

Product switch rate guide

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

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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
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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	4.79%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	BTLSVR currently 8.74% Variable	10%	£1,500,000	8.3% APRC	B26980
None	2 Year Fixed	6.14%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	BTLSVR currently 8.74% Variable	10%	£1,500,000	8.6% APRC	B26981
75%	5 Year Fixed	4.59%	£0	5% until 30/06/2026*, 5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 1% until 30/06/2030*	BTLSVR currently 8.74% Variable	10%	£1,500,000	7.2% APRC	B94177
None	5 Year Fixed	5.49%	£0	5% until 30/06/2026*, 5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 1% until 30/06/2030*	BTLSVR currently 8.74% Variable	10%	£1,500,000	7.6% APRC	B94109
None	Lifetime Variable	8.74%	£0	None	BTLSVR currently 8.74% Variable	10%	£1,500,000	9.2% APRC	B08221

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 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

DHLL | Legacy Residential

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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	4.40%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	RESSVR currently 6.99% Variable	10%	£1,000,000	6.7% APRC	J02689
75%	2 Year Fixed	4.60%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	RESSVR currently 6.99% Variable	10%	£1,000,000	6.8% APRC	J02690
90%	2 Year Fixed	5.27%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	RESSVR currently 6.99% Variable	10%	£1,000,000	6.9% APRC	J02691
None	2 Year Fixed	5.54%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	RESSVR currently 6.99% Variable	10%	£1,000,000	7.0% APRC	J02692
60%	5 Year Fixed	4.20%	£0	5% until 30/06/2026*, then 4% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	RESSVR currently 6.99% Variable	10%	£1,000,000	6.0% APRC	J19658
75%	5 Year Fixed	4.27%	£0	5% until 30/06/2026*, then 4% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	RESSVR currently 6.99% Variable	10%	£1,000,000	6.0% APRC	J19659
90%	5 Year Fixed	4.76%	£0	5% until 30/06/2026*, then 4% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	RESSVR currently 6.99% Variable	10%	£1,000,000	6.2% APRC	J19660
None	5 Year Fixed	5.29%	£0	5% until 30/06/2026*, then 4% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	RESSVR currently 6.99% Variable	10%	£1,000,000	6.5% APRC	J19650
60%	2 Year Tracker	5.14% (BBR 0.89% until 30/06/2027)	£0	None	RESSVR currently 6.99% Variable	10%	£1,000,000	6.9% APRC	J07088
75%	2 Year Tracker	5.14% (BBR 0.89% until 30/06/2027)	£0	None	RESSVR currently 6.99% Variable	10%	£1,000,000	6.9% APRC	J07089
90%	2 Year Tracker	5.32% (BBR 1.07% until 30/06/2027)	£0	None	RESSVR currently 6.99% Variable	10%	£1,000,000	6.5% APRC	J07090
None	2 Year Tracker	5.45% (BBR 1.20% until 30/06/2027)	£0	None	RESSVR currently 6.99% Variable	10%	£1,000,000	6.6% APRC	J07097
None	Lifetime Variable	6.99%	£0	None	RESSVR currently 6.99% Variable	10%	£1,000,000	7.3% 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	4.40%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	RESSVR currently 6.99% Variable	20%	£1,000,000	6.7% APRC	A20515
75%	2 Year Fixed	4.60%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	RESSVR currently 6.99% Variable	20%	£1,000,000	6.8% APRC	A20516
90%	2 Year Fixed	5.27%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	RESSVR currently 6.99% Variable	20%	£1,000,000	6.9% APRC	A20517
None	2 Year Fixed	5.54%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	RESSVR currently 6.99% Variable	20%	£1,000,000	7.0% APRC	A20518
60%	5 Year Fixed	4.20%	£0	5% until 30/06/2026*, then 4% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	RESSVR currently 6.99% Variable	20%	£1,000,000	6.0% APRC	A99216
75%	5 Year Fixed	4.27%	£0	5% until 30/06/2026*, then 4% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	RESSVR currently 6.99% Variable	20%	£1,000,000	6.0% APRC	A99217
90%	5 Year Fixed	4.76%	£0	5% until 30/06/2026*, then 4% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	RESSVR currently 6.99% Variable	20%	£1,000,000	6.2% APRC	A99218
None	5 Year Fixed	5.29%	£0	5% until 30/06/2026*, then 4% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	RESSVR currently 6.99% Variable	20%	£1,000,000	6.5% APRC	A99208
60%	2 Year Tracker	5.14% (BBR 0.89% until 30/06/2027)	£0	None	RESSVR currently 6.99% Variable	20%	£1,000,000	6.9% APRC	A07363
75%	2 Year Tracker	5.14% (BBR 0.89% until 30/06/2027)	£0	None	RESSVR currently 6.99% Variable	20%	£1,000,000	6.9% APRC	A07364
90%	2 Year Tracker	5.32% (BBR 1.07% until 30/06/2027)	£0	None	RESSVR currently 6.99% Variable	20%	£1,000,000	6.9% APRC	A07365
None	2 Year Tracker	5.45% (BBR 1.20% until 30/06/2027)	£0	None	RESSVR currently 6.99% Variable	20%	£1,000,000	6.9% APRC	A07372
None	Lifetime Variable	6.99%	£0	None	RESSVR currently 6.99% Variable	20%	£1,000,000	7.3% APRC	A08020

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EMEX | Buy to Let

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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	4.79%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	ESVR currently 6.99% Variable	10%	£1,500,000	6.8% APRC	B26982
None	2 Year Fixed	6.14%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	ESVR currently 6.99% Variable	10%	£1,500,000	7.1% APRC	B26983
75%	5 Year Fixed	4.59%	£0	5% until 30/06/2026*, 5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 1% until 30/06/2030*	ESVR currently 6.99% Variable	10%	£1,500,000	6.2% APRC	B94178
None	5 Year Fixed	5.49%	£0	5% until 30/06/2026*, 5% until 30/06/2027*, then 4% until 30/06/2028*, then 3% until 30/06/2029*, then 1% until 30/06/2030*	ESVR currently 6.99% Variable	10%	£1,500,000	6.6% APRC	B94111
None	Lifetime Variable	6.99%	£0	None	ESVR currently 6.99% Variable	10%	£1,500,000	7.3% APRC	B08222

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60%	2 Year Fixed	4.40%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	ESVR currently 6.99% Variable	10%	£1,000,000	6.7% APRC	J02693
75%	2 Year Fixed	4.60%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	ESVR currently 6.99% Variable	10%	£1,000,000	6.8% APRC	J02694
90%	2 Year Fixed	5.27%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	ESVR currently 6.99% Variable	10%	£1,000,000	6.9% APRC	J02695
None	2 Year Fixed	5.54%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	ESVR currently 6.99% Variable	10%	£1,000,000	7.0% APRC	J02696
60%	5 Year Fixed	4.20%	£0	5% until 30/06/2026*, then 4% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	ESVR currently 6.99% Variable	10%	£1,000,000	6.0% APRC	J19661
75%	5 Year Fixed	4.27%	£0	5% until 30/06/2026*, then 4% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	ESVR currently 6.99% Variable	10%	£1,000,000	6.0% APRC	J19662
90%	5 Year Fixed	4.76%	£0	5% until 30/06/2026*, then 4% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	ESVR currently 6.99% Variable	10%	£1,000,000	6.2% APRC	J19663
None	5 Year Fixed	5.29%	£0	5% until 30/06/2026*, then 4% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	ESVR currently 6.99% Variable	10%	£1,000,000	6.5% APRC	J19654
60%	2 Year Tracker	5.14% (BBR 0.89% until 30/06/2027)	£0	None	ESVR currently 6.99% Variable	10%	£1,000,000	6.9% APRC	J07092
75%	2 Year Tracker	5.14% (BBR 0.89% until 30/06/2027)	£0	None	ESVR currently 6.99% Variable	10%	£1,000,000	6.9% APRC	J07093
90%	2 Year Tracker	5.32% (BBR 1.07% until 30/06/2027)	£0	None	ESVR currently 6.99% Variable	10%	£1,000,000	6.9% APRC	J07094
None	2 Year Tracker	5.45% (BBR 1.20% until 30/06/2027)	£0	None	ESVR currently 6.99% Variable	10%	£1,000,000	6.9% APRC	J07098
None	Lifetime Variable	6.99%	£0	None	ESVR currently 6.99% Variable	10%	£1,000,000	7.3% APRC	J08014

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60%	2 Year Fixed	4.40%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	ESVR currently 6.99% Variable	20%	£1,000,000	6.7% APRC	A20519
75%	2 Year Fixed	4.60%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	ESVR currently 6.99% Variable	20%	£1,000,000	6.8% APRC	A20520
90%	2 Year Fixed	5.27%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	ESVR currently 6.99% Variable	20%	£1,000,000	6.9% APRC	A20521
None	2 Year Fixed	5.54%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	ESVR currently 6.99% Variable	20%	£1,000,000	7.0% APRC	A20522
60%	5 Year Fixed	4.20%	£0	5% until 30/06/2026*, then 4% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	ESVR currently 6.99% Variable	20%	£1,000,000	6.0% APRC	A99219
75%	5 Year Fixed	4.27%	£0	5% until 30/06/2026*, then 4% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	ESVR currently 6.99% Variable	20%	£1,000,000	6.0% APRC	A99220
90%	5 Year Fixed	4.76%	£0	5% until 30/06/2026*, then 4% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	ESVR currently 6.99% Variable	20%	£1,000,000	6.2% APRC	A99221
None	5 Year Fixed	5.29%	£0	5% until 30/06/2026*, then 4% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	ESVR currently 6.99% Variable	20%	£1,000,000	6.5% APRC	A99212
60%	2 Year Tracker	5.14% (BBR 0.89% until 30/06/2027)	£0	None	ESVR currently 6.99% Variable	20%	£1,000,000	6.4% APRC	A07367
75%	2 Year Tracker	5.14% (BBR 0.89% until 30/06/2027)	£0	None	ESVR currently 6.99% Variable	20%	£1,000,000	6.9% APRC	A07368
90%	2 Year Tracker	5.32% (BBR 1.07% until 30/06/2027)	£0	None	ESVR currently 6.99% Variable	20%	£1,000,000	6.9% APRC	A07369
None	2 Year Tracker	5.45% (BBR 1.20% until 30/06/2027)	£0	None	ESVR currently 6.99% Variable	20%	£1,000,000	6.9% APRC	A07373
None	Lifetime Variable	6.99%	£0	None	ESVR currently 6.99% Variable	20%	£1,000,000	7.3% 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