

Summary of mortgage product changes

Effective from Monday 28th April 2025

Existing residential customer switching

- 2 & 3 Year Fixed Fee Saver at 60%, 70%, 75%, 80%, 85%, 90% and 95% LTV decreasing
- 2, 3 & 5 Year Fixed Standard at 60%, 70%, 75%, 80%, 85% and 90% LTV decreasing
- 5 Year Fixed Fee Saver at 60%, 80%, 85%, 90% and 95% LTV decreasing
- 2 & 5 Year Fixed Premier Exclusive at 60%, 70%, 75%, 80%, 85% and 90% LTV decreasing

Existing residential customer borrowing more

- 2 & 3 Year Fixed Fee Saver at 60%, 70%, 75%, 80%, 85% and 90% LTV decreasing
- 2, 3 & 5 Year Fixed Standard at 60%, 70%, 75%, 80%, 85% and 90% LTV decreasing
- 5 Year Fixed Fee Saver at 60%, 80%, 85% and 90% LTV decreasing
- 2 & 5 Year Fixed Premier Exclusive at 60%, 70%, 75%, 80%, 85% and 90% LTV decreasing

Residential First Time Buyer / Home mover

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

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

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

Residential Remortgage

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

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

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

Residential Remortgage Cashback

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

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

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

BTL Purchase

- 2 Year Fixed Fee Saver at 60%, 65% and 75% LTV decreasing
- 2 Year Fixed Standard at 60%, 65% and 75% LTV decreasing
- 2 Year Fixed Standard £3,999 at 60%, 65% and 75% LTV decreasing
- 5 Year Fixed Standard at 60% LTV decreasing
- 5 Year Fixed Standard £3,999 at 60% LTV decreasing
- 2 Year Fixed Premier Exclusive Fee Saver at 60%, 65%, 75% and 80% LTV decreasing
- 2 Year Fixed Premier Exclusive Standard at 60%, 65%, 75% and 80% LTV decreasing
- 5 Year Fixed Premier Exclusive Standard at 60% LTV decreasing

Existing BTL customer switching / borrowing more

- 2 Year Fixed Fee Saver at 60% ,75% and 80% LTV decreasing
- 2 Year Fixed Standard at 60% ,75% and 80% LTV decreasing
- 5 Year Fixed Standard at 60% LTV decreasing
- 2 Year Fixed Premier Exclusive Fee Saver at 60%, 75% and 80% LTV decreasing
- 2 Year Fixed Premier Exclusive Standard at 60%, 75% and 80% LTV decreasing
- 5 Year Fixed Premier Exclusive Standard at 60% LTV decreasing

BTL remortgage

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

International*

International Residential

- 2, 3 & 5 Year Fixed Fee Saver at 60%, 70% and 75% LTV decreasing
- 2, 3 & 5 Year Fixed Standard at 60%, 70% and 75% LTV decreasing
- 2 & 5 Year Fixed Premier Exclusive at 60%, 70% and 75% LTV decreasing

International BTL

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

All of our fixed rate end dates will be changed as below:

- 2 Year Fixed – 31st May 2027 changed to 31st August 2027
- 3 Year Fixed – 31st May 2028 changed to 31st August 2028
- 5 Year Fixed – 31st May 2030 changed to 31st August 2030
- 10 Year Fixed – 31st May 2035 changed to 31st August 2035

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

- Use our '[Chat with us](#)' service to request a rate change on an existing mortgage application.
- To secure existing product codes, please submit applications in full by **midnight, Sunday 27th April**.
- 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 **Monday 28th April**.

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

HSBC UK

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