

first direct

**£20 Cashback first direct
Credit Card and
Gold Card Offer
Terms and Conditions**

£20 first direct Credit Card and Gold Card Offer Terms and Conditions:

- 1 These Offer Terms and Conditions (the "Offer Terms") are an agreement between you and us. They apply when you successfully apply for a **first direct** Credit Card and Gold Card between 29th March 2019 and 31st May 2019 (the "Offer Period"). These Offer Terms apply in addition to and should be read together with the **first direct** credit card terms. In the event of any conflict between these Offer Terms and the **first direct** credit card terms, these Offer Terms will apply.
- 2 In these Offer Terms "we, us or our" means **first direct**. **first direct** is a division of HSBC Bank plc.

Eligibility criteria for this offer

- 3 To be eligible for the offer payment described below, the following requirements must be met:
 - a) you are a **first direct** 1st Account holder;
 - b) you are not an existing **first direct** Credit Card or **first direct** Gold Card holder and have not held either a Credit Card or Gold Card within the previous 6 months;
 - c) Within the first three months of opening a new **first direct** Credit Card you must make a single minimum Balance Transfer of £1,500 from a card held with one other provider or within the first six months of opening a new **first direct** Gold Card you must spend a minimum of £1,000
 - d) your 1st Account and **first direct** Credit Card or **first direct** Gold Card must not be closed before the date we make the offer payment.
- 4 A Balance Transfer fee of 2.29% (min £5) will be charged for each transferred balance if you take advantage of the 0% interest on balance transfers for 27 months offered on the **first direct** Credit Card. We will not transfer balances between cards operated by members of the HSBC Group. Any request to do so will not be processed. The HSBC Group means HSBC Bank plc, its subsidiaries, associated and affiliated companies and includes Marks & Spencer Financial Services plc and John Lewis Financial Services Ltd.
- 5 Credit is subject to status.

The Offer Payment

- 6 If you meet the requirements for this offer as described above, we will make a payment of £20 into your 1st Account, within 90 days of the above criteria being met.
- 7 We will offer one payment per card account opened. Additional cardholders are not eligible for an Offer Payment.

The Offer Period

- 8 The Offer Period is between 29th March 2019 and 31st May 2019. Any applications received after this date will not qualify for the offer.
- 9 The offer may be withdrawn at any time. If we do withdraw the offer, we will put a notice on our website.

General Terms

- 10 The offer is not transferrable.
- 11 We may refuse any application for a product or service.
- 12 This offer is only available to UK residents (excluding the Channel Islands and the Isle of Man).
- 13 You are responsible for payment of any taxes payable on the Offer Payment.
- 14 Any credit balances you hold on your Credit Card or Gold Card Account are unlikely to be covered by the Financial Services Compensation Scheme ("FSCS"), unless under specific circumstances, as determined by the FSCS.

Please note: To maintain your **first direct** Credit Card or Gold Card after you have benefited from this offer, you will need to continue to comply with the **first direct** credit card Terms and Conditions and the applicable parts of the **first direct** 1st Account Terms and Conditions and Charges.

first direct is a division of HSBC UK Bank plc.

We are a member of the HSBC Group, one of the world's largest banking and financial services organisations with around 8,500 offices in 86 countries and territories.

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