

**first direct**

**first direct Credit Card  
0.99% Balance Transfer  
Fee refund offer and  
first direct Gold Card  
£20 Cashback offer  
Terms and Conditions**

# first direct Credit Card 0.99% Balance Transfer Fee refund offer and first direct Gold Card £20 Cashback 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 or Gold Card between 28th December 2018 and 28th February 2019 (the "Offer Period"). 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" or "our" means **first direct**. **first direct** is a division of HSBC UK Bank plc.

## first direct Credit Card 0.99% Balance Transfer Fee refund offer

### Eligibility criteria

- 3 To be eligible for the Balance Transfer Fee refund 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) you must make a minimum Balance Transfer of £1,500 (a "qualifying Balance Transfer") to your new **first direct** Credit Card within the first three months of account opening;
  - d) your 1st Account and **first direct** Credit Card must not be closed before the date we make the Balance Transfer Fee refund.
- 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 for balances transferred within the first 90 days of account opening. Any balances transferred after this will incur a Balance Transfer Fee as set out in any offer made to you. You may only transfer balances up to the credit limit on your Credit Card account.
- 5 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 UK Bank plc, its subsidiaries, associated and affiliated companies and includes Marks & Spencer Financial Services plc and John Lewis Financial Services Ltd.
- 6 The Balance Transfer Fee refund offer is not available to customers who open a **first direct** Gold Card.

### The Balance Transfer Fee refund

- 7 If you meet the requirements for this offer as described above:
  - a) we will refund the difference between the 2.29% Balance Transfer Fee (min £5) that you are charged, and 0.99% of the value of the transferred balance;
  - b) the refund will be made to your Credit Card account within three months of the qualifying Balance Transfer.
- 8 We will offer one refund per qualifying Balance Transfer.

# first direct Gold Card £20 Cashback offer

## Eligibility criteria

- 9 To be eligible for the Cashback 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) you must spend a minimum of £1,000 on your **first direct** Gold Card within the first six months of account opening;
  - d) your 1st Account and **first direct** Gold Card must not be closed before the date we make the Cashback payment.
- 10 The Cashback offer is not available to customers who open a **first direct** Credit Card.

## The Cashback payment

- 11 If you meet the requirements for this offer as described above, we will make a payment of £20 into your 1st Account within three months of the qualifying criteria being met.
- 12 We will offer one payment per Gold Card account opened and meeting the eligibility criteria.

## The Offer Period

- 13 The Offer Period for both offers is between 28th December 2018 and 28th February 2019. Any applications received after this date will not qualify for the offers.
- 14 The offers may be withdrawn at any time. If we do withdraw either offer, we will put a notice on our website.

## General Terms

- 15 The offers are not transferrable.
- 16 We may refuse any application for a product or service.
- 17 The offers are only available to UK residents (excluding the Channel Islands and the Isle of Man).
- 18 You are responsible for payment of any taxes payable on the Balance Transfer Fee refund or Cashback payment.
- 19 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.
- 20 Credit is subject to status.

**Please note:** To maintain your **first direct** Credit Card or Gold Card after you have benefited from either 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.

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