



HSBC UK

| Opening up a world of opportunity

Good news – we've enhanced our residential lending policy

With effect from **Monday 3rd November**, we will be making the following changes to our residential lending policy.

Introducing Loan to Income (LTI) multiples for our Premier customers

We have introduced new LTI multiples for customers who hold a HSBC UK premier account.

Where an application is 90% LTV or less, we will apply an LTI of **6.5** x income (subject to an affordability assessment and exclusions may apply).

Please note, in order to qualify for the higher LTI at least one applicant must hold a Premier account at the point of submission.

We have also enhanced our affordability calculator to allow you to select a Premier customer and access the new loan to income multiples.

The calculator will now show two maximum loan amounts based on whether a rate of less than 5 years or 5 years or greater is selected, providing additional options for your customers' borrowing needs.

For full details of the changes and to view our LTI table(s) please visit our [Broker website](#).

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