

BETWEEN Mortgagor:

("you")

and HSBC UK Bank plc ("the Bank"), whose address for service for entry on the register is: 8 Cork Street, Mayfair, London, W1S 3LJ

WITNESSES that this Mortgage which incorporates the HSBC UK Bank Plc Private Banking Mortgage Deed Conditions (2020 edition) ("the Conditions") is given by you over the Property and other assets to secure the Debt.

The Property and other assets and the Debt are described and defined below and in the Conditions.

The Main Subject Matter of this Mortgage

- 1. The Property and other assets
With full title guarantee, you, and if there is more than one of you, each of you, charge by way of legal mortgage and (as appropriate) assign and transfer to the Bank as continuing security for the payment and discharge of the Debt (and each and every part of it):
 - (a) the Property: registered at H M Land Registry with title number: _____ ;
 - (b) the benefit of all rights, licences, guarantees, rent deposits, contracts, deeds, undertakings and warranties relating to the Property;
 - (c) any shares or membership rights mentioned in paragraph 4 of the Conditions;
 - (d) any goodwill of any business from time to time carried on at the Property;
 - (e) any rental and other money payable under any lease, licence, or other interest created in respect of the Property; and
 - (f) any other payments whatever in respect of the Property, for example, payments from any insurance policy or any compensation money.
 The Bank agrees to release, re-assign or transfer back the above assets when the Debt has been repaid and the Bank is no longer under an obligation to provide any loan, credit, financial accommodation or other facility to you.

- 2. The Debt which is secured on the Property and other assets
The Debt is all money and liabilities whatever, whenever and however incurred whether now or in the future due, or becoming due, from you to the Bank.

This includes, but is not limited to:

- (a) overdrafts, personal and other loans or facilities and further advances of money;
- (b) guarantees and indemnities to the Bank and any of your other contingent liabilities;
- (c) your liabilities under any foreign exchange, currency option or other over the counter derivative transactions;
- (d) discount, commission and other lawful charges and expenses;
- (e) interest in accordance with any agreement between you and the Bank and, if there is no agreement, interest on any money and liabilities due from you at an annual rate of 3% above the Bank's base rate for Private Banking clients from time to time computed and compounded monthly and/or according to the Bank's then current practice. Interest as above applies before and after any demand or judgement;
- (f) any claim for damages or restitution;
- (g) any claim as a result of any recovery by you of a payment, prepayment, repayment, redemption or defeasance or discharge of those liabilities or obligations on the grounds of preference or otherwise,
- (h) money agreed to be paid by you under clause 26 of the Conditions, and any amounts which would be included in any of the above but for the discharge, non-provability, unenforceability or non-allowance of those amounts in any bankruptcy, insolvency or other proceedings.

The Debt is not any money and liabilities arising under a regulated consumer credit agreement falling within Part V of the Consumer Credit Act 1974, unless agreed between you and the Bank.

- 3. Restriction
You, and if there is more than one of you, each of you, apply to the HM Chief Land Registrar to enter the following restriction against the title mentioned above;
"No disposition of the registered estate by the proprietor of the registered estate is to be registered without a written consent signed by the proprietor for the time being of the charge dated _____ in favour of HSBC UK Bank plc referred to in the Charges Register. "

IMPORTANT - PLEASE READ THE NOTES OVERLEAF AND THE CONDITIONS BEFORE SIGNING THIS MORTGAGE

IN WITNESS of the above, this Mortgage, which is intended to take effect as a deed, has been executed by the Mortgagor and is now delivered on the date mentioned above.

Signed as a deed

Signed as a deed

by the said

by the said

in the presence of:

in the presence of:

Full name of witness
(Block letters)

Full name of witness
(Block letters)

Signature of witness

Signature of witness

Address

Address

Occupation

Occupation

For and on behalf of HSBC UK Bank plc

Direct Legal Mortgage A1e

Checker's
Initials

LEGAL MORTGAGE

IMPORTANT - PLEASE READ THE FOLLOWING NOTE BEFORE SIGNING THIS MORTGAGE

This document is a Mortgage of the Property and other assets described overleaf on the terms set out in the HSBC UK Bank plc Private Banking Mortgage Deed Conditions (2020 edition). You should sign this Mortgage in front of a witness who should be your solicitor, other legal adviser or a HSBC UK Bank plc official.

- HSBC UK Bank plc will hold this Mortgage as security for the debts and/or the other liabilities to HSBC UK Bank plc as set out in clause 2 of this Mortgage. What this means is that both present and future debt, together with the other liabilities in that clause, are secured by this Mortgage.
- If any of the debts and/or the other liabilities are not paid when due, HSBC UK Bank plc can take possession of the Property and other assets, sell them and put the money from the sale towards the debts and/or the other liabilities.
- The debts may include overdrafts, loans or money due under any other facilities that HSBC UK Bank plc has granted to you or grants to you in the future. They may also include any liabilities under any guarantee or indemnity that you have given, or may give in the future, to HSBC UK Bank plc, for example, agreements to be responsible for the debts of another customer or for liabilities incurred by HSBC UK Bank plc on your behalf.
- This Mortgage is separate from, and not limited by, any other mortgage or guarantee which may already have been given to HSBC UK Bank plc or which may be given in the future.
- This Mortgage and the Private Banking Mortgage Deed Conditions contain other terms which affect you.

This Mortgage is an important legal document. HSBC UK Bank plc strongly recommends that you seek the advice of your solicitor or other legal adviser before signing this Mortgage.