Product switch rate guide

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

<u>BTL</u>	Legacy	Residential	<u>BTL</u>	Legacy	<u>Residential</u>
Cont	ents				
Derbyshire	Home Loans Ltd	(DHLL)			<u>3</u> to <u>5</u>
• Buy	to Let				<u>3</u>
• Leg	acy Residential				<u>4</u>
• Prin	ne Residential				<u>5</u>
E-Mex Hom	e Funding Ltd (E	E-Mex)			<u>6</u> to <u>8</u>
• Buy	to Let				<u>6</u>

<u>DHLL</u>

Legacy Residential

Prime Residential

E-Mex

DHLL					<u>E-Mex</u>						
<u>B</u> T	<u>ΓL</u>	<u>Legacy</u>	<u>R</u>	<u>Residential</u>	<u>[</u>	<u>BTL</u>		Legacy		Resid	<u>dential</u>
DHLL	Buy t	o 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 Cu	ustomers who	se product code begins with lette	rs: B, BL, BM c	or BN. Please Contact (us on 03456 06	40 60 if you need	further infor	mation			
75%	2 Year Fixed	4.99%	£0	2% until 30/06/2026*, then 1%	% until 30/06/2027*	BTLSVR currently 8.9	9% Variable	10%	£1,500,000	8.4% APRC	B26871
None	2 Year Fixed	6.19%	£0	2% until 30/06/2026*, then 1%		BTLSVR currently 8.9	9% Variable	10%	£1,500,000	8.7% APRC	B26872
75%	5 Year Fixed	4.64%	£0	5% until 30/06/2026*, 5% until 3 until 30/06/2028*, then 3% until 3 until 30/06/203	30/06/2029*, then 1% 30*	BTLSVR currently 8.9	9% Variable	10%	£1,500,000	7.3% APRC	B94108
None	5 Year Fixed	5.49%	£0	5% until 30/06/2026*, 5% until 3 until 30/06/2028*, then 3% until 3 until 30/06/203	30/06/2029*, then 1%	BTLSVR currently 8.9	9% Variable	10%	£1,500,000	7.7% APRC	B94109
None	Lifetime Variable	8.99%	£0	None		BTLSVR currently 8.9	9% Variable	10%	£1,500,000	8.7% APRC	B08221
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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 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 & E-MEX Product Switch Rate Guide 28.03.2025 | The Mortgage Works | 3

		<u>DHLL</u>	<u>E-Mex</u>									
<u>B</u> T	<u>; L</u>	<u>Legacy</u>	P	Residential	Ī	BTL		Legacy		Resic	<u>dential</u>	
DHLL	DHLL Legacy Residential											
Maximum LTV	/ Term	Initial Rate	Product Fee	ERC		Rate for the remain	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:		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	4.59%	£0	2% until 30/06/2026*, then 1%	1% until 30/06/2027*	RESSVR currently 7.2	24% Variable	10%	£1,000,000	6.9% APRC	J02677	
75%	2 Year Fixed	4.78%	£0	2% until 30/06/2026*, then 1%	1% until 30/06/2027*	RESSVR currently 7.2	24% Variable	10%	£1,000,000	7.0% APRC	J02678	
90%	2 Year Fixed	5.47%	£0	2% until 30/06/2026*, then 1%	1% until 30/06/2027*	RESSVR currently 7.2	24% Variable	10%	£1,000,000	7.1% APRC	J02679	
None	2 Year Fixed	5.69%	£0	2% until 30/06/2026*, then 1%	1% until 30/06/2027*	RESSVR currently 7.2	24% Variable	10%	£1,000,000	7.2% APRC	J02680	
60%	5 Year Fixed	4.24%	£0	5% until 30/06/2026*, then 4% u 3% until 30/06/2028*, then 2% ur 1% until 30/06/2	until 30/06/2029*, then i/2030*	RESSVR currently 7.2	24% Variable	10%	£1,000,000	6.1% APRC	J19647	
75%	5 Year Fixed	4.32%	£0	5% until 30/06/2026*, then 4% u 3% until 30/06/2028*, then 2% u 1% until 30/06/2	until 30/06/2027*, then until 30/06/2029*, then	RESSVR currently 7.2	24% Variable	10%	£1,000,000	6.2% APRC	J19648	
90%	5 Year Fixed	4.89%	£0	5% until 30/06/2026*, then 4% u 3% until 30/06/2028*, then 2% u 1% until 30/06/2	until 30/06/2027*, then until 30/06/2029*, then	RESSVR currently 7.2	24% Variable	10%	£1,000,000	6.4% APRC	J19649	
None	5 Year Fixed	5.29%	£0	5% until 30/06/2026*, then 4% u 3% until 30/06/2028*, then 2% u 1% until 30/06/2	until 30/06/2027*, then until 30/06/2029*, then	RESSVR currently 7.2	24% Variable	10%	£1,000,000	6.6% APRC	J19650	
60%	2 Year Tracker	5.39% (BBR 0.89% until 30/06/2027)	£0	None		RESSVR currently 7.2	24% Variable	10%	£1,000,000	7.1% APRC	J07088	
75%	2 Year Tracker	5.39% (BBR 0.89% until 30/06/2027)	60	None		RESSVR currently 7.2	24% Variable	10%	£1,000,000	7.1% APRC	J07089	
90%	2 Year Tracker	5.57% (BBR 1.07% until 30/06/2027)	03	None		RESSVR currently 7.2	24% Variable	10%	£1,000,000	7.2% APRC	J07090	
None	2 Year Tracker	5.84% (BBR 1.34% until 30/06/2027)	03	None		RESSVR currently 7.2	24% Variable	10%	£1,000,000	7.2% APRC	J07091	
None	Lifetime Variable	7.24%	£0	None		RESSVR currently 7.2	24% Variable	10%	£1,000,000	7.6% APRC	J08013	
₁ Switch to Fix is	is available for	e a full application and any applic or Buy to Let Tracker products, wi regular overpayments of up to 10	vhich allows a cu	customer to switch to an	an existing custor each 12 month p	mer fixed rate, with	nin the same niversary of	completion, w	vithout havir	ng to pay any	early	

		DHLL		<u>E-Mex</u>							
<u>B</u> T	BTL Legacy Residential		<u>esidential</u>	BTL Legacy				<u>Residential</u>			
DHLL Prime Residential											
Maximum LTV	Term	Initial Rate	Product Fee	ERC	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:		emainder of the		Total Cost for Comparison	Product code	
Available to Cu	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	4.59%	£0	2% until 30/06/2026*, then 1% until 30/06/202	7* RESSVR currently 7.	24% Variable	20%	£1,000,000	6.9% APRC	A20503	
75%	2 Year Fixed	4.78%	£0	2% until 30/06/2026*, then 1% until 30/06/202	.7* RESSVR currently 7	24% Variable	20%	£1,000,000	7.0% APRC	A20504	
90%	2 Year Fixed	5.47%	£0	2% until 30/06/2026*, then 1% until 30/06/202	7* RESSVR currently 7.	24% Variable	20%	£1,000,000	7.1% APRC	A20505	
None	2 Year Fixed	5.69%	£0	2% until 30/06/2026*, then 1% until 30/06/202	· ·	24% Variable	20%	£1,000,000	7.2% APRC	A20506	
60%	5 Year Fixed	4.24%	£0	5% until 30/06/2026*, then 4% until 30/06/2027* 3% until 30/06/2028*, then 2% until 30/06/2029* 1% until 30/06/2030*	then RESSVR currently 7.	24% Variable	20%	£1,000,000	6.1% APRC	A99205	
75%	5 Year Fixed	4.32%	£0	5% until 30/06/2026*, then 4% until 30/06/2027* 3% until 30/06/2028*, then 2% until 30/06/2029* 1% until 30/06/2030*	then RESSVR currently 7.	24% Variable	20%	£1,000,000	6.2% APRC	A99206	
90%	5 Year Fixed	4.89%	£0	5% until 30/06/2026*, then 4% until 30/06/2027* 3% until 30/06/2028*, then 2% until 30/06/2029* 1% until 30/06/2030*	then RESSVR currently 7.	24% Variable	20%	£1,000,000	6.4% APRC	A99207	
None	5 Year Fixed	5.29%	£0	5% until 30/06/2026*, then 4% until 30/06/2027* 3% until 30/06/2028*, then 2% until 30/06/2029* 1% until 30/06/2030*		24% Variable	20%	£1,000,000	6.6% APRC	A99208	
60%	2 Year Tracker	5.39% (BBR 0.89% until 30/06/2027)	£0	None	RESSVR currently 7.	24% Variable	20%	£1,000,000	7.1% APRC	A07363	
75%	2 Year Tracker	5.39% (BBR 0.89% until 30/06/2027)	£0	None	RESSVR currently 7.	24% Variable	20%	£1,000,000	7.1% APRC	A07364	
90%	2 Year Tracker	5.57% (BBR 1.07% until 30/06/2027)	£0	None	RESSVR currently 7.	24% Variable	20%	£1,000,000	7.2% APRC	A07365	
None	2 Year Tracker	5.84% (BBR 1.34% until 30/06/2027)	£0	None	RESSVR currently 7.	24% Variable	20%	£1,000,000	7.2% APRC	A07366	
None	Lifetime Variable	7.24%	£0	None	RESSVR currently 7.	24% Variable	20%	£1,000,000	7.6% APRC	A08020	
₁ Switch to Fix i	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										

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E-Mex

DHLL

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<u>BTl</u>	<u>L</u>	Legacy	<u>R</u>	<u>Residential</u>	!	<u>BTL</u>		<u>Legacy</u>		Resid	dential
EMEX	EMEX Legacy Residential										
Maximum LTV	Term	Initial Rate	Product Fee	ERC		Rate for the remain	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:		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	4.59%	£0	2% until 30/06/2026*, then 1%	% until 30/06/2027*	ESVR currently 7.24%	% Variable	10%	£1,000,000	6.9% APRC	J02681
75%	2 Year Fixed	4.78%	£0	2% until 30/06/2026*, then 1%	% until 30/06/2027*	ESVR currently 7.24%	% Variable	10%	£1,000,000	7.0% APRC	J02682
90%	2 Year Fixed	5.47%	£0	2% until 30/06/2026*, then 1%	% until 30/06/2027*	ESVR currently 7.24%	% Variable	10%	£1,000,000	7.1% APRC	J02683
None	2 Year Fixed	5.69%	£0	2% until 30/06/2026*, then 1%	% until 30/06/2027*	ESVR currently 7.24%	% Variable	10%	£1,000,000	7.2% APRC	J02684
60%	5 Year Fixed	4.24%	£0	5% until 30/06/2026*, then 4% u 3% until 30/06/2028*, then 2% ur 1% until 30/06/2	until 30/06/2029*, then /2030*	ESVR currently 7.24%	% Variable	10%	£1,000,000	6.1% APRC	J19651
75%	5 Year Fixed	4.32%	£0	5% until 30/06/2026*, then 4% u 3% until 30/06/2028*, then 2% ur 1% until 30/06/2	until 30/06/2027*, then until 30/06/2029*, then /2030*	ESVR currently 7.24%	% Variable	10%	£1,000,000	6.2% APRC	J19652
90%	5 Year Fixed	4.89%	£0	5% until 30/06/2026*, then 4% u 3% until 30/06/2028*, then 2% u 1% until 30/06/2	until 30/06/2027*, then until 30/06/2029*, then /2030*	ESVR currently 7.24%	% Variable	10%	£1,000,000	6.4% APRC	J19653
None	5 Year Fixed	5.29%	£0	5% until 30/06/2026*, then 4% u 3% until 30/06/2028*, then 2% ur 1% until 30/06/2	until 30/06/2027*, then until 30/06/2029*, then		% Variable	10%	£1,000,000	6.6% APRC	J19654
60%	2 Year Tracker	5.39% (BBR 0.89% until 30/06/2027)	£0	None		ESVR currently 7.24%	% Variable	10%	£1,000,000	7.1% APRC	J07092
75%	2 Year Tracker	5.39% (BBR 0.89% until 30/06/2027)	£0	None		ESVR currently 7.24%	% Variable	10%	£1,000,000	7.1% APRC	J07093
90%	2 Year Tracker	5.57% (BBR 1.07% until 30/06/2027)	£0	None		ESVR currently 7.24%	% Variable	10%	£1,000,000	7.2% APRC	J07094
None	2 Year Tracker	5.84% (BBR 1.34% until 30/06/2027)	£0	None		ESVR currently 7.24%	% Variable	10%	£1,000,000	7.2% APRC	J07095
None	Lifetime Variable	7.24%	£0	None		ESVR currently 7.24%	% Variable	10%	£1,000,000	7.6% APRC	J08014
₁ Switch to Fix is	s available for	e a full application and any applica r Buy to Let Tracker products, wh regular overpayments of up to 10	hich allows a cu	customer to switch to an	n existing custo	omer fixed rate, withi	in the same niversary of o	completion, w	vithout havi	ng to pay any	early

		DHLL	<u>E-Mex</u>								
<u>BT</u>	<u>L</u>	<u>Legacy</u>	<u>R</u>	<u>esidential</u>	<u>BTL</u>		<u>Legacy</u>			<u>Resi</u>	<u>dential</u>
EMEX	EMEX Prime Residential										
Maximum LTV	Term	Initial Rate	Product Fee	ERC		Followed by TMW Rate for the remain mortgage term,	nder of the	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	4.59%	£0	2% until 30/06/2026*, then 1%	% until 30/06/2027*	ESVR currently 7.24	% Variable	20%	£1,000,000	6.9% APRC	A20507
75%	2 Year Fixed	4.78%	£0	2% until 30/06/2026*, then 19	6 until 30/06/2027*	ESVR currently 7.24	% Variable	20%	£1,000,000	7.0% APRC	A20508
90%	2 Year Fixed	5.47%	£0	2% until 30/06/2026*, then 19	6 until 30/06/2027*	ESVR currently 7.24	% Variable	20%	£1,000,000	7.1% APRC	A20509
None	2 Year Fixed	5.69%	£0	2% until 30/06/2026*, then 1%	6 until 30/06/2027*	ESVR currently 7.24	% Variable	20%	£1,000,000	7.2% APRC	A20510
60%	5 Year Fixed	4.24%	£0	5% until 30/06/2026*, then 4% u 3% until 30/06/2028*, then 2% u 1% until 30/06/2	ntil 30/06/2029*, then	ESVR currently 7.24	% Variable	20%	£1,000,000	6.1% APRC	A99209
75%	5 Year Fixed	4.32%	£0	5% until 30/06/2026*, then 4% u 3% until 30/06/2028*, then 2% u 1% until 30/06/2	ntil 30/06/2029*, then	ESVR currently 7.24	% Variable	20%	£1,000,000	6.2% APRC	A99210
90%	5 Year Fixed	4.89%	£0	5% until 30/06/2026*, then 4% u 3% until 30/06/2028*, then 2% u 1% until 30/06/2	ntil 30/06/2027*, then ntil 30/06/2029*, then	ESVR currently 7.24	% Variable	20%	£1,000,000	6.4% APRC	A99211
None	5 Year Fixed	5.29%	£0	5% until 30/06/2026*, then 4% u 3% until 30/06/2028*, then 2% u 1% until 30/06/2	ntil 30/06/2029*, then	ESVR currently 7.24	% Variable	20%	£1,000,000	6.6% APRC	A99212
60%	2 Year Tracker	5.39% (BBR 0.89% until 30/06/2027)	£0	None		ESVR currently 7.24	% Variable	20%	£1,000,000	7.1% APRC	A07367
75%	2 Year Tracker	5.39% (BBR 0.89% until 30/06/2027)	£0	None		ESVR currently 7.24	% Variable	20%	£1,000,000	7.1% APRC	A07368
90%	2 Year Tracker	5.57% (BBR 1.07% until 30/06/2027)	£0	None		ESVR currently 7.24	% Variable	20%	£1,000,000	7.2% APRC	A07369
None	2 Year Tracker	5.84% (BBR 1.34% until 30/06/2027)	£0	None		ESVR currently 7.24	% Variable	20%	£1,000,000	7.2% APRC	A07370
None	Lifetime Variable	7.24%	£0	None		ESVR 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