Product switch rate guide

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

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Residential

<u>BTL</u>

E-Mex

Legacy

<u>Residential</u>

<u>DHLL</u>

Legacy

Prime Residential

<u>BTL</u>

		DHLL	<u>E-Mex</u>								
<u>BT</u>		<u>Legacy</u>	R	Residential	F	BTL		Legacy		Resic	<u>dential</u>
DHLL	DHLL Buy to Let										
Maximum LTV	Term	Initial Rate	Product Fee	ERC	Followed by ERC Rate for the mortgage		inder of the	('anital	Max Loan	Total Cost for Comparison	Product code
Available to Cu	stomers whos	ose product code begins with letter	rs: B, BL, BM o	or BN. Please Contact (us on 03456 06	40 60 if you need	further infor	mation			
75%	2 Year Fixed	4.64%	£0	2% until 31/10/2026*, then 1%	% until 31/10/2027*	BTLSVR currently 8.49	9% Variable	10%	£1,500,000	8.0% APRC	B27072
None	2 Year Fixed	5.99%	£0	2% until 31/10/2026*, then 1%	% until 31/10/2027*	BTLSVR currently 8.49	9% Variable	10%	£1,500,000	8.3% APRC	B27073
75%	5 Year Fixed	4.49%		5% until 31/10/2026*, 5% until 3 until 31/10/2028*, then 3% until 3 until 31/10/203	31/10/2029*, then 1%	BTLSVR currently 8.49	9% Variable	10%	£1,500,000	7.0% APRC	B94257
None	5 Year Fixed	5.49%		5% until 31/10/2026*, 5% until 3: until 31/10/2028*, then 3% until 3 until 31/10/203	31/10/2027*, then 4% 31/10/2029*, then 1%	BTLSVR currently 8.49	9% Variable	10%	£1,500,000	7.4% APRC	B94258
None	Lifetime Variable	8.49%	£0	None		BTLSVR currently 8.49	9% Variable	10%	£1,500,000	8.9% APRC	B08221

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.

<u>DHLL</u>						<u>E-Mex</u>									
<u>BT</u>	BTL Legacy Residential				BTL Legacy				<u>Residential</u>						
DHLL	DHLL Legacy Residential														
Maximum LTV	Term	Initial Rate	Product Fee	ERC	Rate for the remainder		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	4.10%	£0	2% until 31/10/2026*, then 1%	until 31/10/2027*	RESSVR currently 6.74	% Variable	10%	£1,000,000	6.4% APRC	J02725				
75%	2 Year Fixed	4.44%	£0	2% until 31/10/2026*, then 1%	until 31/10/2027*	RESSVR currently 6.74	% Variable	10%	£1,000,000	6.5% APRC	J02726				
90%	2 Year Fixed	4.99%	£0	2% until 31/10/2026*, then 1%	until 31/10/2027*	RESSVR currently 6.74	% Variable	10%	£1,000,000	6.6% APRC	J02727				
None	2 Year Fixed	5.34%	£0	2% until 31/10/2026*, then 1%		RESSVR currently 6.74	% Variable	10%	£1,000,000	6.7% APRC	J02728				
60%	5 Year Fixed	4.04%	£0	5% until 31/10/2026*, then 4% ur 3% until 31/10/2028*, then 2% ur 1% until 31/10/20	til 31/10/2029*, then	RESSVR currently 6.74	% Variable	10%	£1,000,000	5.8% APRC	J19692				
75%	5 Year Fixed	4.17%	£0	5% until 31/10/2026*, then 4% ur 3% until 31/10/2028*, then 2% ur 1% until 31/10/20	til 31/10/2029*, then 030*	RESSVR currently 6.74	% Variable	10%	£1,000,000	5.8% APRC	J19693				
90%	5 Year Fixed	4.67%	£0	5% until 31/10/2026*, then 4% ur 3% until 31/10/2028*, then 2% ur 1% until 31/10/20	til 31/10/2029*, then 030*	RESSVR currently 6.74	% Variable	10%	£1,000,000	6.0% APRC	J19694				
None	5 Year Fixed	5.09%	£0	5% until 31/10/2026*, then 4% ur 3% until 31/10/2028*, then 2% ur 1% until 31/10/20	til 31/10/2029*, then	RESSVR currently 6.74	% Variable	10%	£1,000,000	6.2% APRC	J19695				
60%	2 Year Tracker	4.89% (BBR 0.89% until 31/10/2027)	£0	None		RESSVR currently 6.74	% Variable	10%	£1,000,000	6.8% APRC	J07115				
75%	2 Year Tracker	4.89% (BBR 0.89% until 31/10/2027)	£0	None		RESSVR currently 6.74	% Variable	10%	£1,000,000	6.6% APRC	J07116				
90%	2 Year Tracker	5.07% (BBR 1.07% until 31/10/2027)	£0	None		RESSVR currently 6.74	% Variable	10%	£1,000,000	6.6% APRC	J07117				
None	2 Year Tracker	5.20% (BBR 1.20% until 31/10/2027)	£0	None		RESSVR currently 6.74	% Variable	10%	£1,000,000	6.7% APRC	J07118				
None	Lifetime Variable	6.74%	£0	None		RESSVR currently 6.74	% Variable	10%	£1,000,000	7.0% APRC	J08013				
₁ Switch to Fix is	available for E	a full application and any application and the	allows a custor	•	J	, , , ,		range, at any	time withou	it incurring earl	y 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.

		<u>DHLL</u>	<u>E-Mex</u>												
BTL Legacy Residential					BTL Legacy Residential						<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:		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	4.10%	£0	2% until 31/10/2026*, then 1% until	31/10/2027*	RESSVR currently 6.74	1% Variable	20%	£1,000,000	6.4% APRC	A20551				
75%	2 Year Fixed	4.44%	£0	2% until 31/10/2026*, then 1% until	31/10/2027*	RESSVR currently 6.74	1% Variable	20%	£1,000,000	6.5% APRC	A20552				
90%	2 Year Fixed	4.99%	£0	2% until 31/10/2026*, then 1% until	31/10/2027*	RESSVR currently 6.74	1% Variable	20%	£1,000,000	6.6% APRC	A20553				
None	2 Year Fixed	5.34%	£0	2% until 31/10/2026*, then 1% until	31/10/2027*	RESSVR currently 6.74	1% Variable	20%	£1,000,000	6.7% APRC	A20554				
60%	5 Year Fixed	4.04%	£0	5% until 31/10/2026*, then 4% until 31/ 3% until 31/10/2028*, then 2% until 31/ 1% until 31/10/2030*	10/2029*, then	RESSVR currently 6.74	1% Variable	20%	£1,000,000	5.8% APRC	A99250				
75%	5 Year Fixed	4.17%	£0	5% until 31/10/2026*, then 4% until 31/ 3% until 31/10/2028*, then 2% until 31/ 1% until 31/10/2030*	10/2029*, then	RESSVR currently 6.74	1% Variable	20%	£1,000,000	5.8% APRC	A99251				
90%	5 Year Fixed	4.67%	£0	5% until 31/10/2026*, then 4% until 31/ 3% until 31/10/2028*, then 2% until 31/ 1% until 31/10/2030*	10/2029*, then	RESSVR currently 6.74	1% Variable	20%	£1,000,000	6.0% APRC	A99252				
None	5 Year Fixed	5.09%	£0	5% until 31/10/2026*, then 4% until 31/ 3% until 31/10/2028*, then 2% until 31/ 1% until 31/10/2030*		RESSVR currently 6.74	1% Variable	20%	£1,000,000	6.2% APRC	A99253				
60%	2 Year Tracker	4.89% (BBR 0.89% until 31/10/2027)	£0	None		RESSVR currently 6.74	1% Variable	20%	£1,000,000	6.6% APRC	A07390				
75%	2 Year Tracker	4.89% (BBR 0.89% until 31/10/2027)	£0	None		RESSVR currently 6.74	1% Variable	20%	£1,000,000	6.6% APRC	A07391				
90%	2 Year Tracker	5.07% (BBR 1.07% until 31/10/2027)	£0	None		RESSVR currently 6.74	1% Variable	20%	£1,000,000	6.6% APRC	A07392				
None	2 Year Tracker	5.20% (BBR 1.20% until 31/10/2027)	£0	None		RESSVR currently 6.74	1% Variable	20%	£1,000,000	6.7% APRC	A07393				
None	Lifetime Variable	6.74%	£0	None		RESSVR currently 6.74	1% Variable	20%	£1,000,000	7.0% APRC	A08020				
₁ Switch to Fix is charge. Maximu	None RESSVR currently 6.74% Variable 20% £1,000,000 7.0% APRC A08020 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.														

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.

<u>DHLL</u>								<u>E-Mex</u>				
<u>BT</u>	BTL Legacy Residential				<u> </u>	BTL		<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 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 31/10/2026*, then 1%	% until 31/10/2027*	ESVR currently 6.74%	6 Variable	10%	£1,500,000	6.5% APRC	B27074	
None	2 Year Fixed	5.99%	£0	2% until 31/10/2026*, then 1%	% until 31/10/2027*	ESVR currently 6.74%	variable	10%	£1,500,000	6.8% APRC	B27075	
75%	5 Year Fixed	4.49%	£0	5% until 31/10/2026*, 5% until 3 until 31/10/2028*, then 3% until 3 until 31/10/203 5% until 31/10/2026*, 5% until 3	31/10/2029*, then 1%	ESVR currently 6.74%	variable	10%	£1,500,000	6.0% APRC	B94259	
None	5 Year Fixed	5.49%	£0	5% until 31/10/2026*, 5% until 3 until 31/10/2028*, then 3% until 3 until 31/10/203	31/10/2029*, then 1%	ESVR currently 6.74%	6 Variable	10%	£1,500,000	6.4% APRC	B94260	
None	Lifetime Variable	6.74%	£0	None		ESVR currently 6.74%	Variable	10%	£1,500,000	7.0% APRC	B08222	
,		e a full application and any applica	. ,	-								

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.

		DHLL		<u>E-Mex</u>							
<u>BT</u>	BTL Legacy Residential				BTL Legacy Residential						
EMEX Legacy Residential											
Maximum LTV	Term	Initial Rate	Product Fee	ERC		Followed by TMW I Rate for the remain mortgage term, cu	der of the	Capital repayment	Max Loan	Total Cost for Comparison	Product code
Available to Cus	stomers who	se product code begins with lette	rs: FS, P, PC, E	E, F, G, H, L, M, N, NP,	S, SC, SE SH	, SL, SM, SN or SP. F	Please Co	ntact us on 0	3456 06 40	60 if you need	d further informa
60%	2 Year Fixed	4.10%	£0	2% until 31/10/2026*, then 1%	6 until 31/10/2027*	ESVR currently 6.74%	Variable	10%	£1,000,000	6.4% APRC	J02729
75%	2 Year Fixed	4.44%	£0	2% until 31/10/2026*, then 1%	6 until 31/10/2027*	ESVR currently 6.74%	Variable	10%	£1,000,000	6.5% APRC	J02730
90%	2 Year Fixed	4.99%	£0	2% until 31/10/2026*, then 1%	6 until 31/10/2027*	ESVR currently 6.74%	Variable	10%	£1,000,000	6.6% APRC	J02731
None	2 Year Fixed	5.34%	£0	2% until 31/10/2026*, then 1%	6 until 31/10/2027*	ESVR currently 6.74%	Variable	10%	£1,000,000	6.7% APRC	J02732
60%	5 Year Fixed	4.04%	£0	5% until 31/10/2026*, then 4% u 3% until 31/10/2028*, then 2% ur 1% until 31/10/2	ntil 31/10/2029*, then 030*	ESVR currently 6.74%	Variable	10%	£1,000,000	5.8% APRC	J19696
75%	5 Year Fixed	4.17%	£0	5% until 31/10/2026*, then 4% u 3% until 31/10/2028*, then 2% ur 1% until 31/10/2	ntil 31/10/2027*, then ntil 31/10/2029*, then 030*	ESVR currently 6.74%	Variable	10%	£1,000,000	5.8% APRC	J19697
90%	5 Year Fixed	4.67%	£0	5% until 31/10/2026*, then 4% u 3% until 31/10/2028*, then 2% ur 1% until 31/10/2	ntil 31/10/2027*, then ntil 31/10/2029*, then	ESVR currently 6.74%	Variable	10%	£1,000,000	6.0% APRC	J19698
None	5 Year Fixed	5.09%	£0	5% until 31/10/2026*, then 4% u 3% until 31/10/2028*, then 2% ur 1% until 31/10/2	ntil 31/10/2027*, then ntil 31/10/2029*, then	ESVR currently 6.74%	Variable	10%	£1,000,000	6.2% APRC	J19699
60%	2 Year Tracker	4.89% (BBR 0.89% until 31/10/2027)	£0	None		ESVR currently 6.74%	Variable	10%	£1,000,000	6.6% APRC	J07119
75%	2 Year Tracker	4.89% (BBR 0.89% until 31/10/2027)	£0	None		ESVR currently 6.74%	Variable	10%	£1,000,000	6.6% APRC	J07120
90%	2 Year Tracker	5.07% (BBR 1.07% until 31/10/2027)	£0	None		ESVR currently 6.74%	Variable	10%	£1,000,000	6.6% APRC	J07121
None	2 Year Tracker	5.20% (BBR 1.20% until 31/10/2027)	£0	None		ESVR currently 6.74%	Variable	10%	£1,000,000	6.7% APRC	J07122
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 charge. Maximul You can make lu	available for E m loan amoun ımp sum or re	e a full application and any application and any application by to Let Tracker products, which it (unless otherwise stated) is £1,50 gular overpayments of up to 10% of the loan is being repaid or security re	allows a custor 00,000 of the initial mor	ner to switch to an existi	ng customer fix	ed rate, within the sar	ne product				

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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 Residentia						<u>dential</u>	
EMEX Prime Residential												
Maximum LTV	Term	Initial Rate	Product Fee	ERC		Followed by TMW Rate for the remai mortgage term,	nder 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	4.10%	£0	2% until 31/10/2026*, then 1%	until 31/10/2027*	ESVR currently 6.749	6 Variable	20%	£1,000,000	6.4% APRC	A20555	
75%	2 Year Fixed	4.44%	£0	2% until 31/10/2026*, then 1%	until 31/10/2027*	ESVR currently 6.749	6 Variable	20%	£1,000,000	6.5% APRC	A20556	
90%	2 Year Fixed	4.99%	£0	2% until 31/10/2026*, then 1%	until 31/10/2027*	ESVR currently 6.749	6 Variable	20%	£1,000,000	6.6% APRC	A20557	
None	2 Year Fixed	5.34%	£0	2% until 31/10/2026*, then 1%	until 31/10/2027*	ESVR currently 6.749	6 Variable	20%	£1,000,000	6.7% APRC	A20558	
60%	5 Year Fixed	4.04%	£0	5% until 31/10/2026*, then 4% until 3% until 31/10/2028*, then 2% until 1% until 31/10/20	il 31/10/2029*, then	ESVR currently 6.749	6 Variable	20%	£1,000,000	5.8% APRC	A99254	
75%	5 Year Fixed	4.17%	£0	5% until 31/10/2026*, then 4% until 3% until 31/10/2028*, then 2% until 1% until 31/10/20	il 31/10/2029*, then 30*	ESVR currently 6.749	6 Variable	20%	£1,000,000	5.8% APRC	A99255	
90%	5 Year Fixed	4.67%	£0	5% until 31/10/2026*, then 4% until 31/10/2028*, then 2% until 1% until 31/10/20	il 31/10/2029*, then 30*	ESVR currently 6.749	6 Variable	20%	£1,000,000	6.0% APRC	A99256	
None	5 Year Fixed	5.09%	£0	5% until 31/10/2026*, then 4% until 31/10/2028*, then 2% until 1% until 31/10/20	il 31/10/2029*, then	ESVR currently 6.749	6 Variable	20%	£1,000,000	6.2% APRC	A99257	
60%	2 Year Tracker	4.89% (BBR 0.89% until 31/10/2027)	£0	None		ESVR currently 6.749	6 Variable	20%	£1,000,000	6.6% APRC	A07394	
75%	2 Year Tracker	4.89% (BBR 0.89% until 31/10/2027)	£0	None		ESVR currently 6.749	6 Variable	20%	£1,000,000	6.6% APRC	A07395	
90%	2 Year Tracker	5.07% (BBR 1.07% until 31/10/2027)	£0	None		ESVR currently 6.749	6 Variable	20%	£1,000,000	6.6% APRC	A07396	
None	2 Year Tracker	5.20% (BBR 1.20% until 31/10/2027)	£0	None		ESVR currently 6.749	6 Variable	20%	£1,000,000	6.7% APRC	A07397	
None	Lifetime Variable	6.74%	£0	None		ESVR currently 6.749	6 Variable	20%	£1,000,000	7.0% APRC	A08021	
₁Switch to Fix is charge. Maximu You can make lu	available for E m loan amoun ump sum or re	a full application and any applic Buy to Let Tracker products, which t (unless otherwise stated) is £1,5 gular overpayments of up to 20% of up to 20	allows a custor 00,000 of the initial mor	mer to switch to an existir	ng customer fix	ed rate, within the sa	ame produc	,		Ü		

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/