% APRC	J19827
60%	2 Year Tracker	4.69% (BBR 0.94% until 31/12/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07211
75%	2 Year Tracker	4.74% (BBR 0.99% until 31/12/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07212
90%	2 Year Tracker	4.94% (BBR 1.19% until 31/12/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07213
None	2 Year Tracker	4.99% (BBR 1.24% until 31/12/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07214
None	Lifetime Variable	6.49%	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.7% APRC	J08014

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EMEX | Prime Residential

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60%	2 Year Fixed	5.29%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20696
75%	2 Year Fixed	5.42%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20697
90%	2 Year Fixed	5.76%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.6% APRC	A20690
None	2 Year Fixed	5.84%	£0	2% until 31/12/2027*, then 1% until 31/12/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.6% 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 6.49% Variable	20%	£1,000,000	6.1% 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 6.49% Variable	20%	£1,000,000	6.2% 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 6.49% Variable	20%	£1,000,000	6.3% 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 6.49% Variable	20%	£1,000,000	6.4% APRC	A99389
60%	2 Year Tracker	4.69% (BBR 0.94% until 31/12/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07486
75%	2 Year Tracker	4.74% (BBR 0.99% until 31/12/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07487
90%	2 Year Tracker	4.94% (BBR 1.19% until 31/12/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07488
None	2 Year Tracker	4.99% (BBR 1.24% until 31/12/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07489
None	Lifetime Variable	6.49%	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.7% 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/>