

# first direct Credit Card Balance Transfer Cashback Terms and Conditions

We're offering a £30 cashback payment ("Cashback") in accordance with these offer Terms and Conditions (the "Offer Terms") when you successfully apply for a **first direct** Credit Card for Balance Transfers ("the Card") during the Offer Period and meet the eligibility criteria set out below.

1. These Offer Terms apply in addition to and should be read together with the **first direct** Credit Card Terms and Conditions. In the event of any conflict between these Offer Terms and the **first direct** Credit Card Terms and Conditions, these Offer Terms will apply.
2. In these Offer Terms "we", "us," "our" or "**first direct**" means **first direct**, a division of HSBC UK Bank Plc.

## Eligibility Criteria

3. To be eligible for the Cashback, the following requirements must be met:
  - a. you're not an existing **first direct** Credit Card holder and have not held a credit card with **first direct** within the 6 months prior to you making your application;
  - b. the Card account must be opened by **17 May 2022** and a balance transfer of at least £100 completed within 60 days of the date the card was opened. Any amount which is refunded or reversed before we assess your eligibility for the Cashback will not count towards the minimum transaction value; and
  - c. the Card account must remain open at the date the Cashback is applied.
  - d. the offer only applies to balance transfers made to the **first direct** Credit Card for Balance Transfers and is not eligible on the **first direct** Gold Card Credit Card.
4. If you meet the eligibility criteria for the Cashback (as described above), your Cashback will be applied to the Card account by **15 August 2022**.
5. The Offer Period is from **21 March 2022** until **19 April 2022**. Any applications received by us before or after the Offer Period will not qualify for a Cashback payment.
6. We may withdraw the Cashback offer before the end of the Offer Period without notice. Any applications received after any revised Offer Period end date will not qualify for Cashback.

## General terms

7. The Offer is not transferable.
8. We may refuse any application for a product or service.

**first direct** 40 Wakefield Road, Leeds LS98 1FD.

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