



HSBC

# Fair Lending

Inspire Impact

PART 2







# Introduction

## How to use this document

This reflective PDF workbook is designed to be used after completing Part 2 – Inspire Impact of the digital learning module. It will consist of reflective questions and short writing activities to help you connect the learning to your everyday role. This workbook is here to help you take the next step, applying what you've learned and commit to creating more empowering, inclusive experiences for every individual we support.







## Reflecting on what you've learned so far

In the digital learning experience, we've explored how Fair lending is about ensuring everyone has equal access to home ownership, regardless of their background or circumstances. You've seen how fair

lending a real impact on people's lives, shaping their opportunities, stability, and strengthening entire communities. Let's take a moment to think about what you've learned.

### What have you learned?

#### Why Fair Lending matters:

Home ownership is a key pathway to financial stability and wealth building. By making sure that every individual, no matter their background, has equal access to home ownership, we can help everyone get a fair shot at building a better future.

#### What gets in the way:

Misunderstandings around credit scores, savings, and who "qualifies" for a mortgage can discourage people before they even apply. Our responsibility is to help support people to achieve home ownership, by considering the range of available solutions.

#### What's at stake:

Being judged too quickly or steered toward the wrong path, can change the course of someone's life. It can limit their access to better housing, education, and long-term financial growth. With Marisol and Omar, we saw how one discouraging interaction or missed opportunity can shake someone's confidence and make home ownership feel out of reach.

#### The role of regulation:

The Fair Housing Act, ECOA, HMDA, and UDAAP exist to protect everyone, by setting clear standards that guard against unfair treatment and ensure lending is based on facts, not assumptions or stereotypes.

#### Behavior matters:

From the first interaction we have with an individual to the final decision, the way we listen, communicate, and guide them shapes whether they feel seen, supported, and fairly treated.





# Understanding Homebuyer Products

## Product Feature Mapping

No matter your role, understanding our homebuyer products helps you support our clients better, build trust, and make more confident referrals when someone shares their dream of owning a home.

Look up the public website HSBC Home Loans for information on mortgage products and processes.

In the grid of mortgage products on the following page, check the boxes next to the products that match the criteria in each question.

You can select **more than one product** per question.  
*Tick all that apply.*

Mortgage products	HSBC Select	HSBC Preferred	HSBC Community/ Works	HSBC Deluxe	Fannie Mae HomeReady	HSBC Elite	Fannie Mae Conventional Fixed and Adjustable-Rate products	HSBC Summit
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Which of the following four products do not require an HSBC relationship?	✓	✗	✓	✗	✓	✗	✓	✗
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Which product does not require Private Mortgage Insurance (PMI)?	✗	✗	✓	✗	✗	✗	✗	✗
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Which product is only offered to Private Bank customers?	✗	✗	✗	✗	✗	✗	✗	✓
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Which product offers a down payment assistance grant?	✗	✗	✓	✗	✗	✗	✗	✗
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Which product requires a Million-dollar relationship with HSBC?	✗	✗	✗	✗	✗	✓	✗	✗
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## Remember!

When a customer walks into a Wealth Center or calls the Contact Center and asks about mortgage products that HSBC offers, you should refer the consumer to a Mortgage Consultant following the referral process or have them call 844.HSBC.MTG (844.472.2684)

When the Mortgage Consultant meets with the Consumer, they will discuss HSBC product offerings, eligibility requirements, documentation needed, explanation of upfront fees (including but not limited to credit report(s), appraisal(s) and extended rate lock) and discuss the next steps in the mortgage process including completion of the application.





# Exploring Solutions

## Finding the Right Solution

Every interaction is a chance to connect someone with the right support, but that opportunity can be missed if assumptions or missed questions guide the conversation. Someone might be qualified but still walk away without the support they deserve.

Look at the scenario below, where the right solution wasn't offered. What is a better approach and product fit?

### Case Study

**Jackson is a first-time buyer who works full-time at a local hospital. He has good credit and has a small amount saved that could go toward the down payment and other upfront costs. He visits a branch to learn about his mortgage options. The mortgage consultant listens briefly and then tells him that, unfortunately, without a larger deposit or more savings, there are no options available at this time. No other solutions or grants are mentioned, and he leaves feeling disheartened.**

### Let's Reflect

What missed opportunities do you notice in how Jackson was treated?

### Suggest Better Approaches

Based on Jackson's situation, what HSBC product(s) might be a good fit? (Hint: Look up the HSBC Affordable Mortgage Products page to help you)

### What questions could you ask a customer like Jackson to help identify the right product?

*(Hint: Think about questions that help you understand Jackson's full picture, not just his finances. Consider asking about his goals and needs, and whether he is open to support opportunities he may be eligible for. The more you learn, the better you can guide a client to the right solution)*





Fair Lending

# Committing to our clients' future

Inspire Impact

## Take it Further

Now that you've explored HSBC's mortgage offerings, reflected on real-world scenarios, and examined how to help clients find the right products, it's time to bring it back to your own role.

One small thing I can do to support fair lending in my role is:...

*Fill in the blank.*

