Product switch rate guide

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

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<u>BTL</u>

Residential

<u>DHLL</u>

<u>Legacy</u>

Legacy Residential

Prime Residential

<u>BTL</u>

E-Mex

<u>Legacy</u>

<u>Residential</u>

		<u>DHLL</u>	<u>E-Mex</u>								
<u>B</u> T	fL /	<u>Legacy</u>	P	<u>Residential</u>	Ţ	BTL	<u>Legacy</u>			<u>Resi</u> c	<u>dential</u>
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:			Max Loan	Total Cost for Comparison	Product code
Available to Cu	ustomers who	ose product code begins with letter	rs: B, BL, BM o	or BN. Please Contact	us on 03456 06	3 40 60 if you need	further info	rmation			
75%	2 Year Fixed	4.44%	£0	2% until 28/02/2027*, then 1%	% until 29/02/2028*	BTLSVR currently 8.49	9% 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	9% Variable	10%	£1,500,000	8.2% APRC	B27245
75%	5 Year Fixed	4.34%	£0	5% until 28/02/2027*, 5% until 2 until 28/02/2029*, then 3% until 2 until 28/02/203	I 28/02/2030*, then 1%		.9% Variable	10%	£1,500,000	6.9% APRC	B94468
None	5 Year Fixed	5.49%	£0	until 28/02/203 5% until 28/02/2027*, 5% until 2 until 28/02/2029*, then 3% until 2 until 28/02/203	I 28/02/2030*, then 1%		.9% Variable	10%	£1,500,000	7.4% APRC	B94469
None	Lifetime Variable	8.49%	£0	None		BTLSVR currently 8.49	9% Variable	10%	£1,500,000	8.9% APRC	B08221

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.

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

This isn't available if the whole loan is being repaid or security released.

₁Switch 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

₁Switch 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 p charge. Maximum loan amount (unless otherwise stated) is £1,500,000

		<u>DHLL</u>			<u>E-Mex</u>						
<u>BT</u>	<u>.L</u>	<u>Legacy</u>	R	Residential	Ē	BTL	Legacy		Resid	dential	
DHLL Legacy Residential											
Maximum LTV	' Term	Initial Rate	Product Fee	ERC		Followed by TMW Manag Rate for the remainder of mortgage term, currently	the capital	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	4.06%	£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% ur 3% until 28/02/2029*, then 2% ur 1% until 28/02/20	until 28/02/2030*, then	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% ur 3% until 28/02/2029*, then 2% ur 1% until 28/02/20	until 29/02/2028*, then until 28/02/2030*, then 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% ur 3% until 28/02/2029*, then 2% ur 1% until 28/02/20	until 29/02/2028*, then until 28/02/2030*, then 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% ur 3% until 28/02/2029*, then 2% ur 1% until 28/02/20	until 29/02/2028*, then until 28/02/2030*, then	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	
Datas are anly		e a full application and any applic	able fee(a) be	ra base respired Mort	andon ore conti	rod on vour property	1		1		

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

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charge. Maximum loan amount (unless otherwise stated) is £1,500,000

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		DHLL	<u>E-Mex</u>										
BTL Legacy Residential						BTL Legacy Residential							
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:		Rate for the remainder of th		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	4.06%	£0	2% until 28/02/2027*, then 1%	until 29/02/2028*	RESSVR currently 6.7	4% 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 6.7	4% 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 6.7	4% Variable	20%	£1,000,000	6.6% APRC	A20583		
None	2 Year Fixed	5.34%	£0	2% until 28/02/2027*, then 1%		RESSVR currently 6.7	4% Variable	20%	£1,000,000	6.7% APRC	A20584		
60%	5 Year Fixed	4.03%	£0	5% until 28/02/2027*, then 4% un 3% until 28/02/2029*, then 2% until 1% until 28/02/20 5% until 28/02/2027*, then 4% un	til 28/02/2030*, then	RESSVR currently 6.7	4% Variable	20%	£1,000,000	5.7% APRC	A99280		
75%	5 Year Fixed	4.08%	£0	3% until 28/02/2029*, then 2% until 28/02/20	til 28/02/2030*, then 31*	RESSVR currently 6.7	4% Variable	20%	£1,000,000	5.8% APRC	A99281		
90%	5 Year Fixed	4.47%	£0	5% until 28/02/2027*, then 4% un 3% until 28/02/2029*, then 2% until 1% until 28/02/20	til 28/02/2030*, then 31*	RESSVR currently 6.7	4% Variable	20%	£1,000,000	5.9% APRC	A99282		
None	5 Year Fixed	5.14%	£0	5% until 28/02/2027*, then 4% un 3% until 28/02/2029*, then 2% until 1% until 28/02/20	til 28/02/2030*, then	RESSVR currently 6.7	4% 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 6.7	4% 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 6.7	4% 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 6.7	4% 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 6.7	4% Variable	20%	£1,000,000	6.7% APRC	A07417		
None	Lifetime Variable	6.74%	£0	None		RESSVR currently 6.7	4% Variable	20%	£1,000,000	7.0% APRC	A08020		
Rates are only	secured once	a full application and any applic	able fee(s) hav	e been received. Mortg	ages are secu	red on your proper	y.	•					
charge. Maximu	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.												

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<u>DHLL</u>						<u>E-Mex</u>						
<u>BT</u>	<u>L</u>	<u>Legacy</u>	<u>esidential</u>	BTL Legacy Residential								
EMEX Buy to Let												
Maximum LTV	Term	Initial Rate	Product Fee	ERC		Followed by TMW Manag Rate for the remainder of mortgage term, current	the capital	Max Loar	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	4.44%	£0	2% until 28/02/2027*, then 1%	6 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%	6 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 2 until 28/02/2029*, then 3% until 2 until 28/02/203	28/02/2030*, then 1%	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 2 until 28/02/2029*, then 3% until 2 until 28/02/203	9/02/2028*, then 4% 28/02/2030*, then 1%	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		
•		a full application and any applica	. ,	-								
charge. Maximur You can make lu	1Switch 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 & E-MEX Produc	ct Switch Rate Gu	iide 04.12.2	025 The Mor	tgage Works 6		

		<u>DHLL</u>		<u>E-Mex</u>								
<u>BT</u>	BTL Legacy		<u>R</u>	Residential <u>E</u>		BTL		<u>Legacy</u>		Resid	<u>lential</u>	
EMEX Legacy Residential												
Maximum LTV	Term	Initial Rate	Product Fee	ERC		Followed by TMW Rate for the remain mortgage term, co	der of the	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 inform												
60%	2 Year Fixed	4.06%	£0	2% until 28/02/2027*, then 1%	6 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%	6 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%	6 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%	6 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% u 3% until 28/02/2029*, then 2% ur 1% until 28/02/2	ntil 28/02/2030*, then	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% ui 3% until 28/02/2029*, then 2% ui 1% until 28/02/2	ntil 29/02/2028*, then ntil 28/02/2030*, then	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% ui 3% until 28/02/2029*, then 2% ui 1% until 28/02/2	ntil 29/02/2028*, then ntil 28/02/2030*, then	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% u 3% until 28/02/2029*, then 2% ur 1% until 28/02/2	ntil 29/02/2028*, then ntil 28/02/2030*, then	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	
₁ Switch to Fix is charge. Maximu You can make lu	None Lifetime Variable 6.74% £1,000,000 7.0% APRC J08014 Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property. 1Switch 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.											

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		<u>DHLL</u>		<u>E-Mex</u>									
BTL Legacy Residential				<u>esidential</u>	BTL Legacy					<u>Residential</u>			
EMEX	EMEX Prime Residential												
Maximum LTV	Term	Initial Rate	Product Fee	ERC		Followed by TMW Managed Rate for the remainder of the mortgage term, currently:		te for the remainder of the		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	4.06%	£0	2% until 28/02/2027*, then 1%	until 29/02/2028*	ESVR currently 6.749	% 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	6 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%		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% un 3% until 28/02/2029*, then 2% un 1% until 28/02/20	ntil 28/02/2030*, then 031*	ESVR currently 6.74	6 Variable	20%	£1,000,000	5.7% APRC	A99284		
75%	5 Year Fixed	4.08%	£0	5% until 28/02/2027*, then 4% un 3% until 28/02/2029*, then 2% un 1% until 28/02/20	ntil 28/02/2030*, then 031*	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% un 3% until 28/02/2029*, then 2% un 1% until 28/02/20	ntil 28/02/2030*, then 031*	ESVR currently 6.749	6 Variable	20%	£1,000,000	5.9% APRC	A99286		
None	5 Year Fixed	5.14%	£0	5% until 28/02/2027*, then 4% un 3% until 28/02/2029*, then 2% un 1% until 28/02/20	ntil 28/02/2030*, then	ESVR currently 6.749	6 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	6 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 6.749	6 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 6.749	6 Variable	20%	£1,000,000	6.7% APRC	A07421		
None	Lifetime Variable	6.74%	£0	None		ESVR currently 6.749	6 Variable	20%	£1,000,000	7.0% APRC	A08021		
₁ Switch to Fix is	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												

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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/