

# Online Rate Switch Support Video

## Audio Transcript

### Welcome

In this video, we'll show you how you can switch your mortgage rate online if you are happy to proceed without advice.

We'll guide you through each step, so you know exactly what to expect.

Before you start, please ensure that you check the list of exceptions on our website.

In some cases, online switching may not be available.

If you need or prefer to receive advice or aren't eligible to switch online you can book an appointment on our website or call 0800 169 6333 to talk through your options.

To start your switch, click "switch online".

You'll be asked to enter your details.

Make sure you include your full legal name, including all middle names, and your mortgage sort code and account number.

You'll now see some important information about the switch.

Please read each point carefully.

If you're happy to continue click "Accept and continue".

Next, select the loan part you want to switch.

If your mortgage is interest only or outside the switcher window, we'll show a clear warning to guide you.

You'll need to confirm that you and your joint borrower, if you have one, have valid email addresses and phone numbers.

You can check these in the app or by calling us.

Next, you'll see the deals available to you.

Simply click "View deal" to look at each option in more detail.

Once you've found the deal that's right for you, click "Continue".

If your chosen product includes a fee you can choose to either pay the fee upfront or add the fee to your mortgage.

Next, choose when you'd like your new rate to start.

You can choose to start it now or when your current rate ends.

Once you've done this, click "Continue".

You can now read and review your offer document.

You'll be able to accept this later.

If an early repayment charge or booking fee applies Click "Go to payment", then "Ready to pay", and enter your payment details.

Once this is done click "Review payment details" followed by "Make payment".

You're now just a few steps away from completing your switch.

After the payment stage, click "Continue".

Tick the confirmation box then click "Accept and submit".

You're accepting the offer you reviewed earlier.

If you're a joint borrower, please make sure you have permission from any other borrowers before accepting on their behalf.

Your switch is now complete.

You'll receive an SMS confirming you accepted your offer as well as an email containing your rate switch documents for you to read and save.

If you've chosen a rate that starts when your current rate ends but later change your mind, you can cancel your offer and select a new rate.

Any booking fees will be automatically refunded within 3-5 working days.

Thank you for watching this video and choosing HSBC UK.

# 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).

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