

HSBC Bank Account £75 Switcher Offer

Terms and Conditions

1. These terms and conditions (the “**Offer Terms**”) govern our £75 switcher offer in relation to the HSBC Bank Account in the UK (an “**HSBC Bank 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 HSBC Bank Account. These offer terms do not apply in relation to any other HSBC accounts, including the HSBC Jade Account, Premier Account, Advance Account, Student Bank Account, Graduate Bank Account, Bank Account Pay Monthly, MyMoney Children’s Bank Account or Basic Bank 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- (a) apply for an **HSBC Bank Account** from 16 September 2019 until 2 December 2019 inclusive (or before the offer is withdrawn - see term 9 below), and subsequently open that account;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*¹. Where your HSBC Bank 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 HSBC Bank Account using the Current Account Switch Service*² (“**CASS**”) to start within 30 days of the date of your HSBC Bank 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 HSBC Bank Account on the date we make the Offer Payment.

The Offer Payment

3. If you meet all of the above eligibility criteria, we will make a payment of £75 within 30 days of the switch completion date for the HSBC Bank Account (the “**Offer Payment**”). The Offer Payment will be made by a direct credit into the HSBC Bank Account that you open.

4. No more than one Offer Payment of £75 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 a HSBC Bank 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 or if the account you are switching to is an **HSBC 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/ to withdraw, alter or replace this offer.

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

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

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