

£25 cashback 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 Credit Card, an HSBC Classic Credit Card, an HSBC Dual Credit Card or an HSBC Advance Credit Card (an "Eligible Card") between 10 September 2018 and 9 November 2018 (the "Offer Period"). These Offer Terms apply in addition to and should be read together with the HSBC Credit Card Terms and Conditions. In the event of any conflict between these Offer Terms and the HSBC Credit Card Terms and Conditions, these Offer Terms will apply.

2. In these Offer Terms "we", "us" or "our" means HSBC UK 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 Eligible Card during the Offer Period;

c. the account for your Eligible Card (your "Credit Card Account") must be opened and purchase(s) or a balance transfer to the value of at least £300 made within 60 days of the opening date (a "Qualifying Action"). Any amount which is refunded or reversed before we assess your eligibility for the Offer Payment will not count towards the minimum transaction value.

d. a Balance Transfer fee will be charged for each balance transferred to an Eligible Card. The fees (and 0% introductory rate periods where applicable) for balances transferred within 60 days of account opening are:

- ◆ 1.4% fee (min £5) for the HSBC 32 Month Balance Transfer Credit Card (offering a 0% rate for 32 months);
- ◆ 0.6% fee (min £5) for the HSBC Advance Credit Card (offering a 0% rate for 32 months);

- ◆ 2.89% fee (min £5 for the HSBC Dual Credit Card (offering a 0% rate for 26 months); and
- ◆ 2.9% fee (min £5) for the HSBC Classic Credit Card.

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 by 28 February 2019.

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 between 10 September 2018 and 9 November 2018. 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 Eligible 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 an Eligible 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 UK 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.
- 15. The Offer is not available to employees of the HSBC Group.

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.

hsbc.co.uk

Issued by HSBC UK Bank plc

HSBC UK Bank plc, Customer Information, PO Box 6201, Coventry CV3 9HW

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