



HSBC UK

| Opening up a world of opportunity

We reduced our stress rates

Great news – we made reductions to the stress rates used in our residential affordability calculations, for both purchase and remortgage applications.

Stress rates are an integral part of ensuring affordability for your customers mortgage applications, and by amending the affordability rate at which the mortgage is calculated, we can now support more customers in meeting the affordability criteria and potentially increase their borrowing amounts.

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