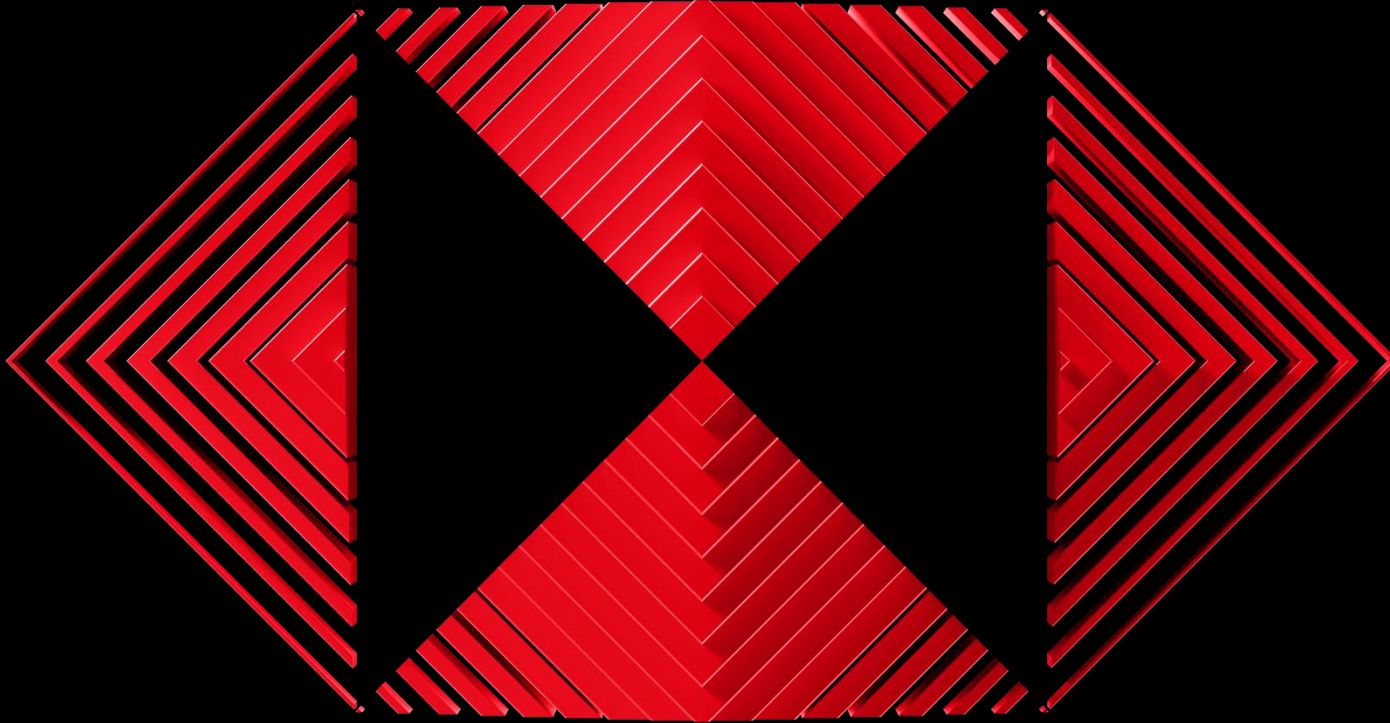


HSBC UK Useful Guide



Validating existing HSBC UK customer details



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Existing HSBC UK mortgage customers can apply for Additional borrowing and Product switch applications, or can port their existing mortgage to a new property. To do this, the customer details will need to be validated on the Broker platform via the 'Existing customer' section.

HSBC UK

To commence an application and get a Decision in Principle please click on the button below.

New customer

Existing customer

This website is for the use of FCA authorised mortgage intermediaries only.

To progress an application for an existing HSBC UK mortgage customer, you will need to provide the below details in order for the current lending to be validated and returned by the system.



Validate account

Validate account

Please note fields marked * require an entry

Customer details

Forename(s) and any middle name(s)* ⓘ

Surname/family name* ⓘ

Date of birth (dd/mm/yyyy)* ⓘ

Property postcode* ⓘ

PUBLIC

Return to contents

Customer details

Forename and any middle names:

- ♦ The customer's forename(s) and any middle name(s). Separate each name with a space. Ensure the name is keyed as per the customers existing HSBC UK profile. CARE: Consider if the customers name can be shortened / extended e.g. Michael / Mike, Jennifer / Jenny etc.

Surname / family name:

- ♦ Include the applicant(s) surname / family name ensuring this exactly matches their existing HSBC UK profile. The maximum number of characters permitted across all names is 30.

Date of birth:

- ♦ Key this in the format of dd/mm/yyyy. (without spaces)

Property postcode:

- ♦ Please enter the postcode of the property secured by the existing HSBC UK mortgage.



Mortgage details

Mortgage details

Mortgage sort code and account number (without spaces)* ?

Direct debit sort code and account number (without spaces)* ?

Mortgage details:

- ♦ Mortgage sort code and account number (without spaces)
 - ♦ The 14-digit mortgage account number. Please enter the sort code followed by the account number, removing all spaces and dashes. If the customer is not aware of their mortgage sort code and account number, please contact our Broker Support helpdesk.
- ♦ Direct debit sort code and account number (without spaces)
 - ♦ The account number from which the monthly direct debit mortgage payments are made from. Please enter the sort code followed by the account number, removing all spaces and dashes.



Type of application

From the drop-down menu, select the relevant application type for the customer(s).

Please select a type of application

Type of application*

- Select -

Additional Borrowing

Porting

Product Switch



Declaration and important information

- ♦ To progress the application, you will need to confirm that the customers meet the eligibility criteria by selecting 'Yes'.

Before you start, please confirm:

- You have the authority to act on behalf of the applicant(s) who will receive notification from HSBC UK that the application has commenced
- You have the permission of the applicant(s) to conduct this business and pass information to HSBC UK
- You have read and comply with the Terms and Conditions outlined in this website
- The applicant(s) does not have any arrears on any of the loan parts associated with the property and legal title
- The product switch is to complete on the date input on the application.

Do the applicant(s) meet this criteria?*

- ☐ Yes
- ☐ No

- ♦ You will also need to accept our terms and conditions by checking the highlighted box.

Important adviser information

This information is collected by you (as a data controller) for the purposes of assessing your client's eligibility for a HSBC Mortgage and you must ensure that your client is aware of this. You must also inform your client that this information may be transferred to and used by HSBC Bank Plc to process their application through its online mortgage application system. Before providing HSBC with any personal information relating to your customers you must provide them with a privacy notice detailing how HSBC will use the information including any checks that HSBC will carry out as part of its assessment for a mortgage.

Obtain a copy of our [Privacy notice](#) >

☐ I accept the Terms and Conditions and am happy to go ahead with validating the mortgage account on behalf of the customer(s)



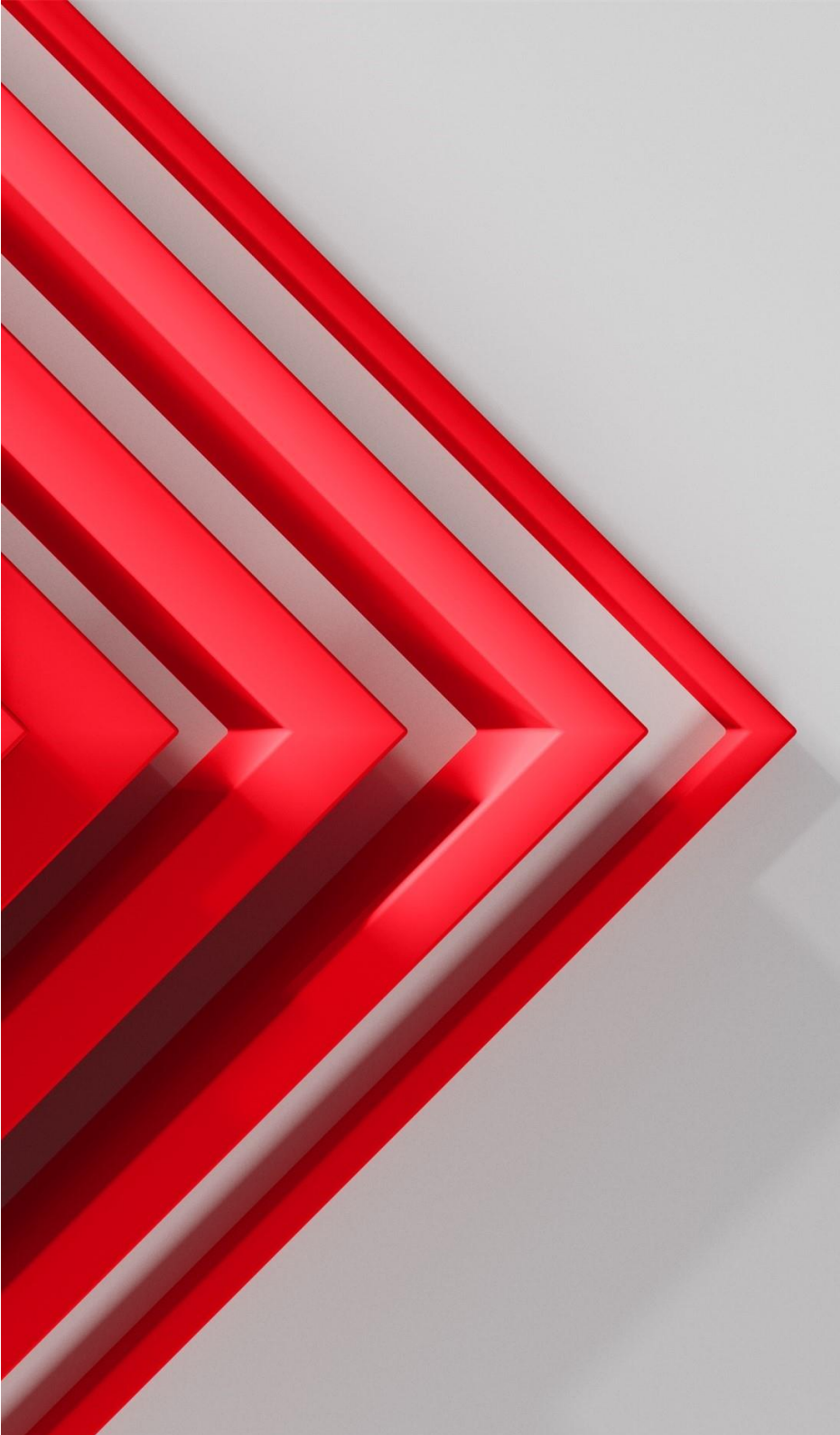
If you are experiencing issues validating the customer details, please see below for further guidance.

Ensure that:

- ♦ The customer's name is spelled correctly as per the information we already hold
- ♦ The correct surname is keyed. If the customer has recently changed names, input the surname that is currently held on their existing profile
- ♦ The date of birth has been keyed correctly, and using the correct format of dd/mm/yyyy
- ♦ The postcode keyed is for the property secured by the existing HSBC UK mortgage
- ♦ The mortgage sort code and account number, and direct debit sort code and account number have all been keyed in the correct format in the correct field
- ♦ If the application is to be in joint names, try inputting the second applicant's name and date of birth.

Additional Borrowing Exclusions

- ♦ To pay off a second charge on the property the mortgage is secured against
- ♦ For a land purchase where the land is adjacent to the property their mortgage is secured against, and is to benefit the mortgaged property
- ♦ To extend the leasehold on a flat or maisonette
- ♦ Any account in arrears
- ♦ More than five existing loan parts

- 
- ◆ More than two applicants
 - ◆ Debt consolidation exceeding £50,000. Please note that repayment of a second charge loan secured against the property is considered debt consolidation.
 - ◆ If any existing lending has been drawn down within the last 6 months on the same secured property
 - ◆ Shared Ownership/Right to Buy Loan or any other properties under special schemes
 - ◆ Any account with consent to let
 - ◆ Marital Disputes

Porting Exclusions

- ◆ Any account in arrears
- ◆ More than six existing loan parts
- ◆ More than two applicants
- ◆ Porting a HSBC closed secured loan
- ◆ Equity buy-out (EBO)
- ◆ Marital Disputes
- ◆ Where there is an existing application in progress (this will include a product switch application)

Product Switch Exclusions

- ◆ Any account in arrears
- ◆ Any account with consent to let

- ♦ Where there is a product Switch application already in progress.
If your customer has multiple mortgage accounts that have different fixed rate expiry dates, which require Product switches to complete at different times, please contact our Broker support helpdesk for assistance.
- ♦ More than six loan parts
- ♦ More than two applicants
- ♦ Any additional changes to the mortgage (i.e. change of term)
- ♦ If the property is shared ownership
- ♦ Less than two mortgage payments left
- ♦ More than 2 loan parts tracking at different currencies

If you are still unable to validate the customers details after reviewing the above, please contact the Broker support helpdesk.



Further information

[Chat with us](#), call our Broker Support Team on 0345 600 5847 (Monday to Friday 9am to 5pm) or contact your local [BDM](#).