

HSBC Premier Buy To Let Mortgages

Interest rates and charges

All information is correct as at: 13 July 2012

Tracker rates		Interest rate	The overall cost for comparison is
LTV 65%	Lifetime Tracker B of E + 3.49% for term	3.99%	4.2% APR
LTV 65%	Lifetime Tracker B of E + 3.99% for term	4.49%	4.6% APR
LTV 75%	Lifetime Tracker B of E + 3.99% for term	4.49%	4.7% APR
LTV 75%	Lifetime Tracker B of E + 4.49% for term	4.99%	5.2% APR

Tracker rate offers may be changed or withdrawn at any time without prior notice. The rate application to your loan will be confirmed when your application is approved and the funds booked in your name.

Fixed rate	Initial rate	Fixed until	Reverts to our Buy to Let variable rate	The overall cost for comparison is
LTV 65% 2 year	3.99%	30.11.2014	5.00%	5.0% APR
LTV 65% 2 year	4.49%	30.11.2014	5.00%	5.1% APR
LTV 75% 2 year	4.49%	30.11.2014	5.00%	5.1% APR
LTV 75% 2 year	4.99%	30.11.2014	5.00%	5.2% APR

Fixed rate offers may be changed or withdrawn at any time without prior notice. The rate applicable to your loan will be confirmed when your application is approved and the funds booked in your name.

Fees	Arrangement fee	Booking fee	Valuation fee	Completion fee	Early repayment charge
Tracker rate	£0	£499-£1,499	See back of leaflet	£30	Nil
Fixed rate	£0	£499-£1,499	See back of leaflet	£30	Yes

Arrangement fee – N/A

This will be payable on acceptance of your application and is non-refundable.

Booking fee – A non-refundable booking fee is payable on our fixed and tracker rate offers when your application is approved.

Completion fee – A completion fee is payable when the loan is drawn down to cover the electronic transfer of funds to your solicitor or other third party.

Early Repayment Charge – Where applicable, the charge will be 1% of the amount repaid early for each remaining year of the fixed rate period, reducing on a daily basis.

At the end of the fixed rate period you are free to repay your mortgage without charge – there are no extended tie-ins.

Service fee – This will be payable by any lender who, with your written consent, requests details of your HSBC Bank BTL Mortgage. The current fee is £60.00 + VAT. The lender may choose to pass this fee onto you.

Call 0800 028 3844 and speak to one of our BTL Mortgage specialists

Lines are open 8am - 10pm everyday. To help us continually improve our service and in the interests of security, we may monitor and/or record your communications with us.

Your property may be repossessed if you do not keep up repayments on your mortgage.

HSBC Non-Premier Buy To Let Mortgages

Interest rates and charges

All information is correct as at: 13 July 2012

Tracker rates		Interest rate	The overall cost for comparison is
LTV 65%	Lifetime Tracker B of E + 3.79% for term	4.29%	4.5% APR
LTV 65%	Lifetime Tracker B of E + 4.29% for term	4.79%	4.9% APR
LTV 75%	Lifetime Tracker B of E + 4.29% for term	4.79%	5.0% APR
LTV 75%	Lifetime Tracker B of E + 4.79% for term	5.29%	5.5% APR

Tracker rate offers may be changed or withdrawn at any time without prior notice. The rate application to your loan will be confirmed when your application is approved and the funds booked in your name.

Fixed rate	Initial rate	Fixed until	Reverts to our Buy to Let variable rate	The overall cost for comparison is
LTV 65% 2 year	4.29%	30.11.2014	5.00%	5.1% APR
LTV 65% 2 year	4.79%	30.11.2014	5.00%	5.1% APR
LTV 75% 2 year	4.79%	30.11.2014	5.00%	5.2% APR
LTV 75% 2 year	5.29%	30.11.2014	5.00%	5.2% APR

Fixed rate offers may be changed or withdrawn at any time without prior notice. The rate applicable to your loan will be confirmed when your application is approved and the funds booked in your name.

Fees	Arrangement fee	Booking fee	Valuation fee	Completion fee	Early repayment charge
Tracker rate	£0	£499-£1,499	See back of leaflet	£30	Nil
Fixed rate	£0	£499-£1,499	See back of leaflet	£30	Yes

Arrangement fee – N/A

This will be payable on acceptance of your application and is non-refundable.

Booking fee – A non-refundable booking fee is payable on our fixed and tracker rate offers when your application is approved.

Completion fee – A completion fee is payable when the loan is drawn down to cover the electronic transfer of funds to your solicitor or other third party.

Early Repayment Charge – Where applicable, the charge will be 1% of the amount repaid early for each remaining year of the fixed rate period, reducing on a daily basis.

At the end of the fixed rate period you are free to repay your mortgage without charge – there are no extended tie-ins.

Service fee – This will be payable by any lender who, with your written consent, requests details of your HSBC Bank BTL Mortgage. The current fee is £60.00 + VAT. The lender may choose to pass this fee onto you.

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Lines are open 8am - 10pm everyday. To help us continually improve our service and in the interests of security, we may monitor and/or record your communications with us.

Your property may be repossessed if you do not keep up repayments on your mortgage.



Valuation and survey

A professional valuation of your property will be required. You will need to cover this cost. We will confirm any costs payable before you take the loan.

We employ Direct Valuations Ltd and Countrywide Surveyors to arrange the majority of our professional valuations. We can also arrange for them to complete a Homebuyer Report or building survey for you. The cost to customers including VAT, for residential property valuations is detailed below. The valuation fee quoted includes a £35 non-refundable administration fee payable to HSBC Bank plc.

Valuation fee scale

Valuation up to	Standard valuation report	Homebuyer report	Building survey
£0.00 - £75,000	£125	£269	£467
£75,001-£100,000	£137	£299	£503
£100,001-£150,000	£149	£341	£539
£150,001-£200,000	£173	£383	£575
£200,001-£250,000	£197	£443	£611
£250,001-£300,000	£227	£461	£647
£300,001-£400,000	£263	£521	£695
£400,001-£500,000	£281	£593	£767
£500,001-£600,000	£365	£611	£851
£600,001-£700,000	£395	£671	£923
£700,001-£800,000	£443	£755	£995
£800,001-£900,000	£497	£755	£1,043
£900,001-£1,000,000	£521	£755	£1,115
£1,000,001-£1,250,000	£641	£835	£1,271
£1,250,001-£1,500,000	£719	£877	£1,397
£1,500,001- £1,750,000	£749	£949	£1,529
£1,750,001- £2,000,000	£749	£1,021	£1,655
£2,000,001 - £2,500,000	£970	By negotiation	By negotiation
£2,500,001 - £3,000,000	£1,190	By negotiation	By negotiation
£3,000,001 - £3,500,000	£1,230	By negotiation	By negotiation
£3,500,001 - £4,000,000	£1,370	By negotiation	By negotiation
£4,000,001 - £4,500,000	£1,600	By negotiation	By negotiation
£4,500,001 - £5,000,000	£1,770	By negotiation	By negotiation
£5,000,001 - £6,000,000	£2,070	By negotiation	By negotiation
£6,000,001 - £7,000,000	£2,340	By negotiation	By negotiation
£7,000,001 - £8,000,000	£2,870	By negotiation	By negotiation
£8,000,001 +	By negotiation	By negotiation	By negotiation

This scale is a guide and very large properties or those of an unusual nature are to be referred to a surveyor before the fee can be confirmed.

Important notes

Our HSBC Premier Buy To Let Mortgages are subject to security and status. A charge will be taken over the property. Equity Release/Buy To Let HomeOwner Loans are not available with our HSBC Premier Buy to Let Mortgage.

Your property may be repossessed if you do not keep up repayments on your mortgage.

hsbc.co.uk

Issued by HSBC Bank plc.

Customer Information: PO Box 757, Hemel Hempstead, Hertfordshire HP2 4SS

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