

Product switch rate guide

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

	<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
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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	4.44%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	BTLSVR currently 8.49% Variable	10%	£1,500,000	7.9% APRC	B27244
None	2 Year Fixed	5.69%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	BTLSVR currently 8.49% Variable	10%	£1,500,000	8.2% APRC	B27245
75%	5 Year Fixed	4.34%	£0	5% until 28/02/2027*, 5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 1% until 28/02/2031*	BTLSVR currently 8.49% Variable	10%	£1,500,000	6.9% APRC	B94468
None	5 Year Fixed	5.49%	£0	5% until 28/02/2027*, 5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 1% until 28/02/2031*	BTLSVR currently 8.49% Variable	10%	£1,500,000	7.4% APRC	B94469
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

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	4.06%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.4% APRC	J02755
75%	2 Year Fixed	4.16%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.4% APRC	J02756
90%	2 Year Fixed	4.74%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J02757
None	2 Year Fixed	5.34%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.7% APRC	J02758
60%	5 Year Fixed	4.03%	£0	5% until 28/02/2027*, then 4% until 29/02/2028*, then 3% until 28/02/2029*, then 2% until 28/02/2030*, then 1% until 28/02/2031*	RESSVR currently 6.74% Variable	10%	£1,000,000	5.7% APRC	J19722
75%	5 Year Fixed	4.08%	£0	5% until 28/02/2027*, then 4% until 29/02/2028*, then 3% until 28/02/2029*, then 2% until 28/02/2030*, then 1% until 28/02/2031*	RESSVR currently 6.74% Variable	10%	£1,000,000	5.8% APRC	J19723
90%	5 Year Fixed	4.47%	£0	5% until 28/02/2027*, then 4% until 29/02/2028*, then 3% until 28/02/2029*, then 2% until 28/02/2030*, then 1% until 28/02/2031*	RESSVR currently 6.74% Variable	10%	£1,000,000	5.9% APRC	J19724
None	5 Year Fixed	5.14%	£0	5% until 28/02/2027*, then 4% until 29/02/2028*, then 3% until 28/02/2029*, then 2% until 28/02/2030*, then 1% until 28/02/2031*	RESSVR currently 6.74% Variable	10%	£1,000,000	6.3% APRC	J19725
60%	2 Year Tracker	4.89% (BBR 0.89% until 29/02/2028)	£0	None	RESSVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07139
75%	2 Year Tracker	4.89% (BBR 0.89% until 29/02/2028)	£0	None	RESSVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07140
90%	2 Year Tracker	5.07% (BBR 1.07% until 29/02/2028)	£0	None	RESSVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07141
None	2 Year Tracker	5.20% (BBR 1.20% until 29/02/2028)	£0	None	RESSVR currently 6.74% Variable	10%	£1,000,000	6.7% APRC	J07142
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

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	4.06%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.4% APRC	A20581
75%	2 Year Fixed	4.16%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.4% APRC	A20582
90%	2 Year Fixed	4.74%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A20583
None	2 Year Fixed	5.34%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.7% APRC	A20584
60%	5 Year Fixed	4.03%	£0	5% until 28/02/2027*, then 4% until 29/02/2028*, then 3% until 28/02/2029*, then 2% until 28/02/2030*, then 1% until 28/02/2031*	RESSVR currently 6.74% Variable	20%	£1,000,000	5.7% APRC	A99280
75%	5 Year Fixed	4.08%	£0	5% until 28/02/2027*, then 4% until 29/02/2028*, then 3% until 28/02/2029*, then 2% until 28/02/2030*, then 1% until 28/02/2031*	RESSVR currently 6.74% Variable	20%	£1,000,000	5.8% APRC	A99281
90%	5 Year Fixed	4.47%	£0	5% until 28/02/2027*, then 4% until 29/02/2028*, then 3% until 28/02/2029*, then 2% until 28/02/2030*, then 1% until 28/02/2031*	RESSVR currently 6.74% Variable	20%	£1,000,000	5.9% APRC	A99282
None	5 Year Fixed	5.14%	£0	5% until 28/02/2027*, then 4% until 29/02/2028*, then 3% until 28/02/2029*, then 2% until 28/02/2030*, then 1% until 28/02/2031*	RESSVR currently 6.74% Variable	20%	£1,000,000	6.3% APRC	A99283
60%	2 Year Tracker	4.89% (BBR 0.89% until 29/02/2028)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07414
75%	2 Year Tracker	4.89% (BBR 0.89% until 29/02/2028)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07415
90%	2 Year Tracker	5.07% (BBR 1.07% until 29/02/2028)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07416
None	2 Year Tracker	5.20% (BBR 1.20% until 29/02/2028)	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	6.7% APRC	A07417
None	Lifetime Variable	6.74%	£0	None	RESSVR currently 6.74% Variable	20%	£1,000,000	7.0% APRC	A08020

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DHLL			E-Mex		
BTL	Legacy	Residential	BTL	Legacy	Residential

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	4.44%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	ESVR currently 6.74% Variable	10%	£1,500,000	6.5% APRC	B27246
None	2 Year Fixed	5.69%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	ESVR currently 6.74% Variable	10%	£1,500,000	6.8% APRC	B27247
75%	5 Year Fixed	4.34%	£0	5% until 28/02/2027*, 5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 1% until 28/02/2031*	ESVR currently 6.74% Variable	10%	£1,500,000	5.9% APRC	B94470
None	5 Year Fixed	5.49%	£0	5% until 28/02/2027*, 5% until 29/02/2028*, then 4% until 28/02/2029*, then 3% until 28/02/2030*, then 1% until 28/02/2031*	ESVR currently 6.74% Variable	10%	£1,500,000	6.4% APRC	B94471
None	Lifetime Variable	6.74%	£0	None	ESVR currently 6.74% Variable	10%	£1,500,000	7.0% APRC	B08222

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EMEX | Legacy Residential

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60%	2 Year Fixed	4.06%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	ESVR currently 6.74% Variable	10%	£1,000,000	6.4% APRC	J02759
75%	2 Year Fixed	4.16%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	ESVR currently 6.74% Variable	10%	£1,000,000	6.4% APRC	J02760
90%	2 Year Fixed	4.74%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	ESVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J02761
None	2 Year Fixed	5.34%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	ESVR currently 6.74% Variable	10%	£1,000,000	6.7% APRC	J02762
60%	5 Year Fixed	4.03%	£0	5% until 28/02/2027*, then 4% until 29/02/2028*, then 3% until 28/02/2029*, then 2% until 28/02/2030*, then 1% until 28/02/2031*	ESVR currently 6.74% Variable	10%	£1,000,000	5.7% APRC	J19726
75%	5 Year Fixed	4.08%	£0	5% until 28/02/2027*, then 4% until 29/02/2028*, then 3% until 28/02/2029*, then 2% until 28/02/2030*, then 1% until 28/02/2031*	ESVR currently 6.74% Variable	10%	£1,000,000	5.8% APRC	J19727
90%	5 Year Fixed	4.47%	£0	5% until 28/02/2027*, then 4% until 29/02/2028*, then 3% until 28/02/2029*, then 2% until 28/02/2030*, then 1% until 28/02/2031*	ESVR currently 6.74% Variable	10%	£1,000,000	5.9% APRC	J19728
None	5 Year Fixed	5.14%	£0	5% until 28/02/2027*, then 4% until 29/02/2028*, then 3% until 28/02/2029*, then 2% until 28/02/2030*, then 1% until 28/02/2031*	ESVR currently 6.74% Variable	10%	£1,000,000	6.3% APRC	J19729
60%	2 Year Tracker	4.89% (BBR 0.89% until 29/02/2028)	£0	None	ESVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07143
75%	2 Year Tracker	4.89% (BBR 0.89% until 29/02/2028)	£0	None	ESVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07144
90%	2 Year Tracker	5.07% (BBR 1.07% until 29/02/2028)	£0	None	ESVR currently 6.74% Variable	10%	£1,000,000	6.6% APRC	J07145
None	2 Year Tracker	5.20% (BBR 1.20% until 29/02/2028)	£0	None	ESVR currently 6.74% Variable	10%	£1,000,000	6.7% APRC	J07146
None	Lifetime Variable	6.74%	£0	None	ESVR currently 6.74% Variable	10%	£1,000,000	7.0% APRC	J08014

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EMEX | Prime Residential

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60%	2 Year Fixed	4.06%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	ESVR currently 6.74% Variable	20%	£1,000,000	6.4% APRC	A20585
75%	2 Year Fixed	4.16%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	ESVR currently 6.74% Variable	20%	£1,000,000	6.4% APRC	A20586
90%	2 Year Fixed	4.74%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	ESVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A20587
None	2 Year Fixed	5.34%	£0	2% until 28/02/2027*, then 1% until 29/02/2028*	ESVR currently 6.74% Variable	20%	£1,000,000	6.7% APRC	A20588
60%	5 Year Fixed	4.03%	£0	5% until 28/02/2027*, then 4% until 29/02/2028*, then 3% until 28/02/2029*, then 2% until 28/02/2030*, then 1% until 28/02/2031*	ESVR currently 6.74% Variable	20%	£1,000,000	5.7% APRC	A99284
75%	5 Year Fixed	4.08%	£0	5% until 28/02/2027*, then 4% until 29/02/2028*, then 3% until 28/02/2029*, then 2% until 28/02/2030*, then 1% until 28/02/2031*	ESVR currently 6.74% Variable	20%	£1,000,000	5.8% APRC	A99285
90%	5 Year Fixed	4.47%	£0	5% until 28/02/2027*, then 4% until 29/02/2028*, then 3% until 28/02/2029*, then 2% until 28/02/2030*, then 1% until 28/02/2031*	ESVR currently 6.74% Variable	20%	£1,000,000	5.9% APRC	A99286
None	5 Year Fixed	5.14%	£0	5% until 28/02/2027*, then 4% until 29/02/2028*, then 3% until 28/02/2029*, then 2% until 28/02/2030*, then 1% until 28/02/2031*	ESVR currently 6.74% Variable	20%	£1,000,000	6.3% APRC	A99287
60%	2 Year Tracker	4.89% (BBR 0.89% until 29/02/2028)	£0	None	ESVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07418
75%	2 Year Tracker	4.89% (BBR 0.89% until 29/02/2028)	£0	None	ESVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07419
90%	2 Year Tracker	5.07% (BBR 1.07% until 29/02/2028)	£0	None	ESVR currently 6.74% Variable	20%	£1,000,000	6.6% APRC	A07420
None	2 Year Tracker	5.20% (BBR 1.20% until 29/02/2028)	£0	None	ESVR currently 6.74% Variable	20%	£1,000,000	6.7% APRC	A07421
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/>