

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 | 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	4.99%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	BTLSVR currently 8.99% Variable	10%	£1,500,000	8.4% APRC	B26871
None	2 Year Fixed	6.19%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	BTLSVR currently 8.99% Variable	10%	£1,500,000	8.7% APRC	B26872
75%	5 Year Fixed	4.64%	£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 8.99% Variable	10%	£1,500,000	7.3% APRC	B94108
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 8.99% Variable	10%	£1,500,000	7.7% APRC	B94109
None	Lifetime Variable	8.99%	£0	None	BTLSVR currently 8.99% Variable	10%	£1,500,000	8.7% 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
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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	4.59%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	RESSVR currently 7.24% Variable	10%	£1,000,000	6.9% APRC	J02677
75%	2 Year Fixed	4.78%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	RESSVR currently 7.24% Variable	10%	£1,000,000	7.0% APRC	J02678
90%	2 Year Fixed	5.47%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	RESSVR currently 7.24% Variable	10%	£1,000,000	7.1% APRC	J02679
None	2 Year Fixed	5.69%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	RESSVR currently 7.24% Variable	10%	£1,000,000	7.2% APRC	J02680
60%	5 Year Fixed	4.24%	£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 7.24% Variable	10%	£1,000,000	6.1% APRC	J19647
75%	5 Year Fixed	4.32%	£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 7.24% Variable	10%	£1,000,000	6.2% APRC	J19648
90%	5 Year Fixed	4.89%	£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 7.24% Variable	10%	£1,000,000	6.4% APRC	J19649
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 7.24% 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 7.24% Variable	10%	£1,000,000	7.1% APRC	J07088
75%	2 Year Tracker	5.39% (BBR 0.89% until 30/06/2027)	£0	None	RESSVR currently 7.24% Variable	10%	£1,000,000	7.1% APRC	J07089
90%	2 Year Tracker	5.57% (BBR 1.07% until 30/06/2027)	£0	None	RESSVR currently 7.24% Variable	10%	£1,000,000	7.2% APRC	J07090
None	2 Year Tracker	5.84% (BBR 1.34% until 30/06/2027)	£0	None	RESSVR currently 7.24% Variable	10%	£1,000,000	7.2% APRC	J07091
None	Lifetime Variable	7.24%	£0	None	RESSVR 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
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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	4.59%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	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 30/06/2027*	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 30/06/2027*	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 30/06/2027*	RESSVR currently 7.24% 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*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	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*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	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*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	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*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	RESSVR currently 7.24% 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

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EMEX | Buy to Let

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75%	2 Year Fixed	4.99%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	ESVR currently 7.24% Variable	10%	£1,500,000	7.0% APRC	B26873
None	2 Year Fixed	6.19%	£0	2% until 30/06/2026*, then 1% until 30/06/2027*	ESVR currently 7.24% Variable	10%	£1,500,000	7.3% APRC	B26874
75%	5 Year Fixed	4.64%	£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 7.24% Variable	10%	£1,500,000	6.3% APRC	B94110
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 7.24% Variable	10%	£1,500,000	6.7% APRC	B94111
None	Lifetime Variable	7.24%	£0	None	ESVR 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	4.59%	£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% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	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% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	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% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	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% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	ESVR currently 7.24% 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

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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 1% 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 1% 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% 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% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	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% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	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% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	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% until 30/06/2027*, then 3% until 30/06/2028*, then 2% until 30/06/2029*, then 1% until 30/06/2030*	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