

## Your Mortgage Offer:

**Borrowers:** Mr Rodolphe Michel Andre Soulard

**Date of issue:** 9 March 2023

**Reference:** 40038865667739

**This mortgage is secured by a first legal charge over the property below:**

73 Chorlton Road  
Manchester  
M15 4AP

If the property is in Scotland, the mortgage will be secured by a first ranking Standard Security.

### About this offer

This offer sets out the terms on which, we, HSBC UK Bank plc, offer to switch the product and/or interest rate on the account referenced above. This offer is based on the information in the Mortgage Illustration which is reproduced in later pages, which forms part of the terms of your offer and will form part of the legal Agreement for your Loan referenced above once the offer is accepted.

This offer, once accepted, will operate as a variation of your existing agreement with HSBC

Each part of the mortgage set out in this offer and the Mortgage Illustration will continue to be subject to the HSBC Mortgage Loan Terms and Conditions that applied at the time of your original offer for that part (the 'Conditions'). Please note, any part or parts of the mortgage that are to remain unchanged will also be included within this offer.

If any of the details in this offer are incorrect, or if you'd like an explanation of any of the terms of this document, please contact us on:

Telephone:

0800 169 6333  
0345 766 2255  
0345 601 0750

If you're calling from abroad +44 1226 261 010.

We recommend you seek independent legal advice before accepting this offer.

HSBC UK Bank plc company registered number 09928412, registered office 1 Centenary Square, Birmingham, B1 1HQ, United Kingdom. HSBC UK Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our registration number is 765112. You can check our details by accessing the Financial Services Register on the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768 or PRA on 0207 601 4878.

## **Law and language**

If the property is in England and Wales, the Agreement is governed by the laws of England and Wales. If the property is in Scotland, the Agreement is governed by the laws of Scotland. If the property is in Northern Ireland, the Agreement is governed by the laws of Northern Ireland. If the property is in the Channel Islands and Isle of Man, the local law of the island where your Loan is granted will apply. Alderney and Sark are governed by the laws of the Bailiwick of Guernsey. You and we submit to the non-exclusive jurisdiction of the courts of England and Wales, Scotland or Northern Ireland or the Isle of Man, Jersey or Guernsey as appropriate.

The Agreement will be supplied in English and we'll always communicate with you in the English language.

## **Offer Validity**

**Unless we agree otherwise, this offer will remain valid for you to accept until the expiry date shown in the Mortgage Illustration.**

## **Accepting the offer**

If you accept this offer, the rate of interest on the account referenced above will be changed. Once you have accepted this offer and we have acknowledged this, there's no right of withdrawal other than the right to repay in accordance with the terms of the Agreement. After the rate of interest has been changed, you will not be able to switch the rate again unless we agree and you pay any Early Repayment Charges shown in Section 7 - Early repayment of the Mortgage Illustration.

Once you, or where there is more than one of you, all of you, have accepted the offer, and we have acknowledged that this has been successful, this will operate as a variation to the Agreement between us and the date of the variation will be the date on which we provide the acknowledgement.

To accept the offer document, follow the 'Customer Acceptance' instructions below.

## **If you wish to decline this offer**

You're free to decline this offer, but if you do so, you'll lose any fees listed in Section 3 - Interest rates and other costs of the Mortgage Illustration, which you've already paid and which are not refundable.

## **Repayment type**

The Loan is to be repaid on a capital repayment basis.

## **Interest Rate changes**

If a fixed rate applies, your interest rate will not change during any Fixed Rate period. When any Fixed Rate period ends it will change to the rate(s) shown in the Mortgage Illustration.

## **Changes to a variable rate loan**

Variable rate Loans include Fixed Rate Loans (after the end of all / any Fixed Rate period(s)), Tracker Rate Loans and Discount Rate Loans.

During any Tracker Rate period, following any change to the Bank of England base rate, we will apply the change to your interest rate by no later than the next day. All Tracker Rates are subject to

a 0% floor. The floor means that, no matter how far the Bank of England base rate is reduced, the interest rate on the Tracker Rate Loan will never be a negative figure. The current Bank of England base rate is available at [www.bankofengland.co.uk](http://www.bankofengland.co.uk).

During any Discount Rate Period, HSBC will advise you of any change to the HSBC Standard Variable Rate. Where there is a change to HSBC Standard Variable Rate this will take effect from the date of any change. All Discount Rates are subject to a 0% floor. The floor means that, during the Discount Rate Period, no matter how far Standard Variable Rate is reduced, the interest rate payable will never be a negative figure. The current HSBC Standard Variable Rate is available at: <https://www.hsbc.co.uk/1/2//mortgages/mortgage-rates>.

During any HSBC Home Buyer Mortgage Variable Large Advance Rate or HSBC Home Buyer Mortgage Variable Rate, we will advise you of any change to the HSBC Home Buyer Mortgage Variable Large Advance Rate or HSBC Home Buyer Mortgage Variable Rate. Where there is a change to HSBC Home Buyer Mortgage Variable Large Advance Rate or HSBC Home Buyer Mortgage Variable Rate this will take effect from the date of any change.

During any Standard Variable Rate period, we will advise you of any change to the HSBC Standard Variable Rate. Where there is a change to the HSBC Standard Variable Rate this will take effect from the date of any change. The current HSBC Standard Variable Rate is available at: <https://www.hsbc.co.uk/1/2//mortgages/mortgage-rates>.

**We can change the HSBC Standard Variable Rate with immediate effect (or with effect from such later date as we specify) for all or any of the reasons set out in the Conditions.**

### **Securitisation and transfer of our rights**

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:

- 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.
- Investors in these markets include the world's major financial institutions and multinational corporations.
- 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'll still deal with us in all matters relating to it, including the setting of interest rates.

If you accept this offer, you agree to the transfer of your mortgage or all or any of our rights under your mortgage should we decide, at our discretion, to include your mortgage in a future group of mortgages to be securitised.

We may also transfer your mortgage or all or any of our rights under it for other reasons and in other ways than just for securitisation. Some examples of the other circumstances in which we may do this are to raise finance by other methods, for internal and group re-organisations and/or for outright disposal of our rights in your mortgage. Again you should not be aware of this as we will generally continue to deal with you in relation to your mortgage other than in what we consider to be the unlikely circumstances where we dispose of all our rights in your mortgage and no longer deal with you in respect of it.

If you accept this offer, you also agree to the transfer of your mortgage or all or any of our rights under your mortgage should we decide, at our discretion, to do any of these.

**What to do if you have a complaint**

Please contact:

HSBC UK Bank plc  
Customer Care Team  
PO Box 6125  
Coventry  
CV3 9GW

Telephone: 0800881155 International: +44 1226 261 010

Textphone 03457 125 563

Lines are open 9am to 5pm Monday to Friday. To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

Email: [customer.care.team@hsbc.com](mailto:customer.care.team@hsbc.com)

You can find details on our complaints procedure at  
<https://www.hsbc.co.uk/help/feedback-and-complaints>

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service on 0300 123 9123 or by visiting their website [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk).

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If you're calling from abroad +44 1226 261 010.

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HSBC UK Bank plc company registered number 09928412, registered office 1 Centenary Square, Birmingham, B1 1HQ, United Kingdom. HSBC UK Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our registration number is 765112. You can check our details by accessing the Financial Services Register on the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768 or PRA on 0207 601 4878.

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During any Standard Variable Rate period, we will advise you of any change to the HSBC Standard Variable Rate. Where there is a change to the HSBC Standard Variable Rate this will take effect from the date of any change. The current HSBC Standard Variable Rate is available at: <https://www.hsbc.co.uk/1/2//mortgages/mortgage-rates>.

**We can change the HSBC Standard Variable Rate with immediate effect (or with effect from such later date as we specify) for all or any of the reasons set out in the Conditions.**

### **Securitisation and transfer of our rights**

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:

- 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.
- Investors in these markets include the world's major financial institutions and multinational corporations.
- 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'll still deal with us in all matters relating to it, including the setting of interest rates.

If you accept this offer, you agree to the transfer of your mortgage or all or any of our rights under your mortgage should we decide, at our discretion, to include your mortgage in a future group of mortgages to be securitised.

We may also transfer your mortgage or all or any of our rights under it for other reasons and in other ways than just for securitisation. Some examples of the other circumstances in which we may do this are to raise finance by other methods, for internal and group re-organisations and/or for outright disposal of our rights in your mortgage. Again you should not be aware of this as we will generally continue to deal with you in relation to your mortgage other than in what we consider to be the unlikely circumstances where we dispose of all our rights in your mortgage and no longer deal with you in respect of it.

If you accept this offer, you also agree to the transfer of your mortgage or all or any of our rights under your mortgage should we decide, at our discretion, to do any of these.

**What to do if you have a complaint**

Please contact:

HSBC UK Bank plc  
Customer Care Team  
PO Box 6125  
Coventry  
CV3 9GW

Telephone: 0800881155 International: +44 1226 261 010

Textphone 03457 125 563

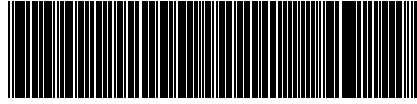
Lines are open 9am to 5pm Monday to Friday. To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

Email: [customer.care.team@hsbc.com](mailto:customer.care.team@hsbc.com)

You can find details on our complaints procedure at  
<https://www.hsbc.co.uk/help/feedback-and-complaints>

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service on 0300 123 9123 or by visiting their website [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk).





\*YCFRRA40038865667739\*

## Mortgage Illustration

### Introduction

This document was produced for Mr Rodolphe Michel Andre Soulard on 9 March 2023.

This illustration assumes that the product and/or rate switch will take effect on 3 June 2023

This document was produced on the basis of the information that you have provided so far and on the current financial market conditions.

**The information below remains valid until 8 April 2023. After that date, it may change in line with market conditions.**

### 1. Lender

HSBC UK Bank plc  
PO Box 6125  
Coventry  
CV3 9GW

Telephone:

0800 169 6333  
0345 766 2255

Textphone 0345 601 0750

If you're calling from abroad +44 1226 261 010.

Advisory services are not being provided.

We are not recommending a particular Mortgage for you. However, based on your answers to some questions, we are giving you information about this mortgage so that you can make your own choice.

### 2. Main features of the loan

Amount and currency of the Loan to be granted: £98,263.14.

Duration of the Loan: 11 years and 7 months.

This is a multi-part, capital repayment Mortgage.

Part 1: Rate Switch Loan Sort Code: 400388 Account Number: 65667739

This is a Capital Repayment mortgage for £55,032.43, for a term of 11 years and 7 months, with Fixed Rate until 30/06/2026 (the 'Fixed Rate Period')

After the end of the (Fixed Rate Period), the rate of interest will change to HSBC Standard Variable Rate for the remaining term of the Loan.

HSBC will advise you of any change to the HSBC Standard Variable Rate. Where there is a change to the HSBC Standard Variable Rate this will take effect from the date of any change.

The current HSBC Standard Variable Rate is available at <https://www.hsbc.co.uk/1/2//mortgages/mortgage-rates>.

Part 2: Unchanged Loan Sort Code: 400388 Account Number: 25667720

This is a Capital Repayment home loan for £43,230.71, for a term of 11 years and 7 months, with Fixed Rate until 31/05/2026 (the 'Fixed Rate Period')

After the end of the (Fixed Rate Period), the rate of interest will change to HSBC Standard Variable Rate for the remaining term of the Loan.

HSBC will advise you of any change to the HSBC Standard Variable Rate. Where there is a change to the HSBC Standard Variable Rate this will take effect from the date of any change.

The current HSBC Standard Variable Rate is available at <https://www.hsbc.co.uk/1/2//mortgages/mortgage-rates>.

Total amount to be repaid: £132,389.72 **This amount is illustrative and may vary, in particular in relation with the variation of the interest rate.**

This means that you will pay back £1.34 for every £1.00 borrowed.

Value of the property assumed to prepare this information sheet: £221,162.00

Maximum available Loan amount relative to the value of the property: 95.0%

The maximum theoretically possible to borrow would be: £210,103.90

Your Mortgage will be secured on:

73 Chorlton Road  
Manchester  
M15 4AP

### 3. Interest rate and other costs

The annual percentage rate of charge (APRC) is the total cost of the Loan expressed as an annual percentage. The APRC is provided to help you to compare different offers.

The APRC applicable to your Loan is: 5.4%

It comprises:

Interest Rate:

Part 1:

A Fixed Rate of 4.39% until 30/06/2026 (the 'Fixed Rate Period'), followed by the HSBC Standard Variable Rate, currently 6.99%, for the remaining term of the Loan.

Part 2:

A Fixed Rate of 1.99% until 31/05/2026 (the 'Fixed Rate Period'), followed by the HSBC Standard Variable Rate, currently 6.99%, for the remaining term of the Loan.

Other components of the APRC:

Costs to be paid on a one-off basis: None

Costs to be paid regularly: None

This APRC is calculated using assumptions regarding the interest rate. We assume any variable interest rate remains at the interest rate shown above and that any estimated fees remain unchanged.

**Because your Loan is a variable interest rate Loan, the actual APRC could be different from this APRC if the interest rate for your Loan changes. For example, if the interest rate rose to 8.74%, the APRC could increase to 9.1%.**

Please make sure that you are aware of all other taxes and costs associated with your Loan.

#### 4. Frequency and number of payments

Repayment frequency: Monthly

Number of payments: 139 payments on Part 1, 139 payments on Part 2.

#### 5. Amount of each instalment

Total initial monthly payment	
For the first 36 months you will have a total monthly payment of:	£854.35
This is made up of the following monthly payments: Part 1 - a monthly payment of £505.84 Part 2 - a monthly payment of £348.51.	
Payment schedule	Total monthly payment (assuming all of your loan parts have the same monthly payment date)
After 36 months the Fixed Rate Period on your Home Loan, Part 2, will end and assuming rates do not change, your new total monthly payment will be:	£932.59

After 37 months the Fixed Rate Period on your Mortgage Loan, Part 1, will end and assuming rates do not change, your new total monthly payment will be:	£987.17
After 138 months the final payment on your Mortgage Loan, Part 1, will be due, the final payment on your Home Loan, Part 2, will be due and assuming rates do not change, your new total monthly payment will be:  and the Mortgage will end.	£996.36

**Your income may change. Please consider whether you will still be able to afford your monthly repayment instalments if your income falls.**

Part 1:
The interest rate on this Loan can change. This means the amount of your instalments could increase or decrease. For example, if the interest rate rose to 8.74% your payments could increase to £ 631.03
Part 2:
The interest rate on this Loan can change. This means the amount of your instalments could increase or decrease. For example, if the interest rate rose to 8.74% your payments could increase to £ 495.70
This means that the total amount of these payments could increase to £ 1,126.73

**6. Additional obligations**

The borrower must continue to comply with the following obligations in order to benefit from the lending conditions described in this document and set out fully in the Conditions that applied at the time of your original offer.

Obligations:

- You must maintain the contractual monthly payments to this Loan for the duration of the Loan and use a direct debit, from a current account held with a UK based bank, to make the payments. The bank account used must be in the name of at least one of the applicants.
- You must take out and maintain buildings insurance for a minimum of the full reinstatement value of the property. This must be in place from first drawdown (or from when risk is assumed, if this is earlier) and maintained for the duration of the Loan. Buildings insurance does not have to be taken out through HSBC UK Bank plc, however we reserve the right to request a copy of your insurance certificate. The cost of buildings insurance is not included in the APRC shown in the Section - Interest rate and other costs.
- You must maintain the property in a good state of repair for the duration of the Loan.
- You must comply in full with the remainder of your obligations under the Conditions which apply to your Loan, the Conditions incorporated into the security you give us over the property, as well as any special conditions in the offer we issue.

## 7. Early repayment

You have the right to repay this Loan early, either fully or partially. However, an Early Repayment Charge may apply if you repay the Loan, or part of it early.

Please see below for details of any applicable Early Repayment Charge's and how these are calculated for each part of your Mortgage.

Early Repayment Charge:

### Part 1:

An Early Repayment Charge is payable on this Loan from 3 June 2023 until 30 June 2026 (this is called the Early Repayment Charge period) and is calculated at 1.00 % per each remaining full year in this period (for part years, this is calculated on a pro-rata basis), based on the amount repaid early above the annual overpayment allowance set out below. This includes if you switch to a different rate or lender before the end of the Early Repayment Charge period.

You have an annual overpayment allowance on this Loan of 10.00% of the balance of the Loan outstanding at the start of each year, which applies from the date the rate is applied to your loan and then each year on the anniversary of this date until the end of the Early Repayment Charge period. If you do not use your annual overpayment allowance in any year, it will not be carried over to a subsequent year.

The maximum Early Repayment Charge you could pay during this period is £1,523.57, which is equivalent to 3.07% of the amount of the Loan repaid early above the annual overpayment allowance.

After the Early Repayment Charge period, there are no Early Repayment Charges on this Loan and you are able to make unlimited overpayments at any time without charge.

Should you decide to repay this loan early, please contact us to ascertain the exact level of the Early Repayment Charge applicable at that moment.

### Part 2:

An Early Repayment Charge is payable on this Loan from 3 June 2023 until 31 May 2026 (this is called the Early Repayment Charge period) and is calculated at 1.00 % per each remaining full year in this period (for part years, this is calculated on a pro-rata basis), based on the amount repaid early above the annual overpayment allowance set out below. This includes if you switch to a different rate or lender before the end of the Early Repayment Charge period.

You have an annual overpayment allowance on this Loan of 10.00% of the balance of the Loan outstanding at the start of each year, which applies from 28/04 to 27/04 each year until the end of the Early Repayment Charge period. If you do not use your annual overpayment allowance in any year, it will not be carried over to a subsequent year.

The maximum Early Repayment Charge you could pay during this period is £1,163.38, which is equivalent to 2.99% of the amount of the Loan repaid early above the annual overpayment allowance.

After the Early Repayment Charge period, there are no Early Repayment Charges on this Loan and you are able to make unlimited overpayments at any time without charge.

Should you decide to repay this loan early, please contact us to ascertain the exact level of the Early Repayment Charge applicable at that moment.

The total maximum Early Repayment Charge you could pay until 30 June 2026 is £2,686.95.

## 8. Flexible features

You have the right to transfer this Loan to another property. This is subject to the conditions referred to below.

If you want to transfer this Loan to another property we will consider your request subject to:

- Any replacement Mortgage being taken up simultaneously with the repayment of your existing Mortgage and;
- HSBC UK Bank plc's satisfaction as to your financial status at the relevant time and;
- HSBC UK Bank plc's normal assessment criteria.

If you move home, you will have to repay this Loan. If you wish to increase your borrowing when you move home, any additional funds may not be at the same rate as this Loan.

Further information about transferring your Loan to another property is contained in the Conditions.

You do not have the right to transfer this Loan to another lender.

Additional features:

Overpayments:

You can make overpayments either by paying us more than the amount of your monthly payments on a monthly basis or you can make one-off payments from time to time. The Conditions contain more information about contacting us to set up regular overpayments and making one-off payments. An Early Repayment Charge may apply as set out in the Section - Early repayment above.

## 9. Other rights of the borrower

You have no right to withdraw from the Mortgage contract after completion but you may repay it early as described in the Section - Early repayment.

## 10. Complaints

If you have a complaint please contact:

HSBC UK Bank plc  
Customer Care Team  
PO Box 6125  
Coventry  
CV3 9GW

Telephone: 0800881155 International: +44 1226 261 010

(text-phone: 03457 125 563)

Lines are open 9am to 5pm Monday to Friday. To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

Email: [customer.care.team@hsbc.com](mailto:customer.care.team@hsbc.com)

You can find details on our complaints procedure at <https://www.hsbc.co.uk/help/feedback-and-complaints/>

Maximum time for handling the complaint: 8 weeks

If HSBC UK Bank plc do not resolve the complaint to your satisfaction internally, you can also contact: The Financial Ombudsman Service or if you are resident in another EEA state, you can contact FIN-NET, [http://ec.europa.eu/internal\\_market/fin-net/](http://ec.europa.eu/internal_market/fin-net/) for details of the equivalent body in your own country.

## **11. Non-compliance with the commitments linked to the loan: consequences for the borrower**

Your Mortgage agreement (which as well as the offer document also includes the Conditions) will set out your duties and rights in full. As part of these HSBC UK Bank plc expect you to, during the term of your mortgage:

- Maintain the regular payments on your Mortgage
- Take out and maintain buildings insurance for the full reinstatement value of the property.
- Look after the property and keep it in a good state of repair.

Where you fail to keep these (or other) obligations under your mortgage there may be additional costs where we have to carry out additional work or take additional steps as a result. Details of any additional fees will be notified to you. In the event of severe breaches of your obligations the ultimate consequence may be action by HSBC UK Bank plc to take repossession or appoint a receiver of your property.

In the event you fail to make your monthly payments HSBC UK Bank plc may report this to credit reference agencies which may impact your ability to obtain credit in the future.

Should you encounter difficulties in making your monthly payments, please contact HSBC UK Bank plc straight away to explore possible solutions.

**As a last resort, your home may be repossessed if you do not keep up with payments**

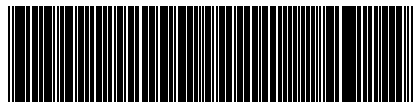
## **12. Additional information**

This contract shall be governed by the laws of England and Wales.

You have a right to be provided with a draft Loan agreement when you receive a mortgage offer.

## **13. Supervisor**

This lender is supervised by: The Financial Conduct Authority ([www.fca.org.uk](http://www.fca.org.uk))



\*YCFRRA40038865667739\*

## Mortgage Illustration

### Introduction

This document was produced for Mr Rodolphe Michel Andre Soulard on 9 March 2023.

This illustration assumes that the product and/or rate switch will take effect on 3 June 2023

This document was produced on the basis of the information that you have provided so far and on the current financial market conditions.

**The information below remains valid until 8 April 2023. After that date, it may change in line with market conditions.**

### 1. Lender

HSBC UK Bank plc  
PO Box 6125  
Coventry  
CV3 9GW

Telephone:

0800 169 6333  
0345 766 2255

Textphone 0345 601 0750

If you're calling from abroad +44 1226 261 010.

Advisory services are not being provided.

We are not recommending a particular Mortgage for you. However, based on your answers to some questions, we are giving you information about this mortgage so that you can make your own choice.

### 2. Main features of the loan

Amount and currency of the Loan to be granted: £98,263.14.

Duration of the Loan: 11 years and 7 months.

This is a multi-part, capital repayment Mortgage.

Part 1: Rate Switch Loan Sort Code: 400388 Account Number: 65667739



This is a Capital Repayment mortgage for £55,032.43, for a term of 11 years and 7 months, with Fixed Rate until 30/06/2026 (the 'Fixed Rate Period')

After the end of the (Fixed Rate Period), the rate of interest will change to HSBC Standard Variable Rate for the remaining term of the Loan.

HSBC will advise you of any change to the HSBC Standard Variable Rate. Where there is a change to the HSBC Standard Variable Rate this will take effect from the date of any change.

The current HSBC Standard Variable Rate is available at <https://www.hsbc.co.uk/1/2//mortgages/mortgage-rates>.

Part 2: Unchanged Loan Sort Code: 400388 Account Number: 25667720

This is a Capital Repayment home loan for £43,230.71, for a term of 11 years and 7 months, with Fixed Rate until 31/05/2026 (the 'Fixed Rate Period')

After the end of the (Fixed Rate Period), the rate of interest will change to HSBC Standard Variable Rate for the remaining term of the Loan.

HSBC will advise you of any change to the HSBC Standard Variable Rate. Where there is a change to the HSBC Standard Variable Rate this will take effect from the date of any change.

The current HSBC Standard Variable Rate is available at <https://www.hsbc.co.uk/1/2//mortgages/mortgage-rates>.

Total amount to be repaid: £132,389.72 **This amount is illustrative and may vary, in particular in relation with the variation of the interest rate.**

This means that you will pay back £1.34 for every £1.00 borrowed.

Value of the property assumed to prepare this information sheet: £221,162.00

Maximum available Loan amount relative to the value of the property: 95.0%

The maximum theoretically possible to borrow would be: £210,103.90

Your Mortgage will be secured on:

73 Chorlton Road  
Manchester  
M15 4AP

### 3. Interest rate and other costs

The annual percentage rate of charge (APRC) is the total cost of the Loan expressed as an annual percentage. The APRC is provided to help you to compare different offers.

The APRC applicable to your Loan is: 5.4%

It comprises:

Interest Rate:

Part 1:

A Fixed Rate of 4.39% until 30/06/2026 (the 'Fixed Rate Period'), followed by the HSBC Standard Variable Rate, currently 6.99%, for the remaining term of the Loan.

Part 2:

A Fixed Rate of 1.99% until 31/05/2026 (the 'Fixed Rate Period'), followed by the HSBC Standard Variable Rate, currently 6.99%, for the remaining term of the Loan.

Other components of the APRC:

Costs to be paid on a one-off basis: None

Costs to be paid regularly: None

This APRC is calculated using assumptions regarding the interest rate. We assume any variable interest rate remains at the interest rate shown above and that any estimated fees remain unchanged.

**Because your Loan is a variable interest rate Loan, the actual APRC could be different from this APRC if the interest rate for your Loan changes. For example, if the interest rate rose to 8.74%, the APRC could increase to 9.1%.**

Please make sure that you are aware of all other taxes and costs associated with your Loan.

#### 4. Frequency and number of payments

Repayment frequency: Monthly

Number of payments: 139 payments on Part 1, 139 payments on Part 2.

#### 5. Amount of each instalment

Total initial monthly payment	
For the first 36 months you will have a total monthly payment of:	£854.35
This is made up of the following monthly payments: Part 1 - a monthly payment of £505.84 Part 2 - a monthly payment of £348.51.	
Payment schedule	Total monthly payment (assuming all of your loan parts have the same monthly payment date)
After 36 months the Fixed Rate Period on your Home Loan, Part 2, will end and assuming rates do not change, your new total monthly payment will be:	£932.59

After 37 months the Fixed Rate Period on your Mortgage Loan, Part 1, will end and assuming rates do not change, your new total monthly payment will be:	£987.17
After 138 months the final payment on your Mortgage Loan, Part 1, will be due, the final payment on your Home Loan, Part 2, will be due and assuming rates do not change, your new total monthly payment will be:  and the Mortgage will end.	£996.36

**Your income may change. Please consider whether you will still be able to afford your monthly repayment instalments if your income falls.**

Part 1:
The interest rate on this Loan can change. This means the amount of your instalments could increase or decrease. For example, if the interest rate rose to 8.74% your payments could increase to £ 631.03
Part 2:
The interest rate on this Loan can change. This means the amount of your instalments could increase or decrease. For example, if the interest rate rose to 8.74% your payments could increase to £ 495.70
This means that the total amount of these payments could increase to £ 1,126.73

## 6. Additional obligations

The borrower must continue to comply with the following obligations in order to benefit from the lending conditions described in this document and set out fully in the Conditions that applied at the time of your original offer.

Obligations:

- You must maintain the contractual monthly payments to this Loan for the duration of the Loan and use a direct debit, from a current account held with a UK based bank, to make the payments. The bank account used must be in the name of at least one of the applicants.
- You must take out and maintain buildings insurance for a minimum of the full reinstatement value of the property. This must be in place from first drawdown (or from when risk is assumed, if this is earlier) and maintained for the duration of the Loan. Buildings insurance does not have to be taken out through HSBC UK Bank plc, however we reserve the right to request a copy of your insurance certificate. The cost of buildings insurance is not included in the APRC shown in the Section - Interest rate and other costs.
- You must maintain the property in a good state of repair for the duration of the Loan.
- You must comply in full with the remainder of your obligations under the Conditions which apply to your Loan, the Conditions incorporated into the security you give us over the property, as well as any special conditions in the offer we issue.

## 7. Early repayment

You have the right to repay this Loan early, either fully or partially. However, an Early Repayment Charge may apply if you repay the Loan, or part of it early.

Please see below for details of any applicable Early Repayment Charge's and how these are calculated for each part of your Mortgage.

Early Repayment Charge:

### Part 1:

An Early Repayment Charge is payable on this Loan from 3 June 2023 until 30 June 2026 (this is called the Early Repayment Charge period) and is calculated at 1.00 % per each remaining full year in this period (for part years, this is calculated on a pro-rata basis), based on the amount repaid early above the annual overpayment allowance set out below. This includes if you switch to a different rate or lender before the end of the Early Repayment Charge period.

You have an annual overpayment allowance on this Loan of 10.00% of the balance of the Loan outstanding at the start of each year, which applies from the date the rate is applied to your loan and then each year on the anniversary of this date until the end of the Early Repayment Charge period. If you do not use your annual overpayment allowance in any year, it will not be carried over to a subsequent year.

The maximum Early Repayment Charge you could pay during this period is £1,523.57, which is equivalent to 3.07% of the amount of the Loan repaid early above the annual overpayment allowance.

After the Early Repayment Charge period, there are no Early Repayment Charges on this Loan and you are able to make unlimited overpayments at any time without charge.

Should you decide to repay this loan early, please contact us to ascertain the exact level of the Early Repayment Charge applicable at that moment.

### Part 2:

An Early Repayment Charge is payable on this Loan from 3 June 2023 until 31 May 2026 (this is called the Early Repayment Charge period) and is calculated at 1.00 % per each remaining full year in this period (for part years, this is calculated on a pro-rata basis), based on the amount repaid early above the annual overpayment allowance set out below. This includes if you switch to a different rate or lender before the end of the Early Repayment Charge period.

You have an annual overpayment allowance on this Loan of 10.00% of the balance of the Loan outstanding at the start of each year, which applies from 28/04 to 27/04 each year until the end of the Early Repayment Charge period. If you do not use your annual overpayment allowance in any year, it will not be carried over to a subsequent year.

The maximum Early Repayment Charge you could pay during this period is £1,163.38, which is equivalent to 2.99% of the amount of the Loan repaid early above the annual overpayment allowance.

After the Early Repayment Charge period, there are no Early Repayment Charges on this Loan and you are able to make unlimited overpayments at any time without charge.

Should you decide to repay this loan early, please contact us to ascertain the exact level of the Early Repayment Charge applicable at that moment.

The total maximum Early Repayment Charge you could pay until 30 June 2026 is £2,686.95.

## 8. Flexible features

You have the right to transfer this Loan to another property. This is subject to the conditions referred to below.

If you want to transfer this Loan to another property we will consider your request subject to:

- Any replacement Mortgage being taken up simultaneously with the repayment of your existing Mortgage and;
- HSBC UK Bank plc's satisfaction as to your financial status at the relevant time and;
- HSBC UK Bank plc's normal assessment criteria.

If you move home, you will have to repay this Loan. If you wish to increase your borrowing when you move home, any additional funds may not be at the same rate as this Loan.

Further information about transferring your Loan to another property is contained in the Conditions.

You do not have the right to transfer this Loan to another lender.

Additional features:

Overpayments:

You can make overpayments either by paying us more than the amount of your monthly payments on a monthly basis or you can make one-off payments from time to time. The Conditions contain more information about contacting us to set up regular overpayments and making one-off payments. An Early Repayment Charge may apply as set out in the Section - Early repayment above.

## 9. Other rights of the borrower

You have no right to withdraw from the Mortgage contract after completion but you may repay it early as described in the Section - Early repayment.

## 10. Complaints

If you have a complaint please contact:

HSBC UK Bank plc  
Customer Care Team  
PO Box 6125  
Coventry  
CV3 9GW

Telephone: 0800881155 International: +44 1226 261 010

(text-phone: 03457 125 563)

Lines are open 9am to 5pm Monday to Friday. To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

Email: [customer.care.team@hsbc.com](mailto:customer.care.team@hsbc.com)

You can find details on our complaints procedure at <https://www.hsbc.co.uk/help/feedback-and-complaints/>

Maximum time for handling the complaint: 8 weeks

If HSBC UK Bank plc do not resolve the complaint to your satisfaction internally, you can also contact: The Financial Ombudsman Service or if you are resident in another EEA state, you can contact FIN-NET, [http://ec.europa.eu/internal\\_market/fin-net/](http://ec.europa.eu/internal_market/fin-net/) for details of the equivalent body in your own country.

## **11. Non-compliance with the commitments linked to the loan: consequences for the borrower**

Your Mortgage agreement (which as well as the offer document also includes the Conditions) will set out your duties and rights in full. As part of these HSBC UK Bank plc expect you to, during the term of your mortgage:

- Maintain the regular payments on your Mortgage
- Take out and maintain buildings insurance for the full reinstatement value of the property.
- Look after the property and keep it in a good state of repair.

Where you fail to keep these (or other) obligations under your mortgage there may be additional costs where we have to carry out additional work or take additional steps as a result. Details of any additional fees will be notified to you. In the event of severe breaches of your obligations the ultimate consequence may be action by HSBC UK Bank plc to take repossession or appoint a receiver of your property.

In the event you fail to make your monthly payments HSBC UK Bank plc may report this to credit reference agencies which may impact your ability to obtain credit in the future.

Should you encounter difficulties in making your monthly payments, please contact HSBC UK Bank plc straight away to explore possible solutions.

**As a last resort, your home may be repossessed if you do not keep up with payments**

## **12. Additional information**

This contract shall be governed by the laws of England and Wales.

You have a right to be provided with a draft Loan agreement when you receive a mortgage offer.

## **13. Supervisor**

This lender is supervised by: The Financial Conduct Authority ([www.fca.org.uk](http://www.fca.org.uk))

## Customer's acceptance

I have agreed:

- (a) that the terms of my/our existing Agreement relating to the Loan account referenced above will be varied as set out in the Mortgage Illustration, with effect from the date when HSBC UK Bank plc activates the interest rate switch;
- (b) that apart from the variation set out in the Mortgage Illustration, all other terms of the Agreement will remain unchanged and shall continue to have full force and effect;
- (c) to the securitisation of my/our mortgage should HSBC UK Bank plc decide, in its discretion, to include my/our mortgage in a future group of mortgages to be securitised and/or the transfer of HSBC UK Bank plc's rights in respect of my/our Loan;

In respect of the booking fee I/We enclose a cheque in the sum of £ \_\_\_\_\_ or authorise you to debit my/our HSBC current account number \_\_\_\_\_

**Customer name:** Mr Rodolphe Michel Andre Soulard

**Signed:**

  
RODOLPHE SOULARD (Mar 16, 2023 11:04 GMT)

**Date:**

16/03/2023

**Please sign one of the offer documents and return the WHOLE document back to us in the envelope provided. Please retain the other document for your records.**

**Signed for and on behalf of HSBC UK Bank plc**

Your HSBC Banking Team

**Date:** 09 March 2023

**Reference:** 40038865667739

## Key facts about our mortgage services

### HSBC UK Bank plc, 1 Centenary Square, Birmingham B1 1HQ

#### 1. The Financial Conduct Authority (FCA)

The Financial Conduct Authority is the independent watchdog that regulates financial services. It requires us to give you the information in this document. Use this information to decide if our services are right for you.

#### 2. Whose mortgages do we offer?

	We offer mortgages from the <b>whole market</b> .
	We only offer mortgages from a limited number of lenders.
<input checked="" type="checkbox"/>	We only offer some, but not all, of the mortgages from HSBC UK Bank plc.
<input checked="" type="checkbox"/>	We offer additional borrowing (Home Loan) for business purposes.
<input checked="" type="checkbox"/>	We only offer mortgages secured by a first legal charge or mortgage on your home. If your home is in Scotland, the mortgage will be secured by a first ranking standard security on your home

#### 3. Which service will we provide you with?

	We will advise and make a recommendation for you after we have assessed your needs.
<input checked="" type="checkbox"/>	You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

#### 4. What will you have to pay us for this service?

- no fee  
 a fee

You will receive a Mortgage Illustration when considering a particular mortgage which will tell you about any fees relating to it.



## 5. Alternative Finance Options

If you are considering taking out additional borrowing (a 'Home Loan') in conjunction with your remortgage, you may wish to consider whether the following alternatives are more appropriate:

- additional borrowing from your existing lender
- a first charge legal mortgage with another lender, other than HSBC, who may also offer additional borrowing secured as a second legal charge on your home
- a mortgage secured as a second legal charge on your home
- unsecured lending, for example a loan or credit card that is not secured against your home

If you are only considering taking out additional borrowing (a 'Home Loan'), you may wish to consider whether the following alternatives are more appropriate:

- a mortgage secured as a second legal charge on your home
- unsecured lending, for example a loan or credit card that is not secured against your home

## 6. Who regulates us?

HSBC UK Bank plc, 1 Centenary Square, Birmingham B1 1HQ is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm reference number is 765112.

**Our permitted business is advising on, arranging, entering into and administering mortgages.**

You can check this on the Financial Services Register by visiting the Financial Conduct Authority website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

## 7. What to do if you have a complaint

If you wish to register a complaint you can contact us in the following ways:

Write to:

**The Manager, Customer Care Team, HSBC UK Bank plc  
PO Box 6125, Coventry, CV3 9GW**

Telephone:

**0800 881 155 (textphone 03457 125 563)**

**Lines are open 9am to 5pm Monday to Friday**

To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

E-mail:

**[customer.care.team@hsbc.com](mailto:customer.care.team@hsbc.com)**

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service on 0300 123 9123 or by visiting their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

**8. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Mortgage advising and arranging is covered up to a maximum limit of £50,000 per person.

Further information about the compensation provided by the FSCS (including the current limits, amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [FSCS.org.uk](http://FSCS.org.uk) or call the FSCS on 020 7741 4100 or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

**hsbc.co.uk**

**Issued by HSBC UK Bank plc.**

HSBC UK Bank plc, Customer Information:  
PO Box 6201, Coventry CV3 9HW

Rodolphe Michel Andre Soulard

Date: 9 March 2023

Reference: 400388 65667739

Your Mortgage Application

As you have chosen to complete your mortgage application without having received advice, we need your agreement to proceed. Please read the Important Information below.

### **Important Information**

By choosing not to receive advice in respect of this mortgage, HSBC UK Bank plc is not required to assess the suitability of any mortgage product(s) that you select using this service. This means you won't benefit from the protection provided to consumers by the Financial Conduct Authority's rules which otherwise require mortgage lenders to assess the suitability of such mortgage products for you. HSBC will act honestly, fairly and professionally in accordance with your best interests.

If you have any queries in relation to the information above, you can contact us on 0800 032 4706 to book an appointment or visit your local branch.

If you're calling from abroad +44 1226 261 010. If you have a speech or hearing impairment, you can call our textphone service on 0345 601 0750. To help us improve our service, and in the interests of security, we may monitor and/or record your call.

Your Acceptance

I/We agree to proceed with this mortgage application without advice as detailed within the Important Information section of this letter.

Please sign and return this letter to us in the envelope provided.

Signed

1)   
RODOLPHE SOULARD (Mar 16, 2023 11:04 GMT)

Date 16/03/2023

Once we have received your agreement, we will progress your mortgage application.  
Thank you for choosing an HSBC mortgage.

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

HSBC UK Bank plc, Customer Information Service, PO Box 757, Hemel Hempstead, Hertfordshire HP2 4SS.  
Registered in England and Wales number 09928412. Registered Office: 1 Centenary Square, Birmingham B1 1HQ.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm reference number is 765112

Rodolphe Michel Andre Soulard

Date: 9 March 2023

Reference: 400388 65667739

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Please sign and return this letter to us in the envelope provided.

Signed

1)

Date

Once we have received your agreement, we will progress your mortgage application.  
Thank you for choosing an HSBC mortgage.

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

HSBC UK Bank plc, Customer Information Service, PO Box 757, Hemel Hempstead, Hertfordshire HP2 4SS.  
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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm reference number is 765112.