

## Summary of mortgage rate changes

Effective from **Tuesday 5<sup>th</sup> August 2025**

### UK Residential First Time Buyer / Home Mover

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

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

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

### UK Residential Remortgage

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

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

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

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

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

### International\*

#### International Residential

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

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 5<sup>th</sup> August**.
- 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 5<sup>th</sup> August**.

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

### HSBC UK

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