

## **Good news – we've improved our policy for capitalising fees**

Booking fees can now be capitalised with the total lending amount, with the overall LTV being allowed to exceed the selected product and policy restrictions, (in circumstances where only adding the fee has caused the LTV breach). Please note, a booking fee cannot be added where this exceeds the maximum LTV policy limit of 95%.

This improvement is applicable to residential and Buy to Let mortgage applications, and we will assess affordability against the total loan amount including any capitalised fees.

### **HSBC UK**

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