

# Product switch rate guide

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

Effective from 06/02/2026

<u>BTL</u>	<u>DHLL</u>	<u>Residential</u>	<u>BTL</u>	<u>E-Mex</u>	<u>Legacy</u>	<u>Residential</u>
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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
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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	4.35%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	BTLSVR currently 8.24% Variable	10%	£1,500,000	7.7% APRC	B27326
None	2 Year Fixed	5.54%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	BTLSVR currently 8.24% Variable	10%	£1,500,000	8.0% APRC	B27327
75%	5 Year Fixed	4.29%	£0	5% until 30/04/2027*, then 5% until 30/04/2028*, then 4% until 30/04/2029*, then 3% until 30/04/2030*, then 1% until 30/04/2031*	BTLSVR currently 8.24% Variable	10%	£1,500,000	6.7% APRC	B94538
None	5 Year Fixed	5.34%	£0	5% until 30/04/2027*, then 5% until 30/04/2028*, then 4% until 30/04/2029*, then 3% until 30/04/2030*, then 1% until 30/04/2031*	BTLSVR currently 8.24% Variable	10%	£1,500,000	7.2% APRC	B94539
None	Lifetime Variable	8.24%	£0	None	BTLSVR currently 8.24% Variable	10%	£1,500,000	6.2% APRC	B08221

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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 | 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	3.99%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.2% APRC	J02767
75%	2 Year Fixed	4.08%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.2% APRC	J02768
90%	2 Year Fixed	4.74%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02769
None	2 Year Fixed	5.34%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02770
60%	5 Year Fixed	3.95%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	5.6% APRC	J19734
75%	5 Year Fixed	4.02%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	5.6% APRC	J19735
90%	5 Year Fixed	4.46%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	5.8% APRC	J19736
None	5 Year Fixed	5.14%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.1% APRC	J19737
60%	2 Year Tracker	4.64% (BBR 0.89% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07151
75%	2 Year Tracker	4.64% (BBR 0.89% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07152
90%	2 Year Tracker	4.82% (BBR 1.07% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07153
None	2 Year Tracker	4.95% (BBR 1.20% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07154
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	3.99%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.2% APRC	A20593
75%	2 Year Fixed	4.08%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.2% APRC	A20594
90%	2 Year Fixed	4.74%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20595
None	2 Year Fixed	5.34%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20596
60%	5 Year Fixed	3.95%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	5.6% APRC	A99292
75%	5 Year Fixed	4.02%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	5.6% APRC	A99293
90%	5 Year Fixed	4.46%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	5.8% APRC	A99294
None	5 Year Fixed	5.14%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.1% APRC	A99295
60%	2 Year Tracker	4.64% (BBR 0.89% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07426
75%	2 Year Tracker	4.64% (BBR 0.89% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07427
90%	2 Year Tracker	4.82% (BBR 1.07% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07428
None	2 Year Tracker	4.95% (BBR 1.20% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07429
None	Lifetime Variable	6.49%	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.7% APRC	A08020

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## 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	4.35%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	ESVR currently 6.74% Variable	10%	£1,500,000	6.3% APRC	B27328
None	2 Year Fixed	5.54%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	ESVR currently 6.74% Variable	10%	£1,500,000	6.5% APRC	B27329
75%	5 Year Fixed	4.29%	£0	5% until 30/04/2027*, then 5% until 30/04/2028*, then 4% until 30/04/2029*, then 3% until 30/04/2030*, then 1% until 30/04/2031*	ESVR currently 6.74% Variable	10%	£1,500,000	5.7% APRC	B94540
None	5 Year Fixed	5.34%	£0	5% until 30/04/2027*, then 5% until 30/04/2028*, then 4% until 30/04/2029*, then 3% until 30/04/2030*, then 1% until 30/04/2031*	ESVR currently 6.74% Variable	10%	£1,500,000	6.2% APRC	B94541
None	Lifetime Variable	6.49%	£0	None	ESVR currently 6.74% Variable	10%	£1,500,000	6.7% APRC	B08222

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# EMEX | Legacy Residential

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60%	2 Year Fixed	3.99%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.2% APRC	J02771
75%	2 Year Fixed	4.08%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.2% APRC	J02772
90%	2 Year Fixed	4.74%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02773
None	2 Year Fixed	5.34%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02774
60%	5 Year Fixed	3.95%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	5.6% APRC	J19738
75%	5 Year Fixed	4.02%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	5.6% APRC	J19739
90%	5 Year Fixed	4.46%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	5.8% APRC	J19740
None	5 Year Fixed	5.14%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.1% APRC	J19741
60%	2 Year Tracker	4.64% (BBR 0.89% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07155
75%	2 Year Tracker	4.64% (BBR 0.89% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07156
90%	2 Year Tracker	4.82% (BBR 1.07% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07157
None	2 Year Tracker	4.95% (BBR 1.20% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07158
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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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	3.99%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.2% APRC	A20597
75%	2 Year Fixed	4.08%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.2% APRC	A20598
90%	2 Year Fixed	4.74%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20599
None	2 Year Fixed	5.34%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20600
60%	5 Year Fixed	3.95%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	5.6% APRC	A99296
75%	5 Year Fixed	4.02%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	5.6% APRC	A99297
90%	5 Year Fixed	4.46%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	5.8% APRC	A99298
None	5 Year Fixed	5.14%	£0	5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 2% until 30/04/2030*, then 1% until 30/04/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.1% APRC	A99299
60%	2 Year Tracker	4.64% (BBR 0.89% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07430
75%	2 Year Tracker	4.64% (BBR 0.89% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07431
90%	2 Year Tracker	4.82% (BBR 1.07% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07432
None	2 Year Tracker	4.95% (BBR 1.20% until 30/04/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07433
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/>