HSBC UK

Summary of rate increases

Effective from Monday 7th September 2026

UK Residential First Time Buyer / UK Residential Home Mover

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

UK Residential First Time Buyer / Residential 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
- 2 & 5 Year Fixed Standard at 60%, 70%, 75%, 80%, 85% and 90% LTV

UK Residential Remortgage

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

UK Residential Remortgage Cashback

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

UK Residential Remortgage / 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
- 2 & 5 Year Fixed Standard at 60%, 70%, 75%, 80%, 85% and 90% LTV

UK Buy to Let Purchase

- 2 & 5 Year Fixed Fee Saver at 60%, 65% and 75% LTV
- 2 & 5 Year Fixed Standard at 60%, 70%, and 75% LTV
- 2 & 5 Year Fixed Standard £3999 at 60%, 70%, and 75% LTV
- 2 & 5 Year Fixed Premier Exclusive Fee Saver at 60%, 65% and 75% LTV
- 2 & 5 Year Fixed Premier Exclusive Standard at 60%, 65% and 75% LTV

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

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

UK Buy to Let Remortgage

- 2 Year Fixed Fee Saver at 60%, 65%, 75% and 80% LTV
- 5 Year Fixed Fee Saver at 60%, 65% and 75% LTV
- 2 Year Fixed Standard at 60%, 65%, 75% and 80% LTV
- 5 Year Fixed Standard at 60%, 65% and 75% LTV
- 2 & 5 Year Fixed Standard £3999 at 60%, 70%, and 75% LTV
- 2 Year Fixed Premier Exclusive Fee Saver at 60%, 65%, 75% and 80% LTV
- 5 Year Fixed Premier Exclusive Fee Saver at 60%, 65% and 75% LTV
- 2 Year Fixed Premier Exclusive Standard at 60%, 65%, 75% and 80% LTV
- 5 Year Fixed Premier Exclusive Standard at 60%, 65% and 75% LTV

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

- 2 Year Fixed Fee Saver at 60%, 65%, 75% and 80% LTV
- 5 Year Fixed Fee Saver at 60%, 65% and 75% LTV
- 2 Year Fixed Standard at 60%, 65%, 75% and 80% LTV
- 5 Year Fixed Standard at 60%, 65% and 75% LTV

International*

International Residential / Remortgage

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

International Buy to Let

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

There are no further 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.

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Further information

- To secure existing product codes, please submit applications in full by **midnight, Friday 4th 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 **Monday 7th September**.

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

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