

# Product switch rate guide

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

Effective from 17/06/2026

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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	5.24%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	BTLSVR currently 8.24% Variable	10%	£1,500,000	7.9% APRC	B27654
None	2 Year Fixed	6.19%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	BTLSVR currently 8.24% Variable	10%	£1,500,000	8.1% APRC	B27606
75%	5 Year Fixed	5.07%	£0	5% until 30/06/2027*, then 5% until 30/06/2028*, then 4% until 30/06/2029*, then 3% until 30/06/2030*, then 1% until 30/06/2031*	BTLSVR currently 8.24% Variable	10%	£1,500,000	7.1% APRC	B94899
None	5 Year Fixed	5.74%	£0	5% until 30/06/2027*, then 5% until 30/06/2028*, then 4% until 30/06/2029*, then 3% until 30/06/2030*, then 1% until 30/06/2031*	BTLSVR currently 8.24% Variable	10%	£1,500,000	7.4% APRC	B94844
None	Lifetime Variable	8.24%	£0	None	BTLSVR currently 8.24% Variable	10%	£1,500,000	8.6% APRC	B08221

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

<sup>1</sup>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. 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	4.83%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02834
75%	2 Year Fixed	4.90%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02835
90%	2 Year Fixed	5.39%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02836
None	2 Year Fixed	5.70%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.6% APRC	J02826
60%	5 Year Fixed	4.74%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	5.9% APRC	J19800
75%	5 Year Fixed	4.83%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.0% APRC	J19801
90%	5 Year Fixed	5.15%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.1% APRC	J19792
None	5 Year Fixed	5.50%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J19793
60%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07183
75%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07184
90%	2 Year Tracker	4.82% (BBR 1.07% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07185
None	2 Year Tracker	4.95% (BBR 1.20% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07186
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	4.83%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20662
75%	2 Year Fixed	4.90%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20663
90%	2 Year Fixed	5.39%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20664
None	2 Year Fixed	5.70%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.6% APRC	A20654
60%	5 Year Fixed	4.74%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	5.9% APRC	A99361
75%	5 Year Fixed	4.83%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.0% APRC	A99362
90%	5 Year Fixed	5.15%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.1% APRC	A99353
None	5 Year Fixed	5.50%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A99354
60%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07458
75%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07459
90%	2 Year Tracker	4.82% (BBR 1.07% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07460
None	2 Year Tracker	4.95% (BBR 1.20% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07461
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	5.24%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	ESVR currently 6.49% Variable	10%	£1,500,000	6.5% APRC	B27655
None	2 Year Fixed	6.19%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	ESVR currently 6.49% Variable	10%	£1,500,000	6.7% APRC	B27608
75%	5 Year Fixed	5.07%	£0	5% until 30/06/2027*, then 5% until 30/06/2028*, then 4% until 30/06/2029*, then 3% until 30/06/2030*, then 1% until 30/06/2031*	ESVR currently 6.49% Variable	10%	£1,500,000	6.1% APRC	B94900
None	5 Year Fixed	5.74%	£0	5% until 30/06/2027*, then 5% until 30/06/2028*, then 4% until 30/06/2029*, then 3% until 30/06/2030*, then 1% until 30/06/2031*	ESVR currently 6.49% Variable	10%	£1,500,000	6.4% APRC	B94846
None	Lifetime Variable	6.49%	£0	None	ESVR currently 6.49% 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
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60%	2 Year Fixed	4.83%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02837
75%	2 Year Fixed	4.90%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J02838
90%	2 Year Fixed	5.39%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.5% APRC	J02829
None	2 Year Fixed	5.70%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.6% APRC	J02830
60%	5 Year Fixed	4.74%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	5.9% APRC	J19794
75%	5 Year Fixed	4.83%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.0% APRC	J19795
90%	5 Year Fixed	5.15%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.1% APRC	J19796
None	5 Year Fixed	5.50%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J19797
60%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07187
75%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.3% APRC	J07188
90%	2 Year Tracker	4.82% (BBR 1.07% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07189
None	2 Year Tracker	4.95% (BBR 1.20% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	10%	£1,000,000	6.4% APRC	J07190
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

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	4.83%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20655
75%	2 Year Fixed	4.90%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A20656
90%	2 Year Fixed	5.39%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.5% APRC	A20657
None	2 Year Fixed	5.70%	£0	2% until 30/06/2027*, then 1% until 30/06/2028*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.6% APRC	A20658
60%	5 Year Fixed	4.74%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	5.9% APRC	A99355
75%	5 Year Fixed	4.83%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.0% APRC	A99356
90%	5 Year Fixed	5.15%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.1% APRC	A99357
None	5 Year Fixed	5.50%	£0	5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 2% until 30/06/2030*, then 1% until 30/06/2031*	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A99358
60%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07462
75%	2 Year Tracker	4.64% (BBR 0.89% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.3% APRC	A07463
90%	2 Year Tracker	4.82% (BBR 1.07% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07464
None	2 Year Tracker	4.95% (BBR 1.20% until 31/08/2028)	£0	None	RESSVR currently 6.49% Variable	20%	£1,000,000	6.4% APRC	A07465
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/>