

Our tiny little mortgage rate

Your great, big, massive opportunity.

2 Year Fixed Rate Special

2 year fixed rate until 31/10/2018	Reverting to the HSBC variable rate, currently	The overall cost for comparison is
0.99%	3.94%	3.60%
		APRC

Representative example:
 A mortgage of £142,300 payable over 20 years initially on a fixed rate for 2 years at 0.99% and then on our variable rate of 3.94% for the remaining 18 years would require 24 monthly payments of £657 and 216 monthly payments of £839.
 The total amount payable would be £198,647 made up of the loan amount plus interest (£54,621), booking fee (£1,499), completion fee (£30) and valuation fee (£197).
In this example, the overall cost for comparison is 3.60% APRC representative.

Maximum 65% loan to value (LTV). An upfront booking fee of £1,499 applies. Maximum loan size is £500,000. An Early Repayment Charge applies during the fixed rate period. Other fees and charges may apply. We reserve the right to withdraw this offer at any time without notice. We have a range of mortgages with or without fees. For our full range please ask in branch, call or visit us online.
Your home may be repossessed if you do not keep up repayments on your mortgage.

▶ Call	0800 011 3902
▶ Drop in	To your local branch
▶ Visit	www.hsbc.co.uk/mortgages



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COVER your ears...
RYLAN CLARK is reviving his singing career. The Xtra Factor Live host - who failed to reach the finals in 2012 - hinted that he has a pseudonym. 'I have got a record deal, I've had one for a couple of years, everything's finished and ready to go,' Rylan, 27, warned - adding: 'You might have already heard it... that's all I'll say.'

Spitting image?
 Louis with his puppet from upcoming ITV show Newzoids

MATT EDMONDSON confessed his Xtra Factor Live co-host Rylan is rather peeved that he looks better in drag. 'He's slightly insulted that I made a much better-looking woman,' revealed Matt, 30, after they dressed up as the likes of Little Mix and Alexandra Burke for a promo. 'Rylan looked full Conchita, whereas I looked like a really attractive lady.'

Dream team: Dermot O'Leary, Nicole Scherzinger and Rylan Clark with Matt Edmondson at The X Factor launch yesterday
PICTURES: REX/GETTY/PA/FILMMAGIC

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