

£25 HSBC 32 Month Balance Transfer and HSBC Advance Credit Card Offer

Terms and Conditions

1. These Offer Terms and Conditions (the "Offer Terms") are an agreement between you and us. They apply when you successfully apply for an HSBC 32 Month Balance Transfer or HSBC Advance Credit Card between 10 August 2017 and 01 October 2017 (the "Offer Period"). These Offer Terms apply in addition to and should be read together with the HSBC Bank Credit Card Terms and Conditions. In the event of any conflict between these Offer Terms and the HSBC Bank Credit Card Terms and Conditions, these Offer Terms will apply.

2. In these Offer Terms "we", "us" or "our" means HSBC Bank plc.

Eligibility criteria for this offer

3. To be eligible for the Offer Payment described below, the following requirements must be met:

- a. you are not an existing HSBC Credit Card holder and have not held a Credit Card with HSBC within the six months prior to the start of the Offer Period.
- b. you must successfully apply for an HSBC 32 Month Balance Transfer Credit Card or HSBC Advance Credit Card during the Offer Period;
- c. your HSBC 32 Month Balance Transfer or HSBC Advance Credit Card account (your 'Credit Card Account') must be opened and purchase(s) or a balance transfer of at least £100 made within 60 days of the opening date (a "Qualifying Action");
- d. a Balance Transfer fee will be charged for each transferred balance if you take advantage of the 0% interest on balance transfers for 32 months offered on the HSBC 32 Month Balance Transfer or HSBC Advance Credit Card. This fee will be 1.4% (min £5) for new HSBC 32 Month Balance Transfer Credit Card customers and 0.6% (min £5) for new HSBC Advance Credit Card customers.
- e. your Credit Card Account must not be closed before the date we make the Offer Payment.

The Offer Payment

4. If you meet the requirements for this offer as described above, we will make a payment of £25 to your Credit Card Account within 60 days of your Qualifying Action.
5. We will offer one payment per Credit Card Account opened. Additional cardholders are not eligible for an Offer Payment.
6. Any credit balances you hold on your Credit Card Account are unlikely to be covered by the FSCS Compensation Scheme, unless under specific circumstances, as determined by the FSCS.

The Offer Period

7. The Offer Period is 10 August 2017 to 01 October 2017. Any Credit Card applications received after this date will not qualify for the offer.

8. We may withdraw this offer before the end of the Offer Period without notice. If we do withdraw the offer, we will put a notice on our website. Any applications received after we have withdrawn the offer will not qualify for this offer.

General Terms

9. You can only take advantage of this offer once. This means that if you take out more than one HSBC 32 Month Balance Transfer or HSBC Advance Credit Card (whether in your sole name or as an additional cardholder), we will only make an Offer Payment the first time you successfully apply for either credit card and qualify for the Offer Payment and will not accept further applications from you for this offer.
10. We will not transfer balances between cards operated by members of the HSBC Group. Any request to do so will not be processed. The HSBC Group means HSBC Bank plc, its subsidiaries, associated and affiliated companies and includes first direct, Marks & Spencer Financial Services plc and John Lewis Financial Services Ltd.
11. This offer is not transferable.
12. We may refuse any application for a product or service.
13. This offer is only available to UK residents (excluding the Channel Islands and the Isle of Man).
14. You are responsible for payment of any taxes payable on the Offer Payment.

Please note: To maintain your HSBC Credit Card after you have benefited from this offer, you will need to continue to comply with the HSBC Bank Credit Card Terms and Conditions and the applicable parts of the Personal Banking Terms and Conditions and Charges.