# first direct

# **first direct** £175 Current Account Switch Service (CASS) switcher offer Terms & Conditions

Effective from 9 September until the offer is withdrawn.

# Who's running the offer?

first direct a division of HSBC UK plc ('we, us') is the promoter of the offer.

# The Switch offer

Switch your everyday banking using CASS to a 1st Account to get £175.

# The Switch criteria

#### To be eligible for this offer you must:

• open a 1st Account on or after 9 September until the offer is withdrawn.

#### Within 45 days of us opening your 1st Account you must:

 switch your everyday banking account using CASS. Your switch must include at least two Direct Debits or standing orders.

See participating banks and building societies at currentaccountswitch.co.uk/banks-building-societies/ For joint 1st Accounts, at least one of the joint account holders must complete the CASS switch from either a sole account in their own name or another joint in the same names

- pay in a minimum of £1,000. This amount can be paid in all at once or at different times within the 45 days
- make at least 5 debit card payment transactions, including where you have set your card up on third party payment platforms. **Note:** the following are excluded: gambling transactions, credit card or insurance payments, cash withdrawals and card to card payments.
- Register and log into our App or Online Banking.

#### You will not be eligible for this offer if:

• You're already a **first direct** customer or have previously held a **first direct** product or have opened an HSBC current account on or after 1 January 2018.

# The Switch offer payment

If you meet all the Switch criteria and still have your new 1st Account on this date, we'll make **one** direct credit of  $\pounds$ 175 (the 'offer payment') to your new 1st Account before the 20th of the following month. For example, if you meet the Switch criteria on the 10 September 2024, then you'll receive your £175 by 20 October 2024.

If you open a 1st account in joint names, we'll only make **one** payment of £175 into that account.

### What else do I need to know?

We can change these terms or cancel the offer without telling you in advance if:

- required by law,
- there are reasons beyond our control,
- there's a fair or valid reason.

# **Contact us**

If you have any questions about this switch offer, you can:

- Chat with us in the App
- Chat with us in Online Banking
- Call us 03 456 100 100

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