

# HSBC £175 Switcher Offer

## Terms and Conditions

**1.** These terms and conditions (the “**Offer Terms**”) govern our £175 switcher offer in relation to the HSBC Jade, HSBC Premier and HSBC Advance Bank Accounts in the UK (each an “**eligible current account**”) during the offer period described in these Offer Terms. These Offer Terms apply in addition to and should be read together with the Current Account Switch Agreement, our UK Personal Banking Terms and Conditions and the Charges and Additional Product Terms which apply to the **eligible current account**.

### Eligibility criteria for Offer Payment

**2.** You will qualify for the switcher offer described in these Offer Terms if you:

(a) apply for an **eligible current account** from 16 September 2019 until 2 December 2019 inclusive (or before the offer is withdrawn – see term 9 below), and subsequently open that account;

(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 current 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 current account** using the Current Account Switch Service<sup>\*2</sup> (“**CASS**”) to start within 30 days of the date of your **eligible current account** being opened;

(d) successfully switch your bank account using the CASS from an account of another UK bank or building society that participates in the CASS; and

(e) continue to hold an **eligible current account** on the date we make the Offer Payment.

### The Offer Payment

**3.** If you meet all of the eligibility criteria, we will make a payment of £175 to you within 30 days of the switch completion date for the **eligible current account** (the “**Offer Payment**”). The Offer Payment will be made by a direct credit into the **eligible current account** that you open.

**4.** No more than one Offer Payment of £175 will be made to you (whether to a sole or joint account you hold) and you will not become eligible for any additional Offer Payment by opening any additional account.

**5.** If you open an **eligible current account** in joint names, and you and/or the joint account holder meet the eligibility criteria set out in these Offer Terms, we will make one Offer Payment into that account (we will not make any additional payment for any other joint account holder) and you and your joint account holder will not be entitled to receive any additional Offer Payment.

### General terms

**6.** In these Offer Terms “**we, us or our**” means HSBC UK Bank plc.

**7.** This offer is not transferable and is only available to UK residents.

**8.** This offer is not available to HSBC employees switching to an **HSBC Advance Staff Bank Account**.

**9.** We may withdraw, alter or replace this offer at any time. We will give notice in advance on our UK website at [www.hsbc.co.uk/current-accounts/products/](http://www.hsbc.co.uk/current-accounts/products/) to withdraw, alter or replace this offer.

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

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

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