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# HSBC Bank Account £75 Switching Offer

## Terms and Conditions

**1.** These terms and conditions (the "Offer Terms") apply when you switch your current account to an HSBC Bank Account in the UK (an "Eligible Account"). These Offer Terms apply in addition to and should be read together with the Current Account Switch Agreement, the Personal Banking Terms and Conditions and the Charges and Additional Product Terms which apply to the Eligible Account.

### Eligibility criteria for Offer Payment

**2.** You will qualify for the Switching Offer described in these Offer terms if you:

- a.** apply for an Eligible Account from 2 January 2019 until further notice, and such account is subsequently opened;
- b.** are not an existing HSBC current account holder on the date of application (and have not been on or after 1 January 2016)\*<sup>1</sup>. Where your Eligible Account is a joint account, at least one of the joint account holders must complete the Switch from either a sole account in their own name or another joint account in the same names.
- c.** instruct us to start a full switch of a current account, including at least two Direct Debits or Standing Orders, to your Eligible Account using the Current Account Switch Service\*<sup>2</sup> (CASS) to start within 30 days of the date of your Eligible Account being opened. If you are opening a joint Eligible Account both account holders must do this;
- d.** switch your bank account to us from another UK bank or building society which is outside the HSBC Group that participates in the Current Account Switch Service; and
- e.** continue to hold an Eligible Account on the date we make the Payment.

### The Offer Payment

**3.** If you meet the above eligibility criteria, we will make an Offer Payment of £75 within 30 days of the switch completion date. The payment will be made by a direct credit into your Eligible Account.

**4.** We will only make one Offer Payment if you meet the eligibility criteria in clause 2 on the following basis:

- a.** if you open one Eligible Account in your sole name;
- b.** if you open one Eligible Account in joint names, we will provide one Offer Payment for that account (we will not provide an Offer Payment per account holder); and
- c.** if you open more than one Eligible Account (in your sole name, joint names or in a combination of accounts in your sole name and accounts in joint names), we will only provide one Offer Payment for the first time you switch your account to us using the Current Account Switch Service (if this is a joint account this means we will not provide an Offer Payment per account holder).

### General terms

- 5.** In these Offer Terms "we, us or our" means HSBC UK Bank plc
- 6.** This Offer is not transferable and is only available to UK residents.
- 7.** This offer is not available to HSBC employees or if the account you are switching to is an HSBC Staff Bank Account.
- 8.** We may withdraw, alter or replace this Offer at any time without notice.

\*<sup>1</sup> You may hold a first direct and/or M&S Bank current account and still qualify.

\*<sup>2</sup> Please Note: not all banks participate in CASS; speak to us or your own bank for details.

**hsbc.co.uk**

**HSBC UK Bank plc**, registered in England and Wales number 9928412. Registered office 1 Centenary Square, Birmingham B1 1HQ.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

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