



## about this mortgage

**Personalised illustration for:** Mr Alex Saler

**Date Produced:** 6 January 2016

**This illustration is valid on the date produced**

This is not a legally binding mortgage offer and it does not oblige HSBC Bank plc (HSBC) to provide you with the mortgage described in this illustration.

### 1. About this illustration

- We are required by the Financial Conduct Authority (FCA) - the independent watchdog that regulates financial services - to provide you with this illustration.
- All firms selling mortgages are required to give illustrations like this one, that contain similar information presented in the same way.
- Ensure that you obtain other illustrations if you want to compare this mortgage with mortgages from other lenders.

### 2. Which service are we providing you with?

	<b>We recommend</b> , having assessed your needs, that you take out this Mortgage.
X	<b>We are not recommending</b> 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.

### 3. What you have told us

- You are looking to buy your first property.
- You require a Mortgage of £240,000.00. No fees have been added to this amount but the fees you need to pay are shown in Section 8. For details of any insurance charges, see Section 9.
- You require the Mortgage on a repayment basis over 15 years (please see Section 4 for details).
- Your Mortgage will be secured against property, with an estimated value of £300,000.00.

Where any Part of the mortgage is to be used to repay your existing lender we'll only be able to lend you the amount required by your existing lender for redemption. This means if the sum requested is greater than the redemption figure, you won't receive the surplus funds. Alternatively if the sum requested is insufficient to repay your existing lender in full, you will have the option to either repay the difference from your own funds, or re-apply for a mortgage at a higher amount.

The valuation that may be carried out on the property and changes to any of the information you have given us could alter the information in this illustration. If this is the case please ask for a revised illustration.