

HSBC Islands Buy To Let Mortgage Application Form

This form is for use if you are looking to purchase a residential property to let or to transfer an existing Buy To Let Mortgage to us from another lender.

Completing this form

Please complete the form in full so we can process your application as quickly as possible.

Depending on your requirements, not all sections may need to be completed. Please read the notes at the top of each section to see if you need to complete that section.

Documents we will need to see

As part of the mortgage application process, we'll ask you to provide some documents to support your application. Please find details of the requirements located in the link below, making sure you select the appropriate island.

ciom.hsbc.com/mortgages/mortgage-application-documents.

For details of alternative documentation, please ask at your local branch or call us on **03456 006161**.

Returning your completed form

Before you return the form please check:

- you have answered all the necessary questions.
- all applicants have signed the form.
- all required Direct Debit mandates have been completed and signed.
- you are submitting all the documents needed.

Please return your completed application form and all documentation to your nearest branch.

Help and assistance

If you need more information about anything to do with applying for a Buy To Let Mortgage:

- pop into your local branch.
- call us on **03456 006161**

Section 1A: Your Personal Details

If you are an existing HSBC account holder, please complete **Section 1A**.

If you are a non-HSBC account holder, please complete **Section 1A** and **Section 1B**.

First Applicant

Title: Mr: Mrs: Miss: Ms: Dr: Other (please specify):

Maiden/previous Name

Surname:

First Name(s):

Home Address:

Postcode

Marital Status: Single: Married/Civil Partner: Divorced: Separated: Widowed:

Other:

Date of Birth: Country of Residence:

Social Security Number: - - - -

Branch Sorting Code: - - Account Number:

Do you currently have a mortgage with HSBC? Yes No If Yes, please provide your mortgage reference number:

Second Applicant

Title: Mr: Mrs: Miss: Ms: Dr: Other (please specify):

Maiden/previous Name

Surname:

First Name(s):

Home Address:

Postcode

Marital Status: Single: Married/Civil Partner: Divorced: Separated: Widowed:

Other:

Date of Birth: Country of Residence:

Social Security Number: - - - -

Branch Sorting Code: - - Account Number:

Do you currently have a mortgage with HSBC? Yes No If Yes, please provide your mortgage reference number:

Section 1B: Your Personal Details

First Applicant

Date moved
to current address:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

If you have lived at your present address for less than three years please give your previous address:

Home Address:

Postcode:

First Applicant
date moved in:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

To add further address history, please use section 14 Additional Information.

Second Applicant

Date moved to
current address:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

If you have lived at your present address for less than three years please give your previous address:

Home Address:

Postcode:

Second Applicant
date moved in:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

(Only complete if different to first applicant's)

To add further address history, please use section 14 Additional Information.

YOUR BUY TO LET PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Section 2: Contact Details

All applicants should complete this section.

We will send correspondence to the first applicant's address. If you want correspondence sent to a different address please give us the details.

First Applicant

Correspondence
Address

May we contact you
by telephone? Yes: No: Postcode:
Home number:
Daytime number: Mobile number:
Email Address:
Preferred telephone
contact: First Applicant: Second Applicant:
Preferred time
for contact: Morning: Afternoon: Evening:

Second ApplicantCorrespondence
Address

May we contact you by telephone? Yes: No: Postcode: Home number: Mobile number:

Daytime number: Mobile number:

Email Address:

Preferred telephone contact: First Applicant: Second Applicant:

Preferred time for contact: Morning: Afternoon: Evening:

Section 3: Employment Details**All applicants must complete this section.****First Applicant**

What is your work status? Employed: Self-Employed: Not Employed: Retired: Other:

What is your occupation?

Nature of Business:

Employer's Name:

Employer's address
(or business address
if self-employed):

Postcode:

Date you started work
with this employer:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Are you a Company Director? Yes: No: If Yes, do you own more than 10% of the Company's shares? Yes: No:

Second Applicant

What is your work status? Employed: Self-Employed: Not Employed: Retired: Other:

What is your occupation?

Nature of Business:

Employer's Name:

Employer's address
(or business address
if self-employed):

Postcode:

Date you started work
with this employer:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Are you a Company Director? Yes: No: If Yes, do you own more than 10% of the Company's shares? Yes: No:

Section 4: Property Details

All applicants should complete this section.

Address of property
on which the loan will
be secured:

Postcode:

Purchase price (if new
purchase) or estimated
current value: £

What year was
the property built?

What is the property
tenure?

Freehold:

Leasehold:

Commonhold:

Share Transfer:

Flying Freehold:

If Leasehold:

Date of Lease:

D	D	M	M	Y	Y	Y	Y
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Term of Lease:

years

Ground Rent Payable: £

What type of
property is it?

House:

Bungalow:

Flat:

Maisonette:

Other:

Is the Property:

Detached:

Semi-Detached:

Terraced:

What is the number
of bedrooms?

What is the property
rebuilding cost if known? £

Amount of incentive/
discount (if any) offered
by the seller: £

Have you made any
alterations on the
property?

Yes:

No:

*If Yes, provide further details in section 14 Additional Information.

We will require a Professional Valuation of the property, together with a professional assessment of the potential rental income achievable from the property, which we will arrange. It will be your responsibility to pay the associated fees.

It is important that you appreciate that the report is obtained for our purposes only. It does not include a detailed survey. We make no representation, warranty or guarantee in respect of the purchase price, condition or location of the property or its suitability as a buy to let property. You should not rely on the report, or any subsequent offer by us to lend, to assist you in deciding on whether to proceed with the property purchase. We strongly recommend you have a more comprehensive survey of the property undertaken.

Section 5: Property Ownership Details

All applicants should complete this section.

Who are/will be the registered owners of the property?

(Please provide the **exact** names in which the property is/will be registered.)

Surname:

First name(s):

Surname:

First name(s):

Section 6: Letting the Property

All applicants should complete this section.

Is the property to be let to a related person¹?

Yes:

No:

If the answer to this question is Yes please state your relationship (e.g. spouse, civil partner, parent, grandparent, child, sibling)

Will they occupy at least 40% of the property being let?

Yes:

No:

What gross annual rental income is/will be received from this property?

£

Is/Will a letting agent be used?

Yes:

No:

If Yes, please provide details in section 13.

What collection expenses are/will be paid to the letting agent each year?

£

What type of tenancy agreement is/will be used in letting this property?

Assured Shorthold Tenancy Agreement:

Company let:

Please give details (only the above two types of letting are acceptable to HSBC):

¹ A related person is either:

- (a) your spouse or civil partner; or
- (b) a person with whom you live as if they were your spouse or civil partner; or
- (c) your parent, brother, sister, child, grandparent or grandchild.

Your Borrowing Requirements

Section 7: Your Buy To Let Mortgage Requirements

All applicants should complete this section.

Loan Details

What type of Buy To Let borrower are you?

First Buy To Let purchase Subsequent Buy To Let purchase
 Buy To Let Mortgage transfer

How much do you want to borrow and how long for?

Buy To Let Mortgage: Amount: £ Term: years

Deposit amount: £

How are you funding your deposit

What type of loan do you require?

Tracker: Fixed:

What type of interest rate do you require?

Capital Repayment: Interest Only:

For fixed rates, which fixed rate term do you require?

 years

Does this application involve a transfer of title?

Yes: No:

Which pricing package do you require?

Free fee: Standard:

Repayment Details

What is your preferred day of the month for repayments?

Section 8: Existing Borrowing Secured on this Property

Only applicants for a Mortgage Transfer need to complete this section.

Section A: Existing Mortgage Details

Lender's Name:

Lender's Address:

Postcode:

Whose name is the loan held in?

Account/Roll Number:

Loan Type: Capital Repayment: Pension: Endowment: Interest Only:

Outstanding Balance: £ ISA: Equity Release/Homeowner Loan: Amount of original loan used to purchase property: £

Regular Payment Amount: £

Frequency of Payments: Monthly Quarterly Half-yearly Annually

Other (please state):

Remaining Term: years To be paid off by loan applied for? Yes: No:

Is Loan Protection Held? Yes: No:

Have you made any alterations on the property? Yes: No:

Section B: Other Secured Loans

Are there any other loans secured on the property? Yes: No:

If Yes, please complete the following information:

Loan 1

Name of Lender:

Lender's Address:

Postcode:

Whose name is the loan held in?

Account/Roll Number:

Loan Type: Capital Repayment: Pension: Endowment: Interest Only:

Loan Purpose: £ ISA: Equity Release/Homeowner Loan: Regular Payment Amount £

Outstanding Balance: £

Frequency of Payments: Monthly Quarterly Half-yearly Annually Other:

Remaining Term: _____ years To be paid off by loan applied for? Yes: _____ No: _____

Is Loan Protection Held? Yes: _____ No: _____

Loan 2

Name of Lender:

Lender's Address:

Postcode:

Whose name is the loan held in?

Account/Roll Number:

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Loan Type: Capital Repayment: Pension: Endowment: Interest Only:

ISA: Equity Release/Homeowner Loan:

Loan Purpose:

£

Outstanding Balance:

£

Regular Payment Amount

£

Frequency of Payments: Monthly Quarterly Half-yearly Annually Other:

Remaining Term: _____ years To be paid off by loan applied for? Yes: _____ No: _____

Is Loan Protection Held? Yes: _____ No: _____

Loan 3

Name of Lender:

Lender's Address:

Postcode:

Whose name is the loan held in?

Account/Roll Number:

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Loan Type: Capital Repayment: Pension: Endowment: Interest Only:

ISA: Equity Release/Homeowner Loan:

Loan Purpose:

£

Outstanding Balance:

£

Regular Payment Amount

£

Frequency of Payments: Monthly Quarterly Half-yearly Annually Other:

Remaining Term: _____ years To be paid off by loan applied for? Yes: _____ No: _____

Is Loan Protection Held? Yes: _____ No: _____

Please continue in the additional information section at the end of the form if necessary.

Section 9: Your Income and Expenditure

All applicants should complete this section (details in relation to any new or existing Buy to Let properties should not be included in this section).

Household net monthly income¹

First Applicant earnings	£
Second Applicant earnings	£
Maintenance	£
Income Support/ Disability allowance	£
Investment/ Rental Income	£
Other Guaranteed income	£
Total Household net monthly income	£

Household monthly outgoings

Mortgage/Rent (including Ground Rent)	£
Life Assurance/ Endowment/Pension	£
Council Tax/ Parish rates ²	£
Water/Electric/Gas	£
Telephone	£
Home Building/ Contents Insurance	£
Maintenance	£

¹ Income is defined as basic salary plus permanent allowances (for example territorial allowance), but excluding all other amounts unless they can be shown to be guaranteed. An average of the last 3 years' overtime/bonuses may be considered guaranteed income if these can be evidenced from P60s. Additional income such as maintenance payments, child benefit, working family tax credit, child support agency awards and investment income may be allowed, but only where these are assured and regular.

³ Parish rates may be applicable in the Channel Islands and Isle of Man

Childcare	£
Other Loans/HP/ Credit Cards ³ (Please list details)	£
Total balance outstanding and monthly payment for Other Loans/HP/ Credit Cards:	£
Less total borrowing to be repaid by this loan:	£
New Monthly payment to cards/loans/HP:	£
Total Household monthly outgoings:	£

Other Outgoings (Please give details, convert to monthly as required):

School Fees:	£
Car Ins/Road Tax/ Maintenance/Petrol:	£
Food/Clothing:	£
Travel to work:	£
Entertainment/ Sky Subscriptions:	£
Total Other Outgoings:	£

**Monthly
Disposable Income:** £

('Household net monthly income' less 'Household monthly outgoings' less 'Other Outgoings')

⁴ Don't include Credit Card repayments in outgoings if they are included elsewhere.

Section 10: Income and Expenditure for this Buy to Let Property

All applicants should complete this section.

Annual Income

What gross annual rental income is/will be received from this property (after deduction of any collection expenses):

£

Monthly Expenditure (in relation to this property)

Mortgage payment: £

Payments in relation to other secured borrowing £

Insurance payments (that will be paid for by yourself): £

Parish rate/Council tax/water charges (that will be paid for by yourself): £

Other credit/loan payments: £

Contractual commitments: £

Other regular payments: £

Total Monthly Expenditure (in relation to this property): £

Section 11: Other Buy to Let Properties That You Own

All applicants who own Buy to Let properties should complete this section.

How many other Buy to Let properties do you currently own?

What is the total value of these properties? £

How much borrowing is outstanding against these properties? £

Annual Income

What gross annual rental income do you receive from these properties? (after deduction of any collection expenses) £

Monthly Expenditure in relation to these properties

Current mortgage payment(s): £

Payments in relation to other secured borrowing: £

Insurance payments (that you pay): £

Parish rate/Council tax/water charges (if paid by yourself): £

Other credit/loan payments: £

Contractual commitments: £

Other regular payments: £

Total Monthly Expenditure (in relation to these properties): £

Section 12: Property Insurance Details

All applicants should complete this section.

We require that your buildings are adequately insured and can arrange this for you, subject to underwriting. Please ask for details. If you have already arranged buildings insurance, please provide details below. We may need to see a copy of the buildings insurance schedule before we can release any money.

Name of Company:

Company Address:

Postcode:

Policy Number:

Amount of Cover £

Section 13: Professionals Acting For You

Please complete only those sections relevant to your situation.

Solicitor/Conveyancer:

Name of Firm:

Address:

Postcode:

Telephone Number:

Email:

Person Acting for You:

Estate Agent:

Name of Firm:

Address:

Postcode:

Telephone Number:

Email:

Person Acting for You:

Letting Agent:

Name of Firm:

Address:

Postcode:

Telephone Number:

Email:

Person Acting for You:

Section 14: Additional Information

Please provide any additional information on this page:

Section 15: Product Information

1) Securitisation

In common with many other leading mortgage lenders throughout the world, we may decide to securitise some of our mortgages. The following is a summary of the main features of securitisation.

Why should mortgages be securitised?

Financial institutions are limited in the amount they are able to lend, by the level of capital (e.g. shareholders' funds). In order to release capital to back future lending, mortgages may be transferred to an investor. This practice, which is known as securitisation, is used in the capital markets worldwide as an alternative to raising new capital by traditional routes such as share issues.

Who are the investors in these markets?

They include the world's major financial institutions and multinational corporations.

How does securitisation affect you?

Other than in certain circumstances, considered by us to be very unlikely in practice, you should not be aware of any effect from securitising your mortgage. This is because you will still deal with us in all matters relating to it, including the setting of interest rates. By signing the declaration, you indicate your agreement to the securitisation of your mortgage.

2) Early Repayment

Variable rate mortgages: there are no early repayment charges at any time.

Fixed rate mortgages: You may increase your standard monthly payment by up to 10% during the fixed rate period without incurring an early repayment charge. You will be liable to pay us an early repayment charge when you increase your standard monthly payment by more than 10% or repay, by any other method, the whole or any part of the mortgage, over and above your standard monthly payment, during the fixed rate period. The charge will be 1% of the amount repaid early for each remaining year of the fixed rate period, reducing on a daily basis. For example if there are 2 years of the fixed rate period remaining, the charge is 2% of the principal amount being repaid. If there are 18 months of the fixed rate period remaining, the charge is 1.5% of the principal amount being repaid. The early repayment charge also applies to a fixed rate mortgage which is converted to another fixed rate or to any other rate before the expiry of the fixed rate period.

Please ask our mortgage specialist for full details before signing this form.

Section 16: Complaints

If we do not deliver the standard of service you expect, or if you think we have made a mistake, please let us know. We will then investigate the situation and, if necessary, set about putting matters right as quickly as possible. In addition we will take steps, where appropriate, to prevent a recurrence. Please allow your branch manager or the manager of the department concerned the first opportunity to answer your concerns and put matters right. However, if you remain dissatisfied and would like further information about our process for resolving complaints, please ask us for our explanatory leaflet "Listening to Your Comments". For accounts held in the Channel Islands or the Isle of Man, you may be entitled to refer your complaint to the Financial Services Commission in Jersey or Guernsey and the Financial Services Ombudsman Scheme in the Isle of Man.

Section 17: Personal Data

Your Information

'We', 'us' and 'our' refer to HSBC Bank plc and 'HSBC Group' means HSBC Holdings plc, its subsidiaries, associated and affiliated companies.

Credit Reference Agencies

We may share information with credit reference agencies (CRAs) to verify your identity and suitability for an account using information from the Electoral Register and other public sources. If you apply for a current account or credit, we may use details of your credit history to assess your ability to meet your financial commitments.

If your application is for a current account or credit, the CRAs will record details which will form part of your credit history whether or not you proceed with your application and if you make several applications within a short period of time, this may temporarily affect your ability to obtain credit.

We may also share details of how you manage any current accounts or borrowing from us with CRAs.

If we make a demand for repayment following any default by you and you fail to repay the sum due in full or to make (and adhere to) acceptable proposals for repayment within 28 days, then, provided there is no genuine dispute about the amount owed, we may register the default with the CRAs. The registration of a default notice may affect your ability to obtain further credit.

If you make a joint application for a current account or credit, an "association" linking your financial records with those of your fellow applicant(s) will be created by the CRAs. The credit history of your "associates" may be taken into consideration in any future application for credit. The "association" will continue to link your credit histories unless and until you successfully file a "notice of disassociation" with the CRAs.

Crime Prevention and Debt Recovery

To prevent crime, to verify your identity and to recover debt, we may exchange information (both within the UK and, where appropriate, overseas) with other members of the HSBC Group, and, where appropriate, fraud prevention and debt recovery agencies and other organisations including other lenders.

If you give us false or inaccurate information and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

Data Sharing

The HSBC Group may record, exchange, analyse and use relevant information about you and your relationships with the HSBC Group (including the nature of your transactions) for credit assessment, customer service, market research, insurance and administrative purposes. This may include information provided by you, or someone acting on your behalf.

Relevant information may also be exchanged with members of the HSBC Group and others for audit purposes and if required by appropriate governmental and non-governmental regulators or ombudsmen.

We may use other HSBC Group companies and/or third parties to process information and provide services on our behalf. Whether it is processed in the UK or overseas, your information will be protected, in accordance with data protection legislation, by a strict code of secrecy and security which all members of the HSBC Group, their staff and any third parties are subject to and will only be used in accordance with our instructions.

Miscellaneous

Further details explaining how information held by CRAs and fraud prevention agencies may be used is set out in a leaflet entitled 'Credit Scoring, Credit Reference and Fraud Prevention Agencies' available on request from any of our branches, our website ciiom.hsbc.com or telephone **03456 006 161**.

Section 18: Buy To Let Mortgage Declaration

Please make sure that you read the contents of this Buy To Let Mortgage Declaration before signing.

1. I/We request you to open a Buy To Let Mortgage account in my/our name(s).
2. I/We have checked this application and confirm that the information provided by me/us which is to be stored on a computer database is correct.

The statements made by me/us or on my/our behalf in relation to this loan application are true and complete to the best of my/our knowledge and belief. They shall form the basis on which any loan is granted. I/We are at least 18 years of age.

3. If any of the information changes before the loan is made, I/we will notify you in writing and will not take up the loan unless you have previously agreed in writing to such a change.
4. I/We will provide you with any information regarding my/our financial position or the property as you may reasonably require, at any time.

5. Arrangement Fees

- (a) I am/We are liable to pay you your published arrangement fee which is payable at the time that the application is accepted.

- (i) I/We authorise you to debit my/our account with the fee.
- (ii) Non-customers: I/We enclose a cheque for the amount of the fee.

- (b) I/We understand that the fee is non-refundable.

6. I am/We are responsible for your legal and other expenses arising out of this application, whether or not the loan is granted or completed. I/We authorise you to debit my/our current account with the expenses.

7. The security for the loan will be a first legal mortgage over the property to be purchased/given as security.

8. I/We understand that if you approve the application for a variable rate mortgage the loan must be drawn down within six months of the date of the offer document and in one amount, unless you agree otherwise.

9. Fixed rate mortgages

- (a) I am/We are liable to pay you your published booking fee which is payable at the time that the fixed rate funds are booked.

- (i) I/We authorise you to debit my/our account with the fee.
- (ii) Non-customers: I/We enclose a cheque for the amount of the fee.

- (b) I/We understand that the fee represents a charge for reserving funds at a particular fixed rate and is non-refundable.

- (c) If any further fixed rate offer is made at the end of any fixed rate period I/we agree to pay any further fee advised to me/us at that time, if I/we accept the renewal terms offered.

- (d) I/We understand that if you approve the application for a fixed rate mortgage, the loan must be drawn down within six months of the date the fixed rate funds are booked and in one amount unless you agree otherwise.

- (e) I/We agree that if I/we should increase my/our standard monthly payment by more than 20% or repay, by any other method, the whole or any part of the fixed rate mortgage, over and above my/our standard monthly payment, during the fixed rate period, then I/we have to pay an early repayment charge. The charge will be 1% of the amount repaid early for each remaining year of the fixed rate period, reducing on a daily basis. For example if there are 2 years of the fixed rate period remaining, the charge is 2% of the principal amount being repaid. If there are 18 months of the fixed rate period remaining, the charge is 1.5% of the principal amount being repaid. The early repayment charge also applies to a fixed rate mortgage which is converted to another fixed or other rate before the expiry of the fixed rate period.

- (f) I/We understand that fixed rate offers may be changed or withdrawn at any time without notice. The rate applicable to my/our loan may be subject to change until such time as the funds are booked in my/our name and the corresponding booking fee (if applicable) has been debited from my/our account or I/we have enclosed a cheque for the amount of the fee.

10. I/We irrevocably authorise

- (i) you to contact any solicitor/licensed conveyancer instructed to act for me/us in relation to this transaction and
- (ii) any such solicitor/licensed conveyancer to forward to you their entire file of papers relating to this transaction at your request.

11. I/We will not let the property other than under an Assured Shorthold Tenancy Agreement, or a Company Let, or reside in the property, without first obtaining your written consent.

12. (a) I/We accept that any surveyor's and/or valuer's report may be made available to me/us, but there is no obligation on you to do so.

- (b) I/We accept that the offer of a mortgage loan will not in any way render you liable or imply any representation, warranty, guarantee or otherwise in respect of the purchase price, condition or location of the property offered as security.



Direct Debit Instructions

Please use the Direct Debit form below to set up the regular payments for the Buy To Let Mortgage.

Please note that any subsequent changes must be received by HSBC Bank plc at least 8 working days before the next collection date.

Your branch sort code can be found on the top right hand corner of your cheque book.

Most account numbers are eight characters in length. The last box is for customers with GiroBank accounts.

Cut off and keep the Direct Debit Guarantee and return the rest of the form to us at the address shown.

For HSBC Bank plc official use only. This is not part of the instruction to your bank or building society.

CIN

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Reference Number (bank use only)

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HSBC Bank plc

Instructions to your Bank or Building Society to pay Direct Debit



Please key in your details and send to:

HSBC Bank plc, Courtwood House, Silver Street Head, Sheffield S1 2QA.

To: The Manager	Bank/Building Society

Address	

_____	Postcode _____

Originator's Identification Number

9	4	0	4	5	1
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Reference

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Instructions to your Bank or Building Society

Please pay HSBC Bank plc Direct Debits from the account detailed on this Instruction subject to the safeguards assured by the Direct Debit Guarantee scheme.

I understand that this information may remain with HSBC Bank plc and, if so, details may be passed electronically to my bank or building society.

Name(s) of Account Holder(s):

Bank/Building Society account number:

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Branch Sort Code:

			-				-			
--	--	--	---	--	--	--	---	--	--	--

Signature(s)

Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Banks and Building Societies may not accept Direct Debit Instructions for some types of account

The Direct Debit Guarantee

This Guarantee should be detached and retained.

- This Guarantee and security of the scheme is monitored and protected by your own bank or building society.
- If the amounts to be paid or the payment dates change, HSBC Bank plc will notify you 14 working days of your account being debited or as otherwise agreed.
- If an error is made by your branch or HSBC Bank plc or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a direct debit at any time by writing to your bank or building society. Please also send a copy of your letter to us.



Authority to Existing Lender

All applicants with existing secured lending should complete this section.

AUTHORITY TO EXISTING LENDER

To enable us to obtain certain information from your present mortgage lender, please complete and sign below.

Existing Mortgage

Lender Name:

Existing Mortgage

Lender Address

Postcode

Account/Roll Number:

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Registered owners of the property

Forenames:

Surname:

Forenames:

Surname:

Forenames:

Surname:

Forenames:

Surname:

I/We hereby irrevocably authorise and request you to:

Provide HSBC Bank plc with any further information that they request in connection with my/our mortgage with yourselves.

Upon the redemption of the mortgage in your favour, forward such title documents and supporting papers as you have in your possession relating to the property to HSBC Bank plc, whose acknowledgement you may accept.

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Signature of first applicant

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Signature of second applicant

Authority to Existing Lender

All applicants with existing secured lending should complete this section.

AUTHORITY TO EXISTING LENDER

To enable us to obtain certain information from your present mortgage lender, please complete and sign below.

Existing Mortgage

Lender Name:

Existing Mortgage

Lender Address

Postcode

Account/Roll Number:

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Registered owners of the property

Forenames:

Surname:

Forenames:

Surname:

Forenames:

Surname:

Forenames:

Surname:

I/We hereby irrevocably authorise and request you to:

Provide HSBC Bank plc with any further information that they request in connection with my/our mortgage with yourselves.

Upon the redemption of the mortgage in your favour, forward such title documents and supporting papers as you have in your possession relating to the property to HSBC Bank plc, whose acknowledgement you may accept.

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Signature of first applicant

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Signature of second applicant

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: [ciiom.hsbc.com/accessibility](https://www.ciiom.hsbc.com/accessibility) or: [ciiom.hsbc.com/help](https://www.ciiom.hsbc.com/help).

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