

## We've enhanced our lending criteria

Good news – following on from the recent change to our 'offer extension' process, we have further enhanced our new build proposition. For Capital Repayment applications, we have increased our maximum LTV tiers for new build houses and flats.

We have also increased our maximum LTV tier for Capital Repayment applications on non-new build flats.

The following changes have been implemented for residential mortgage applications:

Property type	Previous max. LTV tier	New max. LTV tier
Non-new build flats	85%	90%
New build flats	80%	85%
New build houses	85%	90%

The £25k minimum deposit that we required for new build houses and flats has been removed.

Please note, flats impacted by cladding will remain maximum 85% LTV. For further information on cladding please refer to the '[Valuations](#)' section on our [broker website](#).

For further details please refer to our [Residential Lending Criteria](#).

### HSBC UK

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