

We've increased our maximum mortgage term

From **Wednesday 30th August**, we increased our maximum mortgage term to 40 years for all new residential applications on a Capital Repayment basis. Any Additional Borrowing, either standalone or in conjunction with a remortgage can now also be taken over 40 years.

Please note, for residential applications where there is any element of Interest Only, the current maximum term of 25 years will continue to apply.

We also increased the maximum term to 40 years for Buy to Let applications on both Capital Repayment and Interest only.

Lending into retirement reminder

As part of our responsible lending policy the maximum age is dependent on the repayment type, and subject to meeting our maximum term & Lending into retirement criteria.

More information on our Lending into retirement policy can be found on our [website](#).

HSBC UK

For Intermediary use only.