

# Product switch rate guide

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

<u>BTL</u>	<u>DHLL</u>	<u>Residential</u>	<u>BTL</u>	<u>E-Mex</u>	<u>Legacy</u>	<u>Residential</u>
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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
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 30/04/2026*, then 1% until 30/04/2027*	BTL currently 8.99% Variable	10%	£1,500,000	8.5% APRC	B26787
None	2 Year Fixed	6.19%	£0	2% until 30/04/2026*, then 1% until 30/04/2027*	BTL currently 8.99% Variable	10%	£1,500,000	8.8% APRC	B26788
75%	5 Year Fixed	4.69%	£0	5% until 30/04/2026*, 5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 1% until 30/04/2030*	BTL currently 8.99% Variable	10%	£1,500,000	7.3% APRC	B94043
None	5 Year Fixed	5.49%	£0	5% until 30/04/2026*, 5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 1% until 30/04/2030*	BTL currently 8.99% Variable	10%	£1,500,000	7.7% APRC	B94044
None	Lifetime Variable	8.99%	£0	None	BTL currently 8.99% Variable	10%	£1,500,000	8.7% APRC	B08221

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 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

# 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	4.63%	£0	2% until 30/04/2026*, then 1% until 30/04/2027*	RES currently 7.24% Variable	10%	£1,000,000	7.1% APRC	J02665
75%	2 Year Fixed	4.81%	£0	2% until 30/04/2026*, then 1% until 30/04/2027*	RES currently 7.24% Variable	10%	£1,000,000	7.2% APRC	J02666
90%	2 Year Fixed	5.49%	£0	2% until 30/04/2026*, then 1% until 30/04/2027*	RES currently 7.24% Variable	10%	£1,000,000	7.4% APRC	J02667
None	2 Year Fixed	5.69%	£0	2% until 30/04/2026*, then 1% until 30/04/2027*	RES currently 7.24% Variable	10%	£1,000,000	7.4% APRC	J02668
60%	5 Year Fixed	4.36%	£0	5% until 30/04/2026*, then 4% until 30/04/2027*, then 3% until 30/04/2028*, then 2% until 30/04/2029*, then 1% until 30/04/2030*	RES currently 7.24% Variable	10%	£1,000,000	6.3% APRC	J19635
75%	5 Year Fixed	4.49%	£0	5% until 30/04/2026*, then 4% until 30/04/2027*, then 3% until 30/04/2028*, then 2% until 30/04/2029*, then 1% until 30/04/2030*	RES currently 7.24% Variable	10%	£1,000,000	6.3% APRC	J19636
90%	5 Year Fixed	4.89%	£0	5% until 30/04/2026*, then 4% until 30/04/2027*, then 3% until 30/04/2028*, then 2% until 30/04/2029*, then 1% until 30/04/2030*	RES currently 7.24% Variable	10%	£1,000,000	6.6% APRC	J19637
None	5 Year Fixed	5.29%	£0	5% until 30/04/2026*, then 4% until 30/04/2027*, then 3% until 30/04/2028*, then 2% until 30/04/2029*, then 1% until 30/04/2030*	RES currently 7.24% Variable	10%	£1,000,000	6.7% APRC	J19638
60%	2 Year Tracker	5.39% (BBR 0.89% until 30/04/2027)	£0	None	RES currently 7.24% Variable	10%	£1,000,000	7.1% APRC	J07076
75%	2 Year Tracker	5.39% (BBR 0.89% until 30/04/2027)	£0	None	RES currently 7.24% Variable	10%	£1,000,000	7.1% APRC	J07077
90%	2 Year Tracker	5.57% (BBR 1.07% until 30/04/2027)	£0	None	RES currently 7.24% Variable	10%	£1,000,000	7.2% APRC	J07078
None	2 Year Tracker	5.84% (BBR 1.34% until 30/04/2027)	£0	None	RES currently 7.24% Variable	10%	£1,000,000	7.2% APRC	J07079
None	Lifetime Variable	7.24%	£0	None	RES currently 7.24% Variable	10%	£1,000,000	7.6% 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	4.63%	£0	2% until 30/04/2026*, then 1% until 30/04/2027*	RES currently 7.24% Variable	20%	£1,000,000	7.1% APRC	A20491
75%	2 Year Fixed	4.81%	£0	2% until 30/04/2026*, then 1% until 30/04/2027*	RES currently 7.24% Variable	20%	£1,000,000	7.2% APRC	A20492
90%	2 Year Fixed	5.49%	£0	2% until 30/04/2026*, then 1% until 30/04/2027*	RES currently 7.24% Variable	20%	£1,000,000	7.4% APRC	A20493
None	2 Year Fixed	5.69%	£0	2% until 30/04/2026*, then 1% until 30/04/2027*	RES currently 7.24% Variable	20%	£1,000,000	7.4% APRC	A20494
60%	5 Year Fixed	4.36%	£0	5% until 30/04/2026*, then 4% until 30/04/2027*, then 3% until 30/04/2028*, then 2% until 30/04/2029*, then 1% until 30/04/2030*	RES currently 7.24% Variable	20%	£1,000,000	6.3% APRC	A99193
75%	5 Year Fixed	4.49%	£0	5% until 30/04/2026*, 5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 1% until 30/04/2030*	RES currently 7.24% Variable	20%	£1,000,000	6.3% APRC	A99194
90%	5 Year Fixed	4.89%	£0	5% until 30/04/2026*, 5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 1% until 30/04/2030*	RES currently 7.24% Variable	20%	£1,000,000	6.6% APRC	A99195
None	5 Year Fixed	5.29%	£0	5% until 30/04/2026*, 5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 1% until 30/04/2030*	RES currently 7.24% Variable	20%	£1,000,000	6.7% APRC	A99196
60%	2 Year Tracker	5.39% (BBR 0.89% until 30/04/2027)	£0	0.75% until 30/04/2026, 0.5% until 30/04/2027	RES currently 7.24% Variable	20%	£1,000,000	7.1% APRC	A07351
75%	2 Year Tracker	5.39% (BBR 0.89% until 30/04/2027)	£0	0.75% until 30/04/2026, 0.5% until 30/04/2027	RES currently 7.24% Variable	20%	£1,000,000	7.1% APRC	A07352
90%	2 Year Tracker	5.57% (BBR 1.07% until 30/04/2027)	£0	0.75% until 30/04/2026, 0.5% until 30/04/2027	RES currently 7.24% Variable	20%	£1,000,000	7.2% APRC	A07353
None	2 Year Tracker	5.84% (BBR 1.34% until 30/04/2027)	£0	0.75% until 30/04/2026, 0.5% until 30/04/2027	RES currently 7.24% Variable	20%	£1,000,000	7.2% APRC	A07354
None	Lifetime Variable	7.24%	£0	None	RES currently 7.24% Variable	20%	£1,000,000	7.6% 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 30/04/2026*, then 1% until 30/04/2027*	ESV currently 7.24% Variable	10%	£1,500,000	7.6% APRC	B26789
None	2 Year Fixed	6.19%	£0	2% until 30/04/2026*, then 1% until 30/04/2027*	ESV currently 7.24% Variable	10%	£1,500,000	7.1% APRC	B26790
75%	5 Year Fixed	4.69%	£0	5% until 30/04/2026*, then 4% until 30/04/2027*, then 3% until 30/04/2028*, then 2% until 30/04/2029*, then 1% until 30/04/2030*	ESV currently 7.24% Variable	10%	£1,500,000	7.1% APRC	B94045
None	5 Year Fixed	5.49%	£0	5% until 30/04/2026*, then 4% until 30/04/2027*, then 3% until 30/04/2028*, then 2% until 30/04/2029*, then 1% until 30/04/2030*	ESV currently 7.24% Variable	10%	£1,500,000	7.2% APRC	B94046
None	Lifetime Variable	7.24%	£0	None	ESV currently 7.24% Variable	10%	£1,500,000	7.6% 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	4.63%	£0	2% until 30/04/2026*, then 1% until 30/04/2027*	ESV currently 7.24% Variable	10%	£1,000,000	7.6% APRC	J02669
75%	2 Year Fixed	4.81%	£0	2% until 30/04/2026*, then 1% until 30/04/2027*	ESV currently 7.24% Variable	10%	£1,000,000	7.1% APRC	J02670
90%	2 Year Fixed	5.49%	£0	2% until 30/04/2026*, then 1% until 30/04/2027*	ESV currently 7.24% Variable	10%	£1,000,000	7.1% APRC	J02671
None	2 Year Fixed	5.69%	£0	2% until 30/04/2026*, then 1% until 30/04/2027*	ESV currently 7.24% Variable	10%	£1,000,000	7.2% APRC	J02672
60%	5 Year Fixed	4.36%	£0	5% until 30/04/2026*, then 4% until 30/04/2027*, then 3% until 30/04/2028*, then 2% until 30/04/2029*, then 1% until 30/04/2030*	ESV currently 7.24% Variable	10%	£1,000,000	7.2% APRC	J19639
75%	5 Year Fixed	4.49%	£0	5% until 30/04/2026*, 5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 1% until 30/04/2030*	ESV currently 7.24% Variable	10%	£1,000,000	7.6% APRC	J19640
90%	5 Year Fixed	4.89%	£0	5% until 30/04/2026*, 5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 1% until 30/04/2030*	ESV currently 7.24% Variable	10%	£1,000,000	6.6% APRC	J19641
None	5 Year Fixed	5.29%	£0	5% until 30/04/2026*, 5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 1% until 30/04/2030*	ESV currently 7.24% Variable	10%	£1,000,000	6.7% APRC	J19642
60%	2 Year Tracker	5.39% (BBR 0.89% until 30/04/2027)	£0	0.75% until 30/04/2026, 0.5% until 30/04/2027	ESV currently 7.24% Variable	10%	£1,000,000	7.1% APRC	J07080
75%	2 Year Tracker	5.39% (BBR 0.89% until 30/04/2027)	£0	0.75% until 30/04/2026, 0.5% until 30/04/2027	ESV currently 7.24% Variable	10%	£1,000,000	7.1% APRC	J07081
90%	2 Year Tracker	5.57% (BBR 1.07% until 30/04/2027)	£0	0.75% until 30/04/2026, 0.5% until 30/04/2027	ESV currently 7.24% Variable	10%	£1,000,000	7.2% APRC	J07082
None	2 Year Tracker	5.84% (BBR 1.34% until 30/04/2027)	£0	0.75% until 30/04/2026, 0.5% until 30/04/2027	ESV currently 7.24% Variable	10%	£1,000,000	7.2% APRC	J07083
None	Lifetime Variable	7.24%	£0	None	ESV currently 7.24% Variable	10%	£1,000,000	7.6% APRC	J08014

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## EMEX | 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	4.63%	£0	2% until 30/04/2026*, then 1% until 30/04/2027*	ESV currently 7.24% Variable	20%	£1,000,000	7.1% APRC	A20495
75%	2 Year Fixed	4.81%	£0	2% until 30/04/2026*, then 1% until 30/04/2027*	ESV currently 7.24% Variable	20%	£1,000,000	7.2% APRC	A20496
90%	2 Year Fixed	5.49%	£0	2% until 30/04/2026*, then 1% until 30/04/2027*	ESV currently 7.24% Variable	20%	£1,000,000	7.4% APRC	A20497
None	2 Year Fixed	5.69%	£0	2% until 30/04/2026*, then 1% until 30/04/2027*	ESV currently 7.24% Variable	20%	£1,000,000	7.4% APRC	A20498
60%	5 Year Fixed	4.36%	£0	5% until 30/04/2026*, then 4% until 30/04/2027*, then 3% until 30/04/2028*, then 2% until 30/04/2029*, then 1% until 30/04/2030*	ESV currently 7.24% Variable	20%	£1,000,000	6.3% APRC	A99197
75%	5 Year Fixed	4.49%	£0	5% until 30/04/2026*, 5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 1% until 30/04/2030*	ESV currently 7.24% Variable	20%	£1,000,000	6.3% APRC	A99198
90%	5 Year Fixed	4.89%	£0	5% until 30/04/2026*, 5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 1% until 30/04/2030*	ESV currently 7.24% Variable	20%	£1,000,000	6.6% APRC	A99199
None	5 Year Fixed	5.29%	£0	5% until 30/04/2026*, 5% until 30/04/2027*, then 4% until 30/04/2028*, then 3% until 30/04/2029*, then 1% until 30/04/2030*	ESV currently 7.24% Variable	20%	£1,000,000	6.7% APRC	A99200
60%	2 Year Tracker	5.39% (BBR 0.89% until 30/04/2027)	£0	0.75% until 30/04/2026, 0.5% until 30/04/2027	ESV currently 7.24% Variable	20%	£1,000,000	7.1% APRC	A07355
75%	2 Year Tracker	5.39% (BBR 0.89% until 30/04/2027)	£0	0.75% until 30/04/2026, 0.5% until 30/04/2027	ESV currently 7.24% Variable	20%	£1,000,000	7.1% APRC	A07356
90%	2 Year Tracker	5.57% (BBR 1.07% until 30/04/2027)	£0	0.75% until 30/04/2026, 0.5% until 30/04/2027	ESV currently 7.24% Variable	20%	£1,000,000	7.2% APRC	A07357
None	2 Year Tracker	5.84% (BBR 1.34% until 30/04/2027)	£0	0.75% until 30/04/2026, 0.5% until 30/04/2027	ESV currently 7.24% Variable	20%	£1,000,000	7.2% APRC	A07358
None	Lifetime Variable	7.24%	£0	None	ESV currently 7.24% Variable	20%	£1,000,000	7.6% 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

[themortgageworks.co.uk](https://themortgageworks.co.uk)