

# Valuation appeal form

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

You can appeal against a property valuation as long as:

- The valuation is at least 15% less than expected or £50,000 when less than 15%
- 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](mailto: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

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

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

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 comparable evidence 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

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

**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)

- |                                                      |                                                 |                                             |                                                          |
|------------------------------------------------------|-------------------------------------------------|---------------------------------------------|----------------------------------------------------------|
| <input type="checkbox"/> Detached house              | <input type="checkbox"/> Semi-detached house    | <input type="checkbox"/> Mid-terraced house | <input type="checkbox"/> End-terraced house              |
| <input type="checkbox"/> Detached bungalow           | <input type="checkbox"/> Semi-detached bungalow | <input type="checkbox"/> Terraced bungalow  | <input type="checkbox"/> Flat/Maisonette (purpose-built) |
| <input type="checkbox"/> Flat/Maisonette (converted) |                                                 |                                             |                                                          |

### Property information

|                     |                      |                                                    |                      |
|---------------------|----------------------|----------------------------------------------------|----------------------|
| Number of bedrooms  | <input type="text"/> | Number of living rooms                             | <input type="text"/> |
| Number of bathrooms | <input type="text"/> | Size (square metre), if known (required for flats) | <input type="text"/> |

### Parking (tick box)

- |                                            |                                             |                                 |                                   |
|--------------------------------------------|---------------------------------------------|---------------------------------|-----------------------------------|
| <input type="checkbox"/> On-street parking | <input type="checkbox"/> Off-street parking | <input type="checkbox"/> Garage | <input type="checkbox"/> Driveway |
|--------------------------------------------|---------------------------------------------|---------------------------------|-----------------------------------|

Final sale price

£

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)

- |                                                      |                                                 |                                             |                                                          |
|------------------------------------------------------|-------------------------------------------------|---------------------------------------------|----------------------------------------------------------|
| <input type="checkbox"/> Detached house              | <input type="checkbox"/> Semi-detached house    | <input type="checkbox"/> Mid-terraced house | <input type="checkbox"/> End-terraced house              |
| <input type="checkbox"/> Detached bungalow           | <input type="checkbox"/> Semi-detached bungalow | <input type="checkbox"/> Terraced bungalow  | <input type="checkbox"/> Flat/Maisonette (purpose-built) |
| <input type="checkbox"/> 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

£

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  | <input type="text"/> | Number of living rooms                             | <input type="text"/> |
| Number of bathrooms | <input type="text"/> | Size (square metre), if known (required for flats) | <input type="text"/> |

### Parking (tick box)

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

Final sale price

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
- 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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