Property / Scheme Type	Loan Type / Size	LTV per cent	Conditions
Restricted property / Non-standard property		80	Properties already on book up to a maximum aggregate
New build properties	House	90	
	Flats / Maisonettes	85	
Flats / Mainsonettes (not new build)		90	Flats impacted by cladding will be restricted to a maximum of 85%
Second homes	Where both properties are mortgaged with the Bank	80	Both properties are limited individually
	Where either the main or second property is being mortgaged with the Bank, but the other property is mortgaged elsewhere or unencumbered		The property being mortgaged to the Bank will be limited to 80% irrespective of the LTV on the other property
	Where a customer has been granted 'consent to let' on the mortgage secured against their existing (first) property, this remains on residential terms.		The restriction of 80% will apply on the new property (second home) and the first property where mortgaged to HSBC UK
Right to Buy		75	Please refer to Specific Schemes / Right to Buy
Foreign Nationals where all applicants do not have indefinite leave to remain		85	
Properties with land over 15 acres		75	