

We've enhanced our lending criteria

As part of our ongoing commitment to enhance the broker journey, we have listened to your feedback and increased our maximum lending limits across LTV tiers for Capital Repayment and Interest Only mortgage applications.

With immediate effect, the following changes have now been implemented:

Capital Repayment				
Previous max. LTV tier	Previous max. loan amount	New max. LTV tier	New max. loan amount for houses	New max. loan amount for flats
65%	>£2m	70%	>£3m	>£3m
70%	£2m	70%	>£3m	>£3m
75%	£2m	75%	£3m	£3m
80%	£1m	85%	£2m	£1m
85%	£750k	85%	£2m	£1m
90%	£550k	90%	£750k	NA
95%	£500k	95%	£570k	NA

Interest Only				
Previous max. LTV tier	Previous max. loan amount	New max. LTV tier	New max. loan amount for houses	New max. loan amount for flats
50%	>£2m	50%	>£3m	>£3m
65%	£2m	65%	£3m	£3m
75%	£1m	75%	£2m	£2m

HSBC UK

For Intermediary use only.