



Existing Mortgage Customer Interest Rates

To help you make a decision on which rate to choose next, we've enclosed details of our current rates.

The rates you can choose will depend on your Loan to Value (LTV) which is your mortgage balance as a percentage of the value of your home. Some rates are subject to a Booking Fee and an Early Repayment Charge may apply during a fixed rate period.

If you see a rate you're interested in, let us know and you could switch as soon as your current rate ends or earlier. Please note an Early Repayment Charge may apply if you switch rates before your current rate expires.

Our rates can change at any time but you can always get up-to-date details by visiting www.hsbc.co.uk/mortgages/our-rates

What to do next?

If you'd like to switch, you know which rate you want and you don't want to make any other changes to your mortgage, please give us a call on 0800 1696333* or Textphone 1800 10800 028 1236 and we'll arrange it for you.

Alternatively, log into personal internet banking and switch your rate online.

If you need help or advice before making a decision or you'd like to make changes, such as the term of your mortgage, please give us a call on 0800 1696333* or Textphone 1800 10800 028 and we'll be happy to help.

If your mortgage account is currently in arrears, or your circumstances have changed since you took out your mortgage and you think this may affect your ability to repay, please contact us on 0800 1696333* or Textphone 1800 10800 028.

*Lines are open Monday to Saturday 8am - 8pm, Sunday 9am - 6pm. Calls may be monitored and recorded. Opening hours within the mortgage departments may vary.

Rates are correct as at 15/11/2023. It is important to note that these rates can change at any time.

*BoE Base Rate is the Bank of England Base Rate which is currently 5.25%

60% Loan to Value							
Product	Initial Rate	Fixed Rate Expiry Date	Reverts to the HSBC Standard Variable Rate (currently)	Booking fee	Overall cost for comparison (APRC)	Cashback	Early Repayment Charge Applicable
2 Year Fixed Fee Saver	5.29%	28/02/2026	6.99%	£0	6.90%	£0	Yes
2 Year Fixed Standard	4.98%	28/02/2026	6.99%	£999	7.10%	£0	Yes
3 Year Fixed Fee Saver	5.14%	28/02/2027	6.99%	£0	6.70%	£0	Yes
3 Year Fixed Standard	4.89%	28/02/2027	6.99%	£999	6.90%	£0	Yes
5 Year Fixed Fee Saver	4.74%	28/02/2029	6.99%	£0	6.20%	£0	Yes
5 Year Fixed Standard	4.54%	28/02/2029	6.99%	£999	6.40%	£0	Yes
5 Year Fixed Premier Customers Only	4.51%	28/02/2029	6.99%	£1,499	6.50%	£0	Yes
10 Year Fixed Fee Saver	5.04%	28/02/2034	6.99%	£0	5.80%	£0	Yes
10 Year Fixed Standard	4.99%	28/02/2034	6.99%	£999	6.00%	£0	Yes
2 Year Tracker Standard	0.14% + BoE Base Rate	N/A	6.99%	£999	7.20%	£0	No
2 Year Tracker Fee Saver (Rate Switch Only)	0.84% + BoE Base Rate	N/A	6.99%	£0	7.00%	£0	No
70% Loan to Value							
2 Year Fixed Fee Saver	5.39%	28/02/2026	6.99%	£0	6.90%	£0	Yes
2 Year Fixed Standard	5.09%	28/02/2026	6.99%	£999	7.10%	£0	Yes
3 Year Fixed Fee Saver	5.34%	28/02/2027	6.99%	£0	6.70%	£0	Yes
3 Year Fixed Standard	5.09%	28/02/2027	6.99%	£999	6.90%	£0	Yes
5 Year Fixed Fee Saver	4.79%	28/02/2029	6.99%	£0	6.20%	£0	Yes
5 Year Fixed Standard	4.64%	28/02/2029	6.99%	£999	6.40%	£0	Yes
5 Year Fixed Premier Customers Only	4.61%	28/02/2029	6.99%	£1,499	6.50%	£0	Yes
10 Year Fixed Fee Saver	5.04%	28/02/2034	6.99%	£0	5.80%	£0	Yes
10 Year Fixed Standard	4.99%	28/02/2034	6.99%	£999	6.00%	£0	Yes
2 Year Tracker Standard	0.24% + BoE Base Rate	N/A	6.99%	£999	7.20%	£0	No
2 Year Tracker Fee Saver (Rate Switch Only)	0.84% + BoE Base Rate	N/A	6.99%	£0	7.00%	£0	No
75% Loan to Value							
2 Year Fixed Fee Saver	5.39%	28/02/2026	6.99%	£0	6.90%	£0	Yes
2 Year Fixed Standard	5.09%	28/02/2026	6.99%	£999	7.10%	£0	Yes
3 Year Fixed Fee Saver	5.34%	28/02/2027	6.99%	£0	6.70%	£0	Yes
3 Year Fixed Standard	5.09%	28/02/2027	6.99%	£999	6.90%	£0	Yes
5 Year Fixed Fee Saver	4.79%	28/02/2029	6.99%	£0	6.20%	£0	Yes
5 Year Fixed Standard	4.64%	28/02/2029	6.99%	£999	6.40%	£0	Yes
5 Year Fixed Premier Customers Only	4.61%	28/02/2029	6.99%	£1,499	6.50%	£0	Yes
10 Year Fixed Fee Saver	5.04%	28/02/2034	6.99%	£0	5.80%	£0	Yes
10 Year Fixed Standard	4.99%	28/02/2034	6.99%	£999	6.00%	£0	Yes
2 Year Tracker Standard	0.24% + BoE Base Rate	N/A	6.99%	£999	7.20%	£0	No
2 Year Tracker Fee Saver (Rate Switch Only)	0.84% + BoE Base Rate	N/A	6.99%	£0	7.00%	£0	No
80% Loan to Value							
2 Year Fixed Fee Saver	5.74%	28/02/2026	6.99%	£0	7.00%	£0	Yes
2 Year Fixed Standard	5.44%	28/02/2026	6.99%	£999	7.20%	£0	Yes
3 Year Fixed Fee Saver	5.61%	28/02/2027	6.99%	£0	6.80%	£0	Yes
3 Year Fixed Standard	5.39%	28/02/2027	6.99%	£999	7.00%	£0	Yes
5 Year Fixed Fee Saver	5.09%	28/02/2029	6.99%	£0	6.30%	£0	Yes
5 Year Fixed Standard	4.89%	28/02/2029	6.99%	£999	6.50%	£0	Yes
5 Year Fixed Premier Customers Only	4.86%	28/02/2029	6.99%	£1,499	6.70%	£0	Yes
10 Year Fixed Fee Saver	5.29%	28/02/2034	6.99%	£0	5.90%	£0	Yes
10 Year Fixed Standard	5.09%	28/02/2034	6.99%	£999	6.10%	£0	Yes
2 Year Tracker Standard	0.39% + BoE Base Rate	N/A	6.99%	£999	7.20%	£0	No
2 Year Tracker Fee Saver (Rate Switch Only)	1.04% + BoE Base Rate	N/A	6.99%	£0	7.10%	£0	No

Product	Initial Rate	Fixed Rate Expiry Date	Reverts to the HSBC Standard Variable Rate (currently)	Booking fee	Overall cost for comparison (APRC)	Cashback	Early Repayment Charge Applicable
85% Loan to Value							
2 Year Fixed Fee Saver	5.74%	28/02/2026	6.99%	£0	7.00%	£0	Yes
2 Year Fixed Standard	5.49%	28/02/2026	6.99%	£999	7.20%	£0	Yes
3 Year Fixed Fee Saver	5.64%	28/02/2027	6.99%	£0	6.80%	£0	Yes
3 Year Fixed Standard	5.39%	28/02/2027	6.99%	£999	7.00%	£0	Yes
5 Year Fixed Fee Saver	5.09%	28/02/2029	6.99%	£0	6.30%	£0	Yes
5 Year Fixed Standard	4.89%	28/02/2029	6.99%	£999	6.50%	£0	Yes
5 Year Fixed Premier Customers Only	4.86%	28/02/2029	6.99%	£1,499	6.70%	£0	Yes
2 Year Tracker Standard	0.44% + BoE Base Rate	N/A	6.99%	£999	7.20%	£0	No
2 Year Tracker Fee Saver (Rate Switch Only)	1.09% + BoE Base Rate	N/A	6.99%	£0	7.10%	£0	No
90% Loan to Value							
2 Year Fixed Fee Saver	5.84%	28/02/2026	6.99%	£0	7.00%	£0	Yes
2 Year Fixed Standard	5.59%	28/02/2026	6.99%	£999	7.20%	£0	Yes
3 Year Fixed Fee Saver	5.73%	28/02/2027	6.99%	£0	6.80%	£0	Yes
3 Year Fixed Standard	5.53%	28/02/2027	6.99%	£999	7.10%	£0	Yes
5 Year Fixed Fee Saver	5.24%	28/02/2029	6.99%	£0	6.40%	£0	Yes
5 Year Fixed Standard	5.09%	28/02/2029	6.99%	£999	6.60%	£0	Yes
5 Year Fixed Premier Customers Only	5.06%	28/02/2029	6.99%	£1,499	6.80%	£0	Yes
2 Year Tracker Standard	0.44% + BoE Base Rate	N/A	6.99%	£999	7.20%	£0	No
2 Year Tracker Fee Saver (Rate Switch Only)	1.09% + BoE Base Rate	N/A	6.99%	£0	7.10%	£0	No
95% Loan to Value - Rate Switch Only							
2 Year Fixed Fee Saver	5.99%	28/02/2026	6.99%	£0	7.00%	£0	Yes
3 Year Fixed Fee Saver	5.99%	28/02/2027	6.99%	£0	6.90%	£0	Yes
5 Year Fixed Fee Saver	5.64%	28/02/2029	6.99%	£0	6.60%	£0	Yes
2 Year Tracker Fee Saver (Rate Switch Only)	1.24% + BoE Base Rate	N/A	6.99%	£0	7.10%	£0	No

Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage.

Additional Information

Product

Fixed rate – your interest rate and mortgage payments are fixed for the duration of the fixed term, no matter what happens to interest rates generally.

Tracker rate – the interest rate is set at an agreed percentage above the Bank of England Base Rate for either an agreed period of time (eg. 2 years) or the lifetime of the loan. The interest rate payable will rise and fall in line with changes to the Base Rate during the tracker rate period.

Standard Variable Rate – the interest rate is set by us internally and does not necessarily track the Bank of England base rate and may vary over the term of the loan.

Initial Rate

The initial interest rate is the interest you're charged at the start of your mortgage. The rate period is when any fixed or tracker rate applies. At the end of this period the interest rate will then change to our Standard Variable Rate unless you switch to another rate available at the time.

Booking Fee

A fee charged on some mortgages to secure a particular interest rate. You may be able to add this fee to the loan. Adding a fee to the loan will increase your mortgage balance, the amount of interest you pay and your monthly payments.

Arrangement Fee

A fee charged on some mortgages. You may be able to add this fee to the loan. Adding a fee to the loan will increase your mortgage balance, the amount of interest you pay and your monthly payments.

Annual Percentage Rate of Charge (APRC)

The APRC shows you, as a percentage, the annual cost of a mortgage. It brings together all charges (such as fees and other costs) and is calculated assuming you keep your mortgage for the full term without changing it.

The APRC helps you to compare the overall mortgage costs from different lenders.

Features

Fee Saver - is available on some of our products and means no booking, arrangement or completion fees are payable.

Premier/Advance – the interest rate is only available to customer who hold a Premier or Advance account.

Early Repayment Charge (ERC)

An ERC may apply if you repay some or all of your mortgage early during a fixed rate period. This includes if you move to a different product or lender before the end of the fixed rate period.

Other

Overpayments – You can make overpayments to the value of your annual overpayment allowance at any time by paying us more than the amount of your monthly payments on a monthly basis or by making one-off payments from time to time. If you repay more than your overpayment allowance you may have to pay an Early Repayment Charge.

This document doesn't contain all of the details you need to choose a new rate. We will provide a personalised illustration when you apply to switch your rate. You should read this carefully before you make a decision to proceed.

Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage.

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