

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>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 | 4.35% | £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 |

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

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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 |
|--|-------------------|------------------------------------|-------------|--|---|-------------------|------------|---------------------------|--------------|
| 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 |
|-------------|------|--------------|-------------|-----|---|-------------------|----------|---------------------------|--------------|
|-------------|------|--------------|-------------|-----|---|-------------------|----------|---------------------------|--------------|

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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| <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> |

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 | 4.35% | £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

| 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: 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 | 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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| | | DHLL | | | E-Mex | |
|-----|--|--------|-------------|--|--------|-------------|
| BTL | | Legacy | Residential | | Legacy | Residential |

EMEX | 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 |
|-------------|------|--------------|-------------|-----|---|-------------------|----------|---------------------------|--------------|
|-------------|------|--------------|-------------|-----|---|-------------------|----------|---------------------------|--------------|

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/>