

HSBC UK Bank plc Smart Form Certificate of Title (Smart COT) FAQs

Our standard process for Certificate of Title (COT) submission is using the LMS eCOT solution and the Smart COT should only be used to submit a COT where HSBC UK Bank plc has expressly advised that this method should be used.

Smart COT can only be used for transactions in England, Wales and Scotland and is specific to HSBC UK brand only.

Frequently asked questions

I am a conveyancer in Northern Ireland (NI). Why can't I use the Smart COT?

The Law Society of Northern Ireland have advised us that a wet signature is required on the COT for NI cases and the Smart COT cannot be used.

What software does the Smart COT require?

Released in 2008, Adobe Reader 9 is the minimum software required. Adobe versions predating 2008, will require an update to support this process. Updating Adobe Reader is a free service.

My web browser does not support this process.

If you are using Mozilla Firefox or Google Chrome, right click the link and save a copy to your local system. You can then open Adobe Reader to complete.

A failure response is received, even when the instructions have been followed.

Check that any pre-populated / automated signatures, headers / footers or images are turned off / deleted prior to submitting the Smart COT.

Do I need to sign the Smart COT?

A wet signature is not required to execute the Smart COT.

Please type your name in the 'Signed on behalf of Conveyancer / Solicitor' section.

Can we amend the default email or add to the subject line?

No, this will corrupt the submission of the Smart COT and will result in the submission being rejected.

Can we amend the body of the email?

No. You must also delete any pre-populated signature / footers prior to submitting the Smart COT email.

Amending / changes to a previous Smart COT submission.

You cannot amend a Smart COT after it has been submitted. You can submit a second Smart COT and should call HSBC UK to advise this is not a duplicate request, it is a replacement Smart COT.

A successful submission email has been received from HSBC UK Bank plc, but not the mortgage funds.

An auto response will be sent to confirm HSBC UK have received your Smart COT request and it will be allocated to the HSBC UK team based on priority. As per page 1 of the Smart COT and the UK Finance Handbook, we expect 6 days' notice for request of funds. If your request does not allow 6 days' notice, we will endeavour to meet it, however, this is not guaranteed.

Confirmation of Smart COT receipt and processing.

You will receive an automatic response confirming successful submission of the Smart COT. To support us in ensuring cases are correctly prioritised, please only call us if it is urgent.

Can a Smart COT be submitted when all pre-completion queries have not been resolved?

No. A Smart COT should only be submitted if there are no other queries outstanding and you are confident that HSBC UK's instructions, as per UK Finance Handbook have been fully executed.

A Smart COT has been submitted, but there has been no email response.

The Smart COT is configured so a response will be received by the sender with either a success or failure receipt. Please check other folders within your inbox as the response may have dropped into an alternative folder (i.e. junk / spam).

All the fields on the Smart COT appear to be correct, however the validation field is not showing.

Please check the instructions on page one which outline the correct formatting for each field, so the Smart COT can be successfully validated.

Can the Smart COT be saved for recording purposes?

For individual file purposes, yes it can be saved. The Smart COT must not be saved to be edited locally or reused. It is only to be used when expressly advised by HSBC UK Bank plc.

Multiple completion requests; can more than one Smart COT be submitted on one email?

Each Smart COT should be submitted individually, adding multiple attachments will corrupt the transmission of the Smart COTs. We will only accept one Smart COT per email submission.

Can a Smart COT be submitted when we have changed our panel membership details?

Providing your membership has been updated with LMS, yes, a Smart COT can be submitted to us.

How do I know this process is secure?

This account is specific to HSBC UK Bank plc. When received by us, all details are cross referenced by our internal teams and cross referenced with panel membership, to eliminate any fraudulent attempts.

What happens if I incorrectly transpose the mortgage reference number?

If the reference cannot be matched to an active case, our team will call you to request a new Smart COT be submitted.

Can I use this form for first direct completions?

No. Please follow the process set out in the instruction letter issued to you for first direct cases. Their COT is available for download and electronic submission via www.firstdirect.com/legal-instructions

All troubleshooting questions above have been exhausted, and I am still receiving a delivery failure message / I am not able to download the Smart COT.

Please contact us on 0370 6007722 and we will email you a copy of the Smart COT. On receipt, you should save the form locally and attach it to an email and send to:

aem_smartforms_prodf@hsbc.com.

The subject line must not change from: **UK Ecot SmartForm Submit**. There should be no content at all in the body of the email, and any headers, footers or images should be deleted. We recommend that as soon as possible, you contact your IT department to investigate any ongoing usage issues.

Will HSBC UK Bank plc still accept a paper COT request by post or fax?

No.

My request is urgent.

HSBC UK have requested that the form is still submitted electronically. Please note it takes around 25 minutes for the transmission of the form to reach the customer file. Please only contact HSBC UK if your COT request relates to a completion on the same day.

How do we contact HSBC UK Bank plc?

You can telephone us on 0370 6007722.