



## We're decreasing our mortgage products

With effect from **Tuesday 3<sup>rd</sup> December**, we'll be making the following changes across our residential and Buy to Let (BTL) mortgage product ranges:

### Existing residential customer switching

- 2 Year Fixed Fee Saver at 80%, 85%, 90% and 95% LTV decreasing
- 2 Year Fixed Standard at 80%, 85% and 90% LTV decreasing
- 3 Year Fixed Fee Saver at 70%, 75%, 80%, 85% and 90% LTV decreasing
- 3 Year Fixed Standard at 80% LTV decreasing
- 5 Year Fixed Fee Saver at 90% and 95% LTV decreasing
- 5 Year Fixed Standard at 90% LTV decreasing
- 5 Year Fixed Premier Exclusive at 90% LTV decreasing

### Existing residential customer borrowing more

- 2 Year Fixed Fee Saver at 80%, 85% and 90% LTV decreasing
- 2 Year Fixed Standard at 80%, 85% and 90% LTV decreasing
- 3 Year Fixed Fee Saver at 70%, 75%, 80%, 85% and 90% LTV decreasing
- 3 Year Fixed Standard at 80% LTV decreasing
- 5 Year Fixed Fee Saver at 90% LTV decreasing
- 5 Year Fixed Standard at 90% LTV decreasing
- 5 Year Fixed Premier Exclusive at 90% LTV decreasing

### Residential First Time Buyer / Home mover

- 2 Year Fixed Fee Saver at 80%, 85%, 90% and 95% LTV decreasing
- 2 Year Fixed Standard at 80%, 85% and 90% LTV decreasing
- 5 Year Fixed Fee Saver at 90% and 95% LTV decreasing
- 5 Year Fixed Standard at 90% LTV decreasing
- 5 Year Fixed Premier Exclusive at 90% LTV decreasing

### Residential First Time Buyer / Home Mover Energy Efficient Home (A & B EPC Rated Properties)

- 2 Year Fixed Fee Saver at 80%, 85%, 90% and 95% LTV decreasing
- 2 Year Fixed Standard at 80%, 85% and 90% LTV decreasing
- 5 Year Fixed Fee Saver at 90% and 95% LTV decreasing
- 5 Year Fixed Standard at 90% LTV decreasing

## Residential Remortgage

- 2 Year Fixed Fee Saver at 80%, 85% and 90% LTV decreasing
- 2 Year Fixed Standard at 80%, 85% and 90% LTV decreasing

## Residential Remortgage Energy Efficient Home (A & B EPC Rated Properties)

- 2 Year Fixed Fee Saver at 80%, 85% and 90% LTV decreasing
- 2 Year Fixed Standard at 80%, 85% and 90% LTV decreasing

## Residential Remortgage Cashback

- 2 Year Fixed Fee Saver at 80%, 85% and 90% LTV decreasing
- 2 Year Fixed Standard at 80%, 85% and 90% LTV decreasing

## BTL Existing Customer Switching / Borrowing More

- 2 Year Fixed Fee Saver at 60% LTV decreasing
- 2 Year Fixed Standard at 60% LTV decreasing

## International\*

### International Residential

- 3 Year Fixed Fee Saver at 70% and 75% LTV decreasing

There are no further changes to any other interest rates at this time.

### Further information

- Use our '[Chat with us](#)' service to request a rate change on an existing mortgage application. Please note, due to increasing demand, wait times may be longer than usual.
- To secure existing product codes, please submit applications in full by **midnight, Monday 2<sup>nd</sup> December**.
- All evidential and supporting documentation must be provided within 30 calendar days of submission.
- The product finder tool and sourcing systems will be updated for **Tuesday 3<sup>rd</sup> December**.

\*Please disregard the following products if you do not have permission to advise on international business.

## HSBC UK

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