

first direct

CASS switcher offer Terms and Conditions

Effective from 7 May until the Offer is withdrawn.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.

Switch criteria

- open a **first direct** 1st Account on or after 7 May and before the Offer is withdrawn
- switch your everyday banking to us 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 and retain the amount of £1,000 for a duration of at least 24 hours. This amount should be reflected in your account balance overnight. Deposit must be made within 30 days of us opening your **first direct** 1st Account
- use your debit card 5+ times, including where you have set up your card in Google pay, Apple Pay etc. and the transactions must be posted to your account within 30 days of us opening your **first direct** 1st Account. The following are excluded: gambling transactions, credit card or insurance payments, cash withdrawals and card to card payments
- register and log on to Online 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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