Product switch rate guide

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

Contents

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	4.59%	£0	2% until 31/10/2026*, then 1% until 31/10/2027*	BTLSVR currently 8.49% Variable	10%	£1,500,000	8.0% APRC	B27125
None	2 Year Fixed	5.99%	£0	2% until 31/10/2026*, then 1% until 31/10/2027*	BTLSVR currently 8.49% Variable	10%	£1,500,000	8.3% APRC	B27073
75%	5 Year Fixed	4.49%	£0	5% until 31/10/2026*, 5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 1% until 31/10/2030*	BTLSVR currently 8.49% Variable	10%	£1,500,000	7.0% APRC	B94257
None	5 Year Fixed	5.49%	£0	5% until 31/10/2026*, 5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 1% until 31/10/2030*	BTLSVR currently 8.49% Variable	10%	£1,500,000	7.4% APRC	B94258
None	Lifetime Variable	8.49%	£0	None	BTLSVR currently 8.49% Variable	10%	£1,500,000	8.9% APRC	B08221

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DHLL | Legacy Residential

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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% until 31/10/2027*	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% until 31/10/2027*, then 3% until 31/10/2028*, then 2% until 31/10/2029*, then 1% until 31/10/2030*	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% until 31/10/2027*, then 3% until 31/10/2028*, then 2% until 31/10/2029*, then 1% until 31/10/2030*	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% until 31/10/2027*, then 3% until 31/10/2028*, then 2% until 31/10/2029*, then 1% until 31/10/2030*	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% until 31/10/2027*, then 3% until 31/10/2028*, then 2% until 31/10/2029*, then 1% until 31/10/2030*	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

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DHLL | 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	4.10%	£0	2% until 31/10/2026*, then 1% until 31/10/2027*	RESSVR currently 6.74% 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% 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% 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% Variable	20%	£1,000,000	6.7% APRC	A20554
60%	5 Year Fixed	4.04%	£0	5% until 31/10/2026*, then 4% until 31/10/2027*, then 3% until 31/10/2028*, then 2% until 31/10/2029*, then 1% until 31/10/2030*	RESSVR currently 6.74% Variable	20%	£1,000,000	5.8% APRC	A99250
75%	5 Year Fixed	4.17%	£0	5% until 31/10/2026*, then 4% until 31/10/2027*, then 3% until 31/10/2028*, then 2% until 31/10/2029*, then 1% until 31/10/2030*	RESSVR currently 6.74% Variable	20%	£1,000,000	5.8% APRC	A99251
90%	5 Year Fixed	4.67%	£0	5% until 31/10/2026*, then 4% until 31/10/2027*, then 3% until 31/10/2028*, then 2% until 31/10/2029*, then 1% until 31/10/2030*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.0% APRC	A99252
None	5 Year Fixed	5.09%	£0	5% until 31/10/2026*, then 4% until 31/10/2027*, then 3% until 31/10/2028*, then 2% until 31/10/2029*, then 1% until 31/10/2030*	RESSVR currently 6.74% 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% 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% 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% 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% Variable	20%	£1,000,000	6.7% APRC	A07393
None	Lifetime Variable	6.74%	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	7.0% APRC	A08020

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EMEX | Buy to Let

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75%	2 Year Fixed	4.59%	£0	2% until 31/10/2026*, then 1% until 31/10/2027*	ESVR currently 6.74% Variable	10%	£1,500,000	6.6% APRC	B27126
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 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 1% until 31/10/2030*	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 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 1% until 31/10/2030*	ESVR currently 6.74% 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

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60%	2 Year Fixed	4.10%	£0	2% until 31/10/2026*, then 1% 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% 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% 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% 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% until 31/10/2027*, then 3% until 31/10/2028*, then 2% until 31/10/2029*, then 1% until 31/10/2030*	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% until 31/10/2027*, then 3% until 31/10/2028*, then 2% until 31/10/2029*, then 1% until 31/10/2030*	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% until 31/10/2027*, then 3% until 31/10/2028*, then 2% until 31/10/2029*, then 1% until 31/10/2030*	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% until 31/10/2027*, then 3% until 31/10/2028*, then 2% until 31/10/2029*, then 1% until 31/10/2030*	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

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60%	2 Year Fixed	4.10%	£0	2% until 31/10/2026*, then 1% until 31/10/2027*	ESVR currently 6.74% 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 6.74% 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 6.74% 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 6.74% Variable	20%	£1,000,000	6.7% APRC	A20558
60%	5 Year Fixed	4.04%	£0	5% until 31/10/2026*, then 4% until 31/10/2027*, then 3% until 31/10/2028*, then 2% until 31/10/2029*, then 1% until 31/10/2030*	ESVR currently 6.74% Variable	20%	£1,000,000	5.8% APRC	A99254
75%	5 Year Fixed	4.17%	£0	5% until 31/10/2026*, then 4% until 31/10/2027*, then 3% until 31/10/2028*, then 2% until 31/10/2029*, then 1% until 31/10/2030*	ESVR currently 6.74% Variable	20%	£1,000,000	5.8% APRC	A99255
90%	5 Year Fixed	4.67%	£0	5% until 31/10/2026*, then 4% until 31/10/2027*, then 3% until 31/10/2028*, then 2% until 31/10/2029*, then 1% until 31/10/2030*	ESVR currently 6.74% Variable	20%	£1,000,000	6.0% APRC	A99256
None	5 Year Fixed	5.09%	£0	5% until 31/10/2026*, then 4% until 31/10/2027*, then 3% until 31/10/2028*, then 2% until 31/10/2029*, then 1% until 31/10/2030*	ESVR currently 6.74% 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 6.74% 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 6.74% 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 6.74% 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 6.74% Variable	20%	£1,000,000	6.7% APRC	A07397
None	Lifetime Variable	6.74%	£0	None	ESVR currently 6.74% Variable	20%	£1,000,000	7.0% 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/