Summary of rate increases

Effective from Tuesday 15th September 2026

UK Residential First Time Buyer / UK Residential Home Mover

- All 2 & 5 Year Fixed rates, including Premier and High Value Mortgages have increased at all LTVs
- All 2 Year Tracker rates including High Value Mortgages have increased at all LTVs

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

- All 2 & 5 Year Fixed rates have increased at all LTVs
- All 2 Year Tracker rates have increased at all LTVs

UK Residential Remortgage

- All 2 & 5 Year Fixed rates, including Premier and High Value Mortgages have increased at all LTVs
- All 2 Year Tracker rates including High Value Mortgages have increased at all LTVs

UK Residential Remortgage Cashback

- All 2 and 5 Year Fixed rates have increased at all LTVs

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

- All 2 & 5 Year Fixed rates have increased at all LTVs
- All 2 Year Tracker rates have increased at all LTVs

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

- All 2 & 5 Year Fixed rates have increased at all LTVs

UK Buy to Let Purchase / UK Buy to Let Remortgage

- All 2 & 5 Year Fixed rates, including Premier and £3999 Fee Mortgages have increased at all LTVs
- All 2 Year Tracker rates have increased at all LTVs

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UK Buy to Let Purchase / UK Buy to Let Remortgage Energy Efficient Home Range (A & B EPC Rated Properties)

- All 2 & 5 Year Fixed rates have increased at all LTVs
- All 2 Year Tracker rates have increased at all LTVs

UK Buy to Existing Customer Borrowing More / Existing Customer Switching Range

- All 2 & 5 Year Fixed rates, including Premier have increased at all LTVs
- All 2 Year Tracker rates have increased at all LTVs

International*

International Residential / Remortgage

- All 2, 3, 5 and 10 Year Fixed rates have increased at all LTVs
- All 2 & 5 Year Premier Exclusive Fixed rates have increased at all LTVs
- All 2 Year Tracker rates have increased at all LTVs

International Buy to Let / Buy to Let Remortgage

- All 2 and 5 Year Fixed rates have increased at all LTVs
- All 2 Year Tracker rates have increased at all LTVs

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

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.

Further information

- To secure existing product codes, please submit applications in full by **midnight, Monday 14th 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 15th September**.

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

HSBC UK

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