

HSBC UK Bank plc trading as first direct

Guidance on Mortgage Deed / Standard Security and Terms & Conditions - England & Wales, Scotland, and Northern Ireland

Please ensure you select the correct Mortgage Deed in line with the date of the Mortgage Offer:

Date of Mortgage Offer	Mortgage Deed / Standard Security Series	Terms & Conditions – Edition
From 1 st July 2018 to 23rd July 2023	K	Mortgage Deed Conditions 2018
From 24th July 2023	S	Mortgage Loan Terms & Conditions 2023 Edition

From 24th July 2023, all new Mortgage Offers will be subject to the **Mortgage Loan Terms and Conditions 2023 Edition**, and this will require use of the **S series Mortgage Deed**.

It is essential that you check the date of the Mortgage Offer to ensure you use the correct Mortgage Deed incorporating the edition of the Mortgage Loan Terms and Conditions set out in the Mortgage Offer.

Please be aware that where we have initially issued a Mortgage Offer dated on or prior to 23rd July 2023 and then issue a revised Mortgage Offer on or after 24th July 2023, the revised Mortgage Offer will be subject to the new Terms & Conditions.

If an incorrect Mortgage Deed / Standard Security is used, you will be required to have the correct mortgage deed signed by the customer and our security reregistered, at your own cost.

How to complete the Mortgage Deed / Standard Security correctly:

1. Complete the 'Your Full Names' box with the full name(s) of the owners of the Property
2. Complete the Property address box and complete the Title Number(s) (or equivalent for Northern Ireland, Scotland) box if the title number(s) is/are known.
3. Ensure all owners sign the same Mortgage Deed / Standard Security. The deed has spaces for up to four owners. Please ignore any unused signature spaces. Ensure all signature(s) are witnessed and witness details given (in legible form)
4. Remember to date the Mortgage Deed / Standard Security