

Summary of mortgage rate changes

Effective from Tuesday 30th September 2025

UK Residential Existing Customer Switching

- 2 Year Fixed Fee Saver at 60%, 70%, 75%, 80% and 85% LTV increasing
- 2 & 5 Year Fixed Fee Saver at 95% LTV decreasing
- 2 Year Fixed Standard at 60%, 70%, 75% and 90% LTV increasing
- 5 Year Fixed Fee Saver at 60%, 70% and 75% LTV increasing
- 5 Year Fixed Standard at 60%, 70% and 75% LTV increasing
- 2 Year Fixed Premier Exclusive at 60%, 70%, 75% and 90% LTV increasing
- 5 Year Fixed Premier Exclusive at 60%, 70% and 75% LTV increasing

UK Residential Existing Customer Borrowing More

- 2 Year Fixed Fee Saver at 60%, 70%, 75%, 80% and 85% LTV increasing
- 2 Year Fixed Standard at 60%, 70%, 75% and 90% LTV increasing
- 5 Year Fixed Fee Saver at 60%, 70% and 75% LTV increasing
- 5 Year Fixed Standard at 60%, 70% and 75% LTV increasing
- 2 Year Fixed Premier Exclusive at 60%, 70%, 75% and 90% LTV increasing
- 5 Year Fixed Premier Exclusive at 60%, 70% and 75% LTV increasing

UK Residential First Time Buyer / Home Mover

- 2 Year Fixed Fee Saver at 60%, 70%, 75%, 80%, 85%, 90% and 95% LTV decreasing
- 2 Year Fixed Standard at 60%, 70%, 75%, 80%, 85% and 90% LTV decreasing
- 2 Year Fixed High Value Mortgages at 60%, 70% and 75% LTV decreasing
- 5 Year Fixed Fee Saver at 60%, 90% and 95% LTV decreasing
- 5 Year Fixed Standard at 60%, 80%, 85% and 90% LTV decreasing
- 5 Year Fixed High Value Mortgages at 60% LTV decreasing
- 2 Year Fixed Premier Exclusive at 60%, 70%, 75%, 80%, 85% and 90% LTV decreasing
- 5 Year Fixed Premier Exclusive at 60%, 80%, 85% and 90% LTV decreasing

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

- 2 Year Fixed Fee Saver at 60%, 70%, 75%, 80%, 85%, 90% and 95% LTV decreasing
- 2 Year Fixed Standard at 60%, 70%, 75%, 80%, 85% and 90% LTV decreasing
- 5 Year Fixed Fee Saver at 60%, 90% and 95% LTV decreasing
- 5 Year Fixed Standard at 60%, 80%, 85% and 90% LTV decreasing

UK Residential Remortgage

- 2 Year Fixed Fee Saver at 60% LTV decreasing
- 2 Year Fixed Standard at 70% and 75% LTV decreasing
- 2 Year Fixed High Value Mortgages at 70% and 75% LTV decreasing
- 5 Year Fixed Fee Saver at 70% and 75% LTV decreasing
- 2 Year Fixed Premier Exclusive at 70% and 75% LTV decreasing

UK Residential Remortgage Cashback

- 2 Year Fixed Fee Saver at 60% LTV decreasing
- 2 Year Fixed Standard at 70% and 75% LTV decreasing
- 5 Year Fixed Fee Saver at 70% and 75% LTV decreasing

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

- 2 Year Fixed Fee Saver at 60% LTV decreasing
- 2 Year Fixed Standard at 70% and 75% LTV decreasing
- 5 Year Fixed Fee Saver at 70% and 75% LTV decreasing

UK Residential Remortgage Cashback Energy Efficient Home Range (A & B EPC Rated Properties)

- 2 Year Fixed Fee Saver at 60% LTV decreasing
- 2 Year Fixed Standard at 70% and 75% LTV decreasing
- 5 Year Fixed Fee Saver at 70% and 75% LTV decreasing

UK BTL Existing Customer Switching / Borrowing More

- 2 & 5 Year Fixed Fee Saver at 60% and 75% LTV increasing
- 2 Year Fixed Standard at 60% LTV increasing
- 5 Year Fixed Standard at 60%, 65% and 75% LTV increasing
- 2 & 5 Year Fixed Premier Exclusive Fee Saver at 60% and 75% LTV increasing
- 2 Year Fixed Premier Exclusive Standard at 60% LTV increasing
- 5 Year Fixed Premier Exclusive Standard at 60%, 65% and 75% LTV increasing

UK BTL Purchase

- 2 Year Fixed Standard at 75% LTV increasing
- 2 Year Fixed Standard £3,999 at 75% LTV increasing
- 5 Year Fixed Fee Saver at 65% and 75% LTV increasing
- 5 Year Fixed Standard at 60%, 65% and 75% LTV increasing
- 5 Year Fixed Standard £3,999 at 60%, 65% and 75% LTV increasing
- 2 Year Fixed Premier Exclusive Standard at 75% LTV increasing
- 5 Year Fixed Premier Exclusive Fee Saver at 65% and 75% LTV increasing
- 5 Year Fixed Premier Exclusive Standard at 60%, 65% and 75% LTV increasing

UK BTL Purchase Energy Efficient Home Range (A & B EPC Rated Properties)

- 2 Year Fixed Standard at 75% LTV increasing
- 5 Year Fixed Fee Saver at 65% and 75% LTV increasing
- 5 Year Fixed Standard at 60%, 65% and 75% LTV increasing

BTL Remortgage

- 2 & 5 Year Fixed Fee Saver at 60% and 75% LTV increasing
- 2 Year Fixed Standard at 60% LTV increasing
- 2 Year Fixed Standard £3999 at 60% LTV increasing
- 5 Year Fixed Standard at 60%, 65% and 75% LTV increasing
- 5 Year Fixed Standard £3999 at 60%, 65%, 75% LTV increasing
- 2 & 5 Year Fixed Premier Exclusive Fee Saver at 60% and 75% LTV increasing
- 2 Year Fixed Premier Exclusive Standard at 60% LTV increasing
- 5 Year Fixed Premier Exclusive Standard at 60%, 65% and 75% LTV increasing

BTL Remortgage Energy Efficient Home Range (A & B EPC Rated Properties)

- 2 & 5 Year Fixed Fee Saver at 60% and 75% LTV increasing
- 2 Year Fixed Standard at 60% LTV increasing
- 5 Year Fixed Standard at 60%, 65% and 75% LTV increasing

International*

International Residential

- 2 Year Fixed Fee Saver at 60% LTV decreasing
- 2 Year Fixed Standard at 70% and 75% LTV decreasing
- 2 Year Fixed Premier Exclusive at 70% and 75% LTV decreasing
- 5 Year Fixed Fee Saver at 70% and 75% LTV decreasing

International BTL

- 2 Year Fixed Fee Saver at 60% and 75% LTV increasing
- 2 Year Fixed Standard at 60% LTV increasing
- 5 Year Fixed Fee Saver at 75% LTV increasing
- 5 Year Fixed Standard at 60%, 70% and 75% LTV increasing

Our Premier mortgage rates are only available for existing HSBC Premier current account holders.

Please check with your customer prior to submission if they hold the relevant account.

If the Premier account is not open prior to submission, a rate from our standard range will need to be selected.

Once the Premier account is open, an [Application Amendment Form](#) can be submitted, or a rate change completed via our [‘Chat with us’](#) service to secure a preferential rate.

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

Further information

- To secure existing product codes, please submit applications in full by **midnight, Monday 29th September**.
- 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 30th September**.

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

HSBC UK

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