



## HSBC Channel Islands and Isle of Man Mortgage Rates

The information in the tables and further information section does not contain all of the details you need to choose a mortgage. We'll provide you with a Key Facts Illustration that you should read carefully before you make a decision to proceed.

**Your property or home may be repossessed if you do not keep up repayments on your mortgage. All mortgages are subject to status and eligibility criteria.**

How to apply:

Please call or visit your nearest branch to book an appointment with a dedicated mortgage arranger.

**03456 00 61 61**

See the following tables for our current rates, effective from **3<sup>rd</sup> August 2018**:

| Residential                                    | Buy to Let                                     |
|--|--|
| <a href="#">Maximum 60% Loan To Value &gt;</a> | <a href="#">Maximum 60% Loan To Value &gt;</a> |
| <a href="#">Maximum 70% Loan To Value &gt;</a> | <a href="#">Maximum 65% Loan To Value &gt;</a> |
| <a href="#">Maximum 75% Loan To Value &gt;</a> | <a href="#">Maximum 75% Loan To Value &gt;</a> |
| <a href="#">Maximum 80% Loan To Value &gt;</a> |  |
| <a href="#">Maximum 85% Loan To Value &gt;</a> |  |
| <a href="#">Maximum 90% Loan To Value &gt;</a> |  |
| <a href="#">Maximum 95% Loan To Value &gt;</a> |  |

Residential Mortgage Rates:

| Residential – Maximum 60% Loan To Value |                       |                                 |  |             |                                   |
|---|-----------------------|---------------------------------|--|-------------|-----------------------------------|
| Product                                 | Initial interest rate | Initial interest rate period    | Followed by a Variable Rate, currently | Booking fee | Overall cost for comparison (APR) |
| 2 Year Tracker Standard                 | 1.44%                 | 2 Years                         | 3.94%                                  | £999        | 3.6 APR                           |
| 2 Year Fixed Fee Saver                  | 1.94%                 | 2 Years (Fixed until 30.11.20)  | 3.94%                                  | £0          | 3.6 APR                           |
| 2 Year Fixed Standard                   | 1.54%                 | 2 Years (Fixed until 30.11.20)  | 3.94%                                  | £999        | 3.6 APR                           |
| 2 Year Fixed Premier                    | 1.44%                 | 2 Years (Fixed until 30.11.20)  | 3.94%                                  | £1,499      | 3.6 APR                           |
| 3 Year Fixed Fee Saver                  | 1.99%                 | 3 Years (Fixed until 30.11.21)  | 3.94%                                  | £0          | 3.5 APR                           |
| 3 Year Fixed Standard                   | 1.69%                 | 3 Years (Fixed until 30.11.21)  | 3.94%                                  | £999        | 3.5 APR                           |
| 3 Year Fixed Premier                    | 1.62%                 | 3 Years (Fixed until 30.11.21)  | 3.94%                                  | £1,499      | 3.5 APR                           |
| 5 Year Fixed Fee Saver                  | 2.14%                 | 5 Years (Fixed until 30.11.23)  | 3.94%                                  | £0          | 3.2 APR                           |
| 5 Year Fixed Standard                   | 1.94%                 | 5 Years (Fixed until 30.11.23)  | 3.94%                                  | £999        | 3.2 APR                           |
| 5 Year Fixed Premier                    | 1.89%                 | 5 Years (Fixed until 30.11.23)  | 3.94%                                  | £1,499      | 3.2 APR                           |
| 10 Year Fixed Fee Saver                 | 2.49%                 | 10 Years (Fixed until 30.11.28) | 3.94%                                  | £0          | 3.0 APR                           |

### Residential – Maximum 70% Loan To Value

| Product                 | Initial interest rate | Initial interest rate period    | Followed by a Variable Rate, currently | Booking fee | Overall cost for comparison (APR) |
|-------------------------|-----------------------|---------------------------------|--|-------------|-----------------------------------|
| 2 Year Tracker Standard | 1.59%                 | 2 Years                         | 3.94%                                  | £999        | 3.7 APR                           |
| 2 Year Fixed Fee Saver  | 1.99%                 | 2 Years (Fixed until 30.11.20)  | 3.94%                                  | £0          | 3.6 APR                           |
| 2 Year Fixed Standard   | 1.59%                 | 2 Years (Fixed until 30.11.20)  | 3.94%                                  | £999        | 3.6 APR                           |
| 2 Year Fixed Premier    | 1.49%                 | 2 Years (Fixed until 30.11.20)  | 3.94%                                  | £1,499      | 3.6 APR                           |
| 3 Year Fixed Fee Saver  | 2.09%                 | 3 Years (Fixed until 30.11.21)  | 3.94%                                  | £0          | 3.5 APR                           |
| 3 Year Fixed Standard   | 1.79%                 | 3 Years (Fixed until 30.11.21)  | 3.94%                                  | £999        | 3.5 APR                           |
| 3 Year Fixed Premier    | 1.72%                 | 3 Years (Fixed until 30.11.21)  | 3.94%                                  | £1,499      | 3.5 APR                           |
| 5 Year Fixed Fee Saver  | 2.14%                 | 5 Years (Fixed until 30.11.23)  | 3.94%                                  | £0          | 3.3 APR                           |
| 5 Year Fixed Standard   | 1.94%                 | 5 Years (Fixed until 30.11.23)  | 3.94%                                  | £999        | 3.3 APR                           |
| 5 Year Fixed Premier    | 1.89%                 | 5 Years (Fixed until 30.11.23)  | 3.94%                                  | £1,499      | 3.3 APR                           |
| 10 Year Fixed Fee Saver | 2.74%                 | 10 Years (Fixed until 30.11.28) | 3.94%                                  | £0          | 3.2 APR                           |

### Residential – Maximum 75% Loan To Value

| Product                 | Initial interest rate | Initial interest rate period    | Followed by a Variable Rate, currently | Booking fee | Overall cost for comparison (APR) |
|-------------------------|-----------------------|---------------------------------|--|-------------|-----------------------------------|
| 2 Year Tracker Standard | 1.59%                 | 2 Years                         | 3.94%                                  | £999        | 3.7 APR                           |
| 2 Year Fixed Fee Saver  | 1.99%                 | 2 Years (Fixed until 30.11.20)  | 3.94%                                  | £0          | 3.6 APR                           |
| 2 Year Fixed Standard   | 1.59%                 | 2 Years (Fixed until 30.11.20)  | 3.94%                                  | £999        | 3.6 APR                           |
| 3 Year Fixed Fee Saver  | 2.09%                 | 3 Years (Fixed until 30.11.21)  | 3.94%                                  | £0          | 3.5 APR                           |
| 3 Year Fixed Standard   | 1.79%                 | 3 Years (Fixed until 30.11.21)  | 3.94%                                  | £999        | 3.5 APR                           |
| 5 Year Fixed Fee Saver  | 2.14%                 | 5 Years (Fixed until 30.11.23)  | 3.94%                                  | £0          | 3.3 APR                           |
| 5 Year Fixed Standard   | 1.94%                 | 5 Years (Fixed until 30.11.23)  | 3.94%                                  | £999        | 3.3 APR                           |
| 10 Year Fixed Fee Saver | 2.74%                 | 10 Years (Fixed until 30.11.28) | 3.94%                                  | £0          | 3.2 APR                           |

### Residential – Maximum 80% Loan To Value

| Product                 | Initial interest rate | Initial interest rate period   | Followed by a Variable Rate, currently | Booking fee | Overall cost for comparison (APR) |
|-------------------------|-----------------------|--------------------------------|--|-------------|-----------------------------------|
| 2 Year Tracker Standard | 1.94%                 | 2 Years                        | 3.94%                                  | £999        | 3.7 APR                           |
| 2 Year Fixed Fee Saver  | 2.04%                 | 2 Years (Fixed until 30.11.20) | 3.94%                                  | £0          | 3.7 APR                           |
| 2 Year Fixed Standard   | 1.74%                 | 2 Years (Fixed until 30.11.20) | 3.94%                                  | £999        | 3.7 APR                           |
| 3 Year Fixed Fee Saver  | 2.34%                 | 3 Years (Fixed until 30.11.21) | 3.94%                                  | £0          | 3.5 APR                           |

### Residential – Maximum 80% Loan To Value (continued)

|                         |       |                                    |       |      |         |
|-------------------------|-------|------------------------------------|-------|------|---------|
| 3 Year Fixed Standard   | 2.14% | 3 Years<br>(Fixed until 30.11.21)  | 3.94% | £999 | 3.5 APR |
| 5 Year Fixed Fee Saver  | 2.29% | 5 Years<br>(Fixed until 30.11.23)  | 3.94% | £0   | 3.3 APR |
| 5 Year Fixed Standard   | 2.04% | 5 Years<br>(Fixed until 30.11.23)  | 3.94% | £999 | 3.3 APR |
| 10 Year Fixed Fee Saver | 2.99% | 10 Years<br>(Fixed until 30.11.28) | 3.94% | £0   | 3.3 APR |

### Residential – Maximum 85% Loan To Value

| Product                 | Initial interest rate | Initial interest rate period      | Followed by a Variable Rate, currently | Booking fee | Overall cost for comparison (APR) |
|-------------------------|-----------------------|-----------------------------------|--|-------------|-----------------------------------|
| 2 Year Tracker Standard | 1.94%                 | 2 Years                           | 3.94%                                  | £999        | 3.7 APR                           |
| 2 Year Fixed Fee Saver  | 2.04%                 | 2 Years<br>(Fixed until 30.11.20) | 3.94%                                  | £0          | 3.7 APR                           |
| 2 Year Fixed Standard   | 1.74%                 | 2 Years<br>(Fixed until 30.11.20) | 3.94%                                  | £999        | 3.7 APR                           |
| 3 Year Fixed Fee Saver  | 2.34%                 | 3 Years<br>(Fixed until 30.11.21) | 3.94%                                  | £0          | 3.5 APR                           |
| 3 Year Fixed Standard   | 2.14%                 | 3 Years<br>(Fixed until 30.11.21) | 3.94%                                  | £999        | 3.5 APR                           |
| 5 Year Fixed Fee Saver  | 2.34%                 | 5 Years<br>(Fixed until 30.11.23) | 3.94%                                  | £0          | 3.4 APR                           |
| 5 Year Fixed Standard   | 2.09%                 | 5 Years<br>(Fixed until 30.11.23) | 3.94%                                  | £999        | 3.3 APR                           |

### Residential – Maximum 90% Loan To Value

| Product                 | Initial interest rate | Initial interest rate period      | Followed by a Variable Rate, currently | Booking fee | Overall cost for comparison (APR) |
|-------------------------|-----------------------|-----------------------------------|--|-------------|-----------------------------------|
| 2 Year Tracker Standard | 2.04%                 | 2 Years                           | 3.94%                                  | £999        | 3.7 APR                           |
| 2 Year Fixed Fee Saver  | 2.19%                 | 2 Years<br>(Fixed until 30.11.20) | 3.94%                                  | £0          | 3.7 APR                           |
| 2 Year Fixed Standard   | 1.84%                 | 2 Years<br>(Fixed until 30.11.20) | 3.94%                                  | £999        | 3.7 APR                           |
| 3 Year Fixed Fee Saver  | 2.44%                 | 3 Years<br>(Fixed until 30.11.21) | 3.94%                                  | £0          | 3.6 APR                           |
| 3 Year Fixed Standard   | 2.14%                 | 3 Years<br>(Fixed until 30.11.21) | 3.94%                                  | £999        | 3.6 APR                           |
| 5 Year Fixed Fee Saver  | 2.59%                 | 5 Years<br>(Fixed until 30.11.23) | 3.94%                                  | £0          | 3.5 APR                           |
| 5 Year Fixed Standard   | 2.39%                 | 5 Years<br>(Fixed until 30.11.23) | 3.94%                                  | £999        | 3.4 APR                           |

### Residential – Maximum 95% Loan To Value

| Product                | Initial interest rate | Initial interest rate period      | Followed by a Variable Rate, currently | Booking fee | Overall cost for comparison (APR) |
|------------------------|-----------------------|-----------------------------------|--|-------------|-----------------------------------|
| 2 Year Fixed Fee Saver | 3.49%                 | 2 Years<br>(Fixed until 30.11.20) | 3.94%                                  | £0          | 3.9 APR                           |
| 3 Year Fixed Fee Saver | 3.74%                 | 3 Years<br>(Fixed until 30.11.21) | 3.94%                                  | £0          | 4.0 APR                           |
| 5 Year Fixed Fee Saver | 3.89%                 | 5 Years<br>(Fixed until 30.11.23) | 3.94%                                  | £0          | 4.0 APR                           |

## Buy to Let Mortgage Rates:

| Buy to Let – Maximum 60% Loan To Value |                       |                                |  |             |                                   |
|--|-----------------------|--------------------------------|--|-------------|-----------------------------------|
| Product                                | Initial interest rate | Initial interest rate period   | Followed by a Variable Rate, currently | Booking fee | Overall cost for comparison (APR) |
| 2 Year Tracker Standard                | 2.09%                 | 2 Years                        | 5.00%                                  | £1,999      | 4.8 APR                           |
| 2 Year Tracker Standard                | 2.59%                 | 2 Years                        | 5.00%                                  | £349        | 4.7 APR                           |
| 2 Year Fixed Standard                  | 1.69%                 | 2 Years (Fixed until 30.11.20) | 5.00%                                  | £1,999      | 4.7 APR                           |
| 2 Year Fixed Standard                  | 2.19%                 | 2 Years (Fixed until 30.11.20) | 5.00%                                  | £349        | 4.6 APR                           |
| 5 Year Fixed Standard                  | 2.49%                 | 5 Years (Fixed until 30.11.23) | 5.00%                                  | £1,999      | 4.3 APR                           |
| 5 Year Fixed Standard                  | 2.74%                 | 5 Years (Fixed until 30.11.23) | 5.00%                                  | £349        | 4.2 APR                           |

| Buy to Let – Maximum 65% Loan To Value |                       |                                |  |             |                                   |
|--|-----------------------|--------------------------------|--|-------------|-----------------------------------|
| Product                                | Initial interest rate | Initial interest rate period   | Followed by a Variable Rate, currently | Booking fee | Overall cost for comparison (APR) |
| 2 Year Tracker Standard                | 2.29%                 | 2 Years                        | 5.00%                                  | £1,999      | 4.8 APR                           |
| 2 Year Tracker Standard                | 2.79%                 | 2 Years                        | 5.00%                                  | £349        | 4.7 APR                           |
| 2 Year Fixed Standard                  | 1.89%                 | 2 Years (Fixed until 30.11.20) | 5.00%                                  | £1,999      | 4.8 APR                           |
| 2 Year Fixed Standard                  | 2.39%                 | 2 Years (Fixed until 30.11.20) | 5.00%                                  | £349        | 4.7 APR                           |
| 5 Year Fixed Standard                  | 2.59%                 | 5 Years (Fixed until 30.11.23) | 5.00%                                  | £1,999      | 4.3 APR                           |
| 5 Year Fixed Standard                  | 2.84%                 | 5 Years (Fixed until 30.11.23) | 5.00%                                  | £349        | 4.2 APR                           |

| Buy to Let – Maximum 75% Loan To Value |                       |                                |  |             |                                   |
|--|-----------------------|--------------------------------|--|-------------|-----------------------------------|
| Product                                | Initial interest rate | Initial interest rate period   | Followed by a Variable Rate, currently | Booking fee | Overall cost for comparison (APR) |
| 2 Year Tracker Standard                | 2.44%                 | 2 Years                        | 5.00%                                  | £1,999      | 4.9 APR                           |
| 2 Year Tracker Standard                | 2.94%                 | 2 Years                        | 5.00%                                  | £349        | 4.8 APR                           |
| 2 Year Fixed Standard                  | 2.04%                 | 2 Years (Fixed until 30.11.20) | 5.00%                                  | £1,999      | 4.8 APR                           |
| 2 Year Fixed Standard                  | 2.54%                 | 2 Years (Fixed until 30.11.20) | 5.00%                                  | £349        | 4.7 APR                           |
| 5 Year Fixed Standard                  | 2.79%                 | 5 Years (Fixed until 30.11.23) | 5.00%                                  | £1,999      | 4.4 APR                           |
| 5 Year Fixed Standard                  | 3.09%                 | 5 Years (Fixed until 30.11.23) | 5.00%                                  | £349        | 4.4 APR                           |

## Further information:

### Think carefully before securing other debts against your property.

#### Buy to Let Mortgages:

You should always think carefully before purchasing a buy-to-let property. The value of a property is a matter of opinion and not a matter of fact, not all properties will grow in value or provide sufficient income to cover all your associated costs. You will be responsible for your costs even if you do not have a tenant. Property can also be difficult to sell and you may not be able to sell quickly if you need to do so.

#### Interest Only Mortgages:

You are responsible for making arrangements to repay your mortgage at the end of the mortgage term. You should make regular checks to ensure your chosen repayment strategy is on plan to repay your mortgage at the end of the term.

#### Maximum Loan to Valuation (LTV)

The mortgage products which are available to you depend on your mortgage balance as a proportion of the value of your home (the 'LTV'). Eg A £100,000 property with an £80,000 mortgage = an 80% LTV. This is the maximum LTV that will be accepted for this product.

You can request that your property be re-valued to ascertain your current LTV, on the basis of your belief that your property's current value is different to the estimated value on our records. Please note that by requesting a re-valuation, you would not be reserving any mortgage products or rates. Products can be withdrawn at any time and you will only be able to choose from the range available, once your current valuation is confirmed. If a re-valuation is required, a fee may be applicable. Please call us for further details.

#### Interest rate

This is the percentage rate at which HSBC calculates the interest that you are charged on your mortgage.

#### Rate period

The period during which the fixed, tracker or discount rate applies. For fixed and discount rate mortgages, following the expiry of the fixed or discount rate period, the mortgage rate will move to the HSBC Variable Rate.

#### Changes to the HSBC Variable Rate

The HSBC Variable Rate will vary over the term of the loan and is a variable rate set internally by HSBC. The HSBC Variable Rate does not track the Bank of England Base Rate.

#### The overall cost for comparison is APR

APR stands for the Annual Percentage Rate of charge used to compare loan offers.

#### Early Repayment Charges

An Early Repayment Charge applies to some of our mortgages. The ERC is calculated as 1% of the amount repaid early, above any annual overpayment allowance, for each remaining year of the period during which the

ERC applies, reducing on a daily basis. However, (after taking your allowance into account) a maximum 5% of your overpayment will be charged.

The ERC will be 1% of the amount overpaid or repaid early, multiplied by the number of years remaining of the fixed or discount rate period, reducing daily.

For example: A customer paying off their full mortgage of £100,000, who has 18 months (547 days) remaining on their fixed rate period. The ERC would be: £100,000 x 1% divided by 365 x 547 days = £1,498.63

Early Repayment Charges do not apply to tracker rate or HSBC Variable Rate mortgages and unlimited overpayments can be made.

#### Features

- To qualify for some products, you may be required to hold another HSBC product. Buyer type restrictions may also apply.
- Fee Saver is available on some of our products. Fee Saver for existing customers means no booking fee and no completion fee. If a re-valuation is required, we will cover the cost of one standard valuation fee. Depending on your circumstances, other fees and charges may apply. Please call us for further details.
- Fixed rate – your payments are fixed for the duration of the fixed term, no matter what happens to interest rates.
- Discount off the HSBC Variable Rate – a discount rate mortgage is a variable rate mortgage that offers an interest rate that is a discount off the HSBC Variable Rate for an agreed period (eg 2 years). This only applies to discount rate mortgages.
- Tracks the Bank of England Base Rate Plus – a tracker mortgage interest rate is set at an agreed percentage above the Bank of England Base Rate for the term of the loan. The interest rate payable will rise and fall in line with changes to the Base Rate. This only applies to tracker rate mortgages.

#### Booking fee

A non-refundable fee charged on some mortgages to secure a particular mortgage deal. You may choose to add this to the loan. However, this will increase your mortgage balance, the amount of interest you pay and your monthly payments.

#### Maximum loan size available with this product

The maximum amount that can be borrowed with this product per booking fee payable. Where you choose to switch two or more of your mortgage loans to the same product and where your existing mortgage loans are secured by a charge over the same property, if your total borrowing remains within the maximum borrowing limit for that new product, you will only pay the Booking Fee for that product once. For example, if you switch your mortgage loans to a new product which has a Booking Fee of £999 and has a maximum borrowing limit of £500,000, you would only pay one Booking Fee for switching two mortgage loans of £200,000 and £300,000 to this new product.

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