

# first direct

## £175 CASS switcher offer Terms and Conditions

Effective from 00:00BST on the 26 March until 23:59BST 22 April 2024 or when the Offer is withdrawn.

### Who's running the offer?

**first direct** a division of HSBC UK Bank plc ('we, us, our') is the promoter of the Offer.

### Switch criteria

- open a **first direct** 1st Account on or after the 26 March and before the Offer closes on the 22 April or is withdrawn
- switch your everyday banking to using the Current Account Switch Service (CASS). This must be from an account of another UK bank or building society that participates in CASS: ([participating banks and building societies](#))
- where your **first direct** 1st Account is a joint account, at least one of the joint account holders must complete the CASS switch from either a sole account in their own name or another in the same names
- a full CASS switch including at least two Direct Debits or Standing Orders must be made within 30 Days of us opening your **first direct** 1st Account
- deposit a minimum of £1,000 (in single or multiple deposits) in your account this amount should be reflected in your account balance overnight. Deposits must be made within 30 days of us opening your **first direct** 1st Account
- register and log on to digital banking, within 30 days of us opening your **first direct** 1st Account
- you must continue to hold your **first direct** 1st Account on the date we make the Offer payment.
- be a new customer to **first direct**, who has not previously held a **first direct** product, or has opened an HSBC current account on or after 1 January 2018.

### Switch Offer Payment

If you meet all of the eligibility, we will make the payment of £175 (the 'Offer Payment') to you before the 20th of the following month.

The Offer Payment will be made by a direct credit into your **first direct** 1st Account.

The Offer is limited to one payment per **first direct** 1st 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, or
- there are reasons beyond our control, or
- there's a fair or valid reason.

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