

# HSBC UK Bank Switch & Spend Offer Campaign Terms and Conditions

Get a £220 cash reward when you switch to an HSBC UK Bank Account.

This offer runs from 15th June 2026 until the offer is withdrawn.

## What is the HSBC Bank Switch Offer?

Get a £220 reward when you open an HSBC UK Bank Account through our mobile banking app journey and within 60 days complete a full CASS switch (including 2 direct debits), deposit at least £2,000 and spend £500 on your HSBC debit card.

These terms and conditions lay out the full eligibility criteria for this offer. By taking part in the HSBC UK Bank Switch offer, you're agreeing to these terms and conditions.



Remember the [HSBC Personal Banking Terms and Conditions and Charges](#) apply for HSBC UK Bank Account holders.

## How do I qualify for this offer?

- Be a UK resident, aged 18 or over.
- Open an HSBC UK Bank Account in the HSBC UK Mobile Banking app **on or after 15 June 2026** (and before the offer is withdrawn).
- Within **60 days** of opening your new HSBC UK Bank Account, you must:
  1. Complete a full switch (including at least 2 direct debits) into your HSBC UK Bank Account using the Current Account Switch Service.
  2. Deposit at least £2,000 into your HSBC UK Bank Account (see "**What counts as a deposit?**" below).
  3. Spend at least £500 on your HSBC debit card (see "**What counts as debit card spend?**").

### What counts as a deposit?

Deposit means money paid into your account, including salary, bank transfers and cash. The £2,000 can be made up of multiple deposits and doesn't need to stay in the account.

### What counts as debit card spend?

Debit card spend means card payments made with your HSBC debit card, including digital wallets (Apple Pay, Samsung Pay, Google Pay). The £500 spend can be multiple transactions. The following are excluded cash withdrawals, fees/charges, refunded/reversed transactions, gambling transactions, credit card or insurance payments, card to card payments and internal transfers from other HSBC accounts in your name.

### Exclusions

You don't qualify if:

- You're already an HSBC UK or first direct customer or have opened an HSBC UK or first direct current account on or after 1 January 2023.
- You open a HSBC UK Bank account via other channels, for example Branch or Telephone Banking.
- You are an HSBC staff member.

### How and when will I be paid?

- You'll qualify once we've received confirmation your switch has completed, and you've met the deposit and debit card spend requirements within the 60-day period.
- We'll pay the £220 cash reward in GBP into your HSBC UK Bank Account within 60 days of meeting all qualifying criteria.
- This offer is valid once per person.
- The reward will only be paid if you remain an eligible HSBC Bank Account customer with an open account that is not restricted or suspended at the time of the reward.



### Useful information for you

For more information on CASS and a list of participating Banks and Building Societies, visit [currentaccountswitch.co.uk](https://currentaccountswitch.co.uk).

For more information about the HSBC Bank Account, including the eligibility criteria, visit [hsbc.co.uk/bank-account](https://hsbc.co.uk/bank-account).

## When can we end the offer?

HSBC UK may end this offer without prior written notice at any time.

If we do this, and you've already requested a switch, you'll still get this offer if you meet all the requirements.

## Your Personal Data

HSBC, its group companies, and its authorised third parties will only use your personal data provided in relation to the offer for the purposes of administering the offer reward. Your data will be treated in accordance with our Privacy Notice. For further information on our privacy notice visit [hsbc.co.uk/privacy-notice](https://www.hsbc.co.uk/privacy-notice).

## What else do I need to know?

- HSBC UK Bank plc ("HSBC", "we", "us", or "our") is the promoter of this offer.
- We're not responsible for any loss or damage you incur by taking part in the offer unless the loss or damage is caused by our negligence.
- We can change these terms and conditions 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.
- In the event of any changes or cancellation of the offer, we will not be held responsible for any resulting loss, direct or indirect, due to the inability to continue the offer as planned.
- If you receive the reward, then this may be reportable to HMRC, and you are responsible for any tax liabilities. We do not provide tax advice, please speak to a tax advisor if needed.
- The offer is intended for individuals participating in good faith, a genuine way and for lawful purposes. If HSBC reasonably believes you've acted in a way that is suspicious or fraudulent, such as trying to abuse the offer, HSBC may choose not to pay the reward and may suspend your account.
- These terms and conditions are governed by English law, and claims can be brought in courts in the United Kingdom.

# Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, by visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or: [hsbc.co.uk/contact](https://www.hsbc.co.uk/contact).

**hsbc.co.uk**

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