

**Embargoed until 00:01 Tuesday 5th November 2013**

## **HSBC Continues to offer Unbeatable Rates on the High Street**

**\*\* Bank extends its unbeatable offers to customers with 15% deposits \*\***

HSBC is extending its pledge for offering unbeatable mortgage rates on the High Street to customers with a 10% deposit and a 15% deposit.<sup>1</sup>

The 'Best High Street Mortgage Provider'<sup>2</sup> pledges that its range of 85% and 90% LTV mortgages will be the lowest on the High Street across two and five year fixed rate products and lifetime trackers.

The following market leading rates are available for home buyers with a 10% deposit. Fees are £999 for HSBC current account customers, non-customers can open an account and pay the same fee, otherwise fees are £1,499. The new deals include:

- **3.59%** 2-year fix – £999 fee (£1,499 fee for non HSBC current account customers)
- **4.39%** 5-year fix – £999 fee (£1,499 fee as above)
- **3.99%** lifetime tracker – £999 fee (£1,499 fee as above)

New Rates for Customers with a 15% deposit include:

- **3.19%** 2-year fix - £999 fee (£1,499 fee for non HSBC current customers)
- **3.89%** 5 year fix - £999 fee (1,499 fee as above)
- **3.29%** lifetime tracker - £999 (1,499 fee as above)

Peter Dockar, HSBC Head of Mortgages, said “We are passionate about helping borrowers to achieve their aspirations of owning their own home. Our commitment to our customers is simple - we offer the best mortgage rates on the high street.”

In addition, HSBC continues to offer competitive rates for customers with a larger deposit or equity, including:

- **1.99%** life time tracker – 60% LTV

- ENDS -

## Notes to Editors

HSBC mortgages are only available directly from HSBC.

<sup>1</sup> The High Street Specials range will match on sale rates with booking fees of up to £999, available at 85% and 90% loan to value (LTV) offered by Barclays, Woolwich, Halifax, Lloyds, TSB, Nationwide, NatWest, Royal Bank of Scotland, Santander and excludes any of their subsidiaries or other trading names. This represents 81% of the total mortgage market. Offer applies to like for like comparisons and rates available at the point of application. The maximum loan size is £400,000. House purchases only.

<sup>2</sup>HSBC have been awarded Best High Street Mortgage Provider at the Consumer Moneyfacts Awards for the past four years (2009-2013).

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### **HSBC Bank plc**

HSBC serves 16.1 million customers in the UK and employs approximately 47,000 people. In the UK, HSBC offers a complete range of personal, premier and private banking services including [bank accounts](#) and [mortgages](#). It also provides commercial banking for small to medium businesses and corporate and institutional banking services. HSBC Bank plc is a wholly owned subsidiary of HSBC Holdings plc.

### **HSBC Holdings plc**

HSBC Holdings plc, the parent company of the HSBC Group, is headquartered in London. The Group serves customers worldwide from around 6,600 offices in 80 countries and territories in Europe, the Asia-Pacific region, North and Latin America, and the Middle East and North Africa. With assets of US\$2,645bn at 30 June 2013, the HSBC Group is one of the world's largest banking and financial services organisations.