

Valuation disputes form

Here you will find everything you need to know about appealing a valuation for a buy to let property, plus the form you'll need to complete and return to us.

You can appeal the rental income amount and / or the property valuation as long as:

- The rental income valuation is 15% less than expected
- The property valuation is at least 15% less than expected or £50,000 when less than 15% (if applicable)
- Your mortgage amount and/or chosen rate is affected

What we need

A completed appeal form with:

- Your personal information
- Comparable property evidence (more about this below)

What you need to do

Please return this form, within 21 days of the valuation report. Email this to: valuationappeals.direct@hsbc.com. If we don't receive the completed form within the timeframe or it doesn't meet our requirements, we can't continue with the appeal.

What we'll do

- Check you've sent everything we need
- Send the appeal to the valuer
- Follow up with valuers, if we don't hear back after 7 working days

Once we have a response from the valuer, we'll let you know the outcome of your appeal. If the valuation is changed, we'll update the application. If it doesn't change, we'll explain your options and next steps.

Once the appeal is complete, the valuer's decision is final. No further appeals can be made.

We only use highly qualified and reputable valuers to support our lending decisions. They understand the local area, market trends and the property industry. We trust and rely on their professional knowledge and opinions.

Your information

Please provide your personal information here, so we can keep you updated.

Name of
applicant(s)

HSBC customer number(s) /
mortgage reference number(s)

Full property
address, including
post code (if
different to
current address)

Current address

Comparable evidence – appealing the property value

To support your appeal, please provide details of three sold properties including the house number and postcode meeting the following criteria:

- Within a one-mile radius from the property – on the same street, if possible
- Around the same size
- Sold in the last 6 months – the source of comparable will need to be provided (website only, please don't send links)

Comparable evidence – appealing the rental income

To support your appeal, please provide details of 3 currently rented properties, including house number and postcode, meeting the following criteria:

- Rented on an unfurnished basis
- Around the same size
- The source of comparable will need to be provided (website only, please don't send links)

If rental income value is less than 15% below expected, we'll also need a copy of the current rent agreement and recent bank statement to evidence rental income. Please note, we won't share these and your sensitive information. They are for our purpose only.

We understand that some properties might not fit into this list, especially in rural areas. If this is the case, please let us know in the additional comments.

If the property is a new build your comparables should be sourced from a combination of similar type and sized properties from:

- the same development
- a nearby new development
- and a second-hand sale within the area (where applicable for property value disputes)

You can't appeal with:

- Estate agents market appraisals (this is a price estimate and doesn't support mortgage lending)
- Properties that sold longer than 6 months ago
- Properties that aren't currently rented / rented on a furnished basis

Please note that even with the supporting comparable evidence, there is no guarantee that the valuation will change.

Comparable 1

Address

Postcode

Property type (tick box)

- | | | | |
|--|---|---|--|
| ☐ Detached house | ☐ Semi-detached house | ☐ Mid-terraced house | ☐ End-terraced house |
| ☐ Detached bungalow | ☐ Semi-detached bungalow | ☐ Terraced bungalow | ☐ Flat/Maisonette (purpose-built) |
| ☐ Flat/Maisonette (converted) | | | |

Property information

Number of bedrooms		Number of living rooms	
Number of bathrooms		Size (square metre), if known (required for flats)	

Parking (tick box)

☐ On-street parking ☐ Off-street parking ☐ Garage ☐ Driveway

Final sale price

Rental income

Date sold

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Source of information
(web address and notes)

Additional comments

Comparable 2

Address

Postcode

Property type (tick box)

- | | | | |
|--|---|---|--|
| ☐ Detached house | ☐ Semi-detached house | ☐ Mid-terraced house | ☐ End-terraced house |
| ☐ Detached bungalow | ☐ Semi-detached bungalow | ☐ Terraced bungalow | ☐ Flat/Maisonette (purpose-built) |
| ☐ Flat/Maisonette (converted) | | | |

Property information

Number of bedrooms		Number of living rooms	
Number of bathrooms		Size (square metre), if known (required for flats)	

Parking (tick box)

- | | | | |
|--|---|---------------------------------|-----------------------------------|
| ☐ On-street parking | ☐ Off-street parking | ☐ Garage | ☐ Driveway |
|--|---|---------------------------------|-----------------------------------|

Final sale price

Rental income

Date sold

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Source of information
(web address and notes)

Additional comments

Comparable 3

Address

Postcode

Property type (tick box)

- ☐ Detached house
 ☐ Semi-detached house
 ☐ Mid-terraced house
 ☐ End-terraced house
- ☐ Detached bungalow
 ☐ Semi-detached bungalow
 ☐ Terraced bungalow
 ☐ Flat/Maisonette (purpose-built)
- ☐ Flat/Maisonette (converted)

Property information

Number of bedrooms
 Number of living rooms

Number of bathrooms
 Size (square metre), if known

(required for flats)

Parking (tick box)

- ☐ On-street parking
☐ Off-street parking
☐ Garage
☐ Driveway

Final sale price

 £

Rental income

 £

Date sold

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Source of
information
(web address
and notes)

Additional
comments

I confirm that the appeal form is complete, and that each comparable property meets the requirements of:

- Within a one-mile radius (when possible)
- Similar size
- Currently rented on an unfurnished basis
- Sold within the last 6 months

If the requirements aren't met, the appeal will not progress.

☐

Tick the box to confirm

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, by visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or: [hsbc.co.uk/contact](https://www.hsbc.co.uk/contact).

hsbc.co.uk

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