

# Cashback Rewards

## About this agreement

These Cashback Rewards terms and conditions are between:

- HSBC UK Bank and Advance Current Accounts customers who have chosen to join Cashback Rewards (**you**); and
- HSBC UK (**us or we**).

It's important that you read these terms along with the Personal Banking Terms and Conditions and Charges for your current account as they both apply to you.

## Cashback Rewards

### What's Cashback Rewards?

Cashback Rewards is one of the benefits we offer to selected HSBC UK Bank and Advance Current Accounts customers.

You can earn up to £5 a month cashback.

### Who can earn Rewards?

To be eligible for Cashback Rewards, you'll need to:

- have been selected to join Cashback Rewards
- have a HSBC UK Bank or Advance Current Account in your sole name (not a joint account) for the duration of the Cashback Rewards scheme
- download and use the HSBC UK Mobile App
- opt-in to Cashback Rewards by accepting the email invitation to join Cashback Rewards which we sent to you
- pay a £2 monthly fee
- be 18 years of age or over; and
- be resident in the UK for tax purposes.

### Are there any fees or charges?

You'll need to pay £2 a month to continue to access Cashback Rewards.

We'll take this from your current account on the 22nd of each month.

Please be aware that taxes or costs may apply to you that:

- aren't charged by us; and/or
- won't be paid through us.

### What if there are differences?

If there are any differences, between the Personal Banking Terms and Conditions and Charges and these Cashback Rewards terms, these terms apply.

### What Rewards can I earn?

You can earn cashback when you:

- have at least 2 monthly Direct Debits set up on your current account and make at least two Direct Debit payments each calendar month
- make at least 10 eligible transactions on your current account each calendar month; or
- log in to the HSBC UK Mobile App once a month.

To check if you're eligible for cashback we'll take into account your activity up until the last day of the month.

### Direct Debits – £2 cashback per month

You can earn £2 a month cashback when you:

- set up two or more Direct Debits on your current account, and
- make two or more Direct Debit payments each calendar month.

Direct Debits can be changed at any time throughout the month. You don't need to have the same Direct Debits at all times.

### Transactions on your account – £2 cashback per month

You can earn £2 a month cashback when you make 10 or more eligible transactions on your current account each month, either online or in-store using your debit card. We'll count transactions in any currency.

You can find more information on what's not an eligible transaction later in these terms.

### HSBC UK Mobile App login – £1 cashback per month

You can earn £1 a month cashback when you log in to the HSBC UK Mobile App at least once a month.

### **When is cashback paid?**

We pay cashback the month after you've qualified for it, on the 22nd of each month.

So if you qualified for cashback in August by:

- setting up at least 2 or more Direct Debits on your current account and 2 or more Direct Debit payments were made; or
- making 10 or more transactions on your current account; or
- logging in to the HSBC UK Mobile App at least once,

you'll receive your cashback on 22 September (or the working day before if the 22nd falls on a weekend or bank holiday).

Because you earn cashback for different things, your cashback payments will appear in your account separately.

If your current account is closed, your access to Cashback Rewards will also end. Your current account must remain open for your cashback to be paid to you. That means, for example, if you qualified for cashback in August but close your account before 22 September, you won't receive August's payment.

### **How long does Cashback Rewards last?**

Cashback Rewards runs for a fixed period of 12 months. That means if you join Cashback Rewards on 10 July 2021, it will start on 1 August 2021 and it will end on 31 July 2022.

Cashback earned during July 2022 will be paid on 22 August 2022 even though Cashback Rewards will have ended.

### **What can't I earn cashback on?**

#### **Direct Debits**

We won't pay cashback on Direct Debits:

- that have been rejected or returned unpaid; or
- that are SEPA Direct Debits (these are Direct Debits made in the Single Euro Payments Area).

#### **Ineligible card/online transactions**

We pay cashback on eligible transactions. Those are all transactions except those we set out below. We won't pay cashback on:

- payments to/from other HSBC Group accounts
- payments from accounts with other providers in your name
- standing orders
- payments to any credit cards of the HSBC Group
- transactions that have been refunded in the same calendar month
- interest, fees and charges applied to the account
- payments for gambling transactions
- cash withdrawals at an ATM or at HSBC UK or Post Office branches, including cash withdrawals made in a foreign currency or outside the UK; and
- debit card payments which we reasonably believe have been made fraudulently.

#### **HSBC UK Mobile App logins**

We only pay cashback where you've logged in to the HSBC UK Mobile App. We don't pay it for logging on to Online Banking.

### **Will I always have access to Cashback Rewards?**

To keep earning cashback, you'll need to meet the eligibility rules set out in these terms. That includes having an eligible HSBC UK current account. You'll also need to keep to the terms of your Personal Banking Terms and Conditions and Charges.

If your current account is closed for any reason or you opt out, your access to Cashback Rewards will end. As cashback is paid the month after it is earned, you won't be paid any cashback for:

- the month in which you earned cashback, or
- for the month your account is closed or you opted out of Cashback Rewards.

### **When we can make changes to Cashback Rewards**

We may make changes to Cashback Rewards, including to the rewards we offer, our charges or the amount of cashback we pay you.

We'll make changes for the following reasons:

- to respond to changes in law, regulation, or codes of practice that apply to us or the way we are regulated
- to make changes to our business, including the ways we manage your account to reflect new technology and to our systems or services (including introducing new ones); and
- to cover changes in the costs of providing our services, as well as changes in market rates, indices or tax rates.

We may also make changes for other reasons not set out in these terms where it's reasonable or valid for us to.

We'll tell you about any changes usually at least 30 days before the change happens. But if the change benefits you, we might tell you within 30 days of the change.

We may end your access to Cashback Rewards immediately if you:

- upgrade your current account to a HSBC Premier Bank Account or HSBC Jade Account
- materially or repeatedly breach the Personal Banking Terms and Conditions and Charges or these terms
- don't pay your £2 monthly fee; or
- are no longer resident in the UK.

If your current account is closed for any reason, your access to Cashback Rewards will also end.

### **Can I opt out of Cashback Rewards?**

You can opt out of Cashback Rewards at any time, just get in touch. For quick contact, get in touch through the HSBC UK Mobile App under support and chat function or through Online Banking. You can also call us or visit a branch.

If you opt out of Cashback Rewards or close your account, we won't refund any monthly fees you've paid for Cashback Rewards.

As cashback is paid the month after it is earned, if you close your account you won't be paid any cashback for the month up to account closure.

### Ending Cashback Rewards

Cashback Rewards runs for a fixed period of 12 months.

We'll contact you before the end of this period to tell you what will happen next.

If we stop running Cashback Rewards, we'll tell you 30 days before it ends. We may stop you earning cashback at the time we give you the notice.

### How we'll contact you

We'll keep you up to date about the rewards you're getting and how they may change over time.

We'll always communicate with you online and normally in English. That means we'll send information about Cashback Rewards or any rewards you've earned to you electronically, for example, by text or email. We won't send paper statements or letters.

### How you can contact us

You can contact us about Cashback Rewards:

- by email to: [hsbccashbackpromotion@hsbc.com](mailto:hsbccashbackpromotion@hsbc.com)
- through the HSBC UK Mobile App under support and chat function or through Online Banking
- by visiting us in branch; or
- by calling us on **03457 404 404**.

### If you have a complaint

If you have a complaint, we'll do everything we can to sort out the problem. Please contact us using the details in these terms.

Within five working days, we'll let you know in writing we've received your complaint. We'll then keep you up to date about our progress until we've finished looking into your complaint. If you still aren't happy, you may be entitled to refer your complaint to the ombudsman service. Here are the details to use for the UK:

- **The Financial Ombudsman Service, Exchange Tower, London E14 9SR**
- **0800 023 4567** or **0300 123 9123**
- **complaint.info@financialombudsman.org.uk**
- **financial-ombudsman.org.uk**

### Copies of these terms

You can ask for a copy of these terms by contacting us.

## Accessibility

To find out more about our accessible services please visit [hsbc.co.uk/accessibility](https://hsbc.co.uk/accessibility) or ask at any of our branches.

### If you'd like this in another format such as large print, Braille or audio, please contact us.

A textphone service is available for customers with hearing and/or speech impairments. If you use your own textphone you can call us on **03457 125 563 (+44 207 088 2077** from outside the UK).

BSL Video Relay Service is also available (Monday-Friday 08:00 to 18:00, excluding Bank and Public Holidays) at [hsbc.co.uk/accessibility](https://hsbc.co.uk/accessibility).

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