

HSBC Expat Booking Fee Discount Offer (the Offer)

Qualifying Criteria

1. Be an HSBC Expat Premier Customer.
2. Be:
 - Re-mortgaging a buy-to-let mortgage to HSBC Expat (with or without additional borrowing); OR
 - Taking a second and/or third mortgage with HSBC Expat.
3. Be accepted for an HSBC Expat mortgage on or before 31st August 2018.
4. The Offer starts on Monday 14th May 2018 and ends on Friday 31st August 2018.

Customer(s) means Premier Customer of HSBC Expat.

We, Us, Our or Ours means HSBC Expat.

You or Your means HSBC Expat Premier Customer during the Offer period.

Loan means the loan we make to you which is secured on a property and is outstanding at any given time.

1.1 This Offer is:

Re-mortgage: Full discount (£0 charge) of the BTL mortgage booking fee subject to meeting all Qualifying Criteria and the applicable mortgage policy, eligibility criteria and terms and conditions*.

2nd and/or 3rd Mortgage: A discount of the BTL mortgage booking fee subject to meeting all Qualifying Criteria and the applicable mortgage policy, eligibility criteria and terms and conditions*. The Offer fee will be £899.

- 1.2 The minimum loan amount must be equivalent to £100,000. This must be in the form of a single loan.
- 1.3 HSBC Expat reserves the right to allow only one offer per Customer at any time.
- 1.4 HSBC Expat reserves the right to vary the terms of this Offer but without causing any prejudice to any Customers who meet the Qualifying Criteria prior to this change.

(continued overleaf)

HSBC Expat Booking Fee Discount Offer (the Offer) (continued)

Your property may be repossessed if you do not keep up with your mortgage repayments.

All mortgages are subject to status and eligibility criteria. Buy-to-let mortgages are for properties located in the UK. Mortgage lending provided by: HSBC Expat which is a division of HSBC Bank plc, Jersey Branch. We abide by the Jersey Codes of Practice for Consumer Lending.

Mortgages on UK properties may not be available to residents of all countries. 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.