|  |  |  |
| --- | --- | --- |
| **Effective Date** | **Lender** | **Summary** |
| 1 – Feb | HSBC | * **Fixed Rate Changes**   + Fixed rate changes will apply to all home loans settled from the effectivity date onwards   + **Scenarios**     - **Scenario A**       * Submitting any new applications by Friday 10 December with the expected settlement date of on or before 31 January     - **Scenario B**       * Submitting any new applications after Monday 13 December with the expected settlement date of 1 February onwards |