

Product switch rate guide

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

Effective from 13/02/2026

	<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	5.49%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	BTLSVR currently 8.24% Variable	10%	£1,500,000	8.0% APRC	B27350
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	5.19%	£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	7.1% APRC	B94570
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	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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DHLL			E-Mex		
BTL	Legacy	Residential	BTL	Legacy	Residential

EMEX | Buy to Let

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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	5.49%	£0	2% until 30/04/2027*, then 1% until 30/04/2028*	ESVR currently 6.74% Variable	10%	£1,500,000	6.5% APRC	B27351
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	5.19%	£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	6.1% APRC	B94571
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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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/>