



HSBC UK

| Opening up a world of opportunity

We've changed our Buy to Let (BTL) lending policy

With effect from **Monday 6th October**, we have introduced Top Slicing for BTL mortgage applications.

Top Slicing allows HSBC UK to consider the borrower's personal disposable income (in addition to rental income) to support the Interest Cover Ratio (ICR).

Applications which do not meet the affordability criteria, using rental income only, can be assessed using our Top Slicing policy:

- Minimum income requirement of £50,000
- Minimum stressed ICR of 110%

Our [Broker website](#) and [BTL Affordability Calculator](#) have been updated to reflect the above changes.

Please note we do not accept Top Slicing on International or Let to Buy applications.

HSBC UK