first direct

New Customer Prize Draw

Terms and Conditions

New Customer Prize Draw

By entering the New Customer Prize Draw (the 'prize draw') you're agreeing to these terms and conditions.

Who's running the prize draw?

first direct a division of HSBC UK Bank plc ('we, us') is the promoter of the prize draw.

Can I enter the prize draw?

To enter you need to:

- live in the UK
- be 18 +
- hold a first direct current account (1st Account) that was opened between 00.01BST on
- 4 September 2023 and 23:59 BST on the 1 October 2023
- switch your account to us using the Current Account Switch Service within 30 days of us opening your 1st Account (participating banks and building societies)
- the account switching must not be from a first direct account
- pay in £1000 within 30 days of us opening your 1st Account
- be a new customer to **first direct**, who has not previously held a **first direct** product, or has opened an HSBC current account on or after 1 January 2020.

You can't enter if:

- you work for us
- you've been involved with organising or running the prize draw
- you're entering for someone else, or
- you opt out of the prize draw.

Your entry won't count if you don't meet the above. You'll be disqualified if you stop meeting these criteria at any time before the prize draw ends (even if your entry was valid when you entered).

How do I enter?

This prize draw is free to enter.

If you meet all the eligibility criteria as of **8 November 2023** you'll be automatically entered into the oneoff prize draw on **8 November 2023**. We won't accept entries received after the closing date.

The 1st Account must remain open and in good standing during the promotional period.

You can only enter the prize draw once.

You will not be eligible for a prize draw entry if **first direct** is unable to verify that you have completed the necessary actions during the promotional period, or that you meet the relevant eligibility criteria, or if you're prevented or restricted from participating due to law or a technical failure of any kind (including failure of any information technology).

If you don't want to take part in the prize draw, you can opt out by sending an email to <u>firstdirect-draw@</u> <u>firstdirect.com</u> using 'New Customer Prize Draw' in the subject line, and including your first name, surname, full address and last four digits of your **first direct** 1st Account in the main email. You must opt out before **7 November 2023** 23:59 to be excluded from the prize draw. If you opt out after this date, your entry may still be valid.

For joint accounts, it will be one entry per account and any prize won will be paid into your joint account, for the benefit of all the account holders.

What are the prizes?

There will be one prize draw on 8 November 2023.

There are 5 prizes of £12,500.

The odds of winning will depend on the total number of valid entries received.

If you win, you're responsible for any tax liabilities.

How will winners be chosen?

We'll pick the winners randomly on 8 November 2023:

- winners will be randomly picked by computer software. If, due to unforeseen events, the winners cannot be selected at this date and time, it will take place as soon as possible afterwards.
- promoters' decision is final.

How will I know if I've won?

If you win, we'll try to contact you by phone, email or SMS within 14 days of the prize draw date (8 November 2023).

If you don't claim your prize by 29 November 2023, we can give it to the next runner-up.

What else do I need to know?

We're not responsible for any loss or damage you incur by taking part in the prize draw unless the loss or damage is caused by our negligence.

We can change these terms or cancel the prize draw without telling you in advance if:

- · required by law
- there are reasons beyond our control, or
- there's a fair or valid reason.

Your personal data

You can find out the surnames and county of the winners by emailing <u>firstdirect-draw@firstdirect.com</u>. If you win, we may give your surname and county to anyone who requests this information, including our regulators. You can tell us if you don't want us to do this or if you want to limit the amount of information that we make available about a winning entry.

If you win, we might ask you if we can use your information and entry in any promotional activities or publicity linked to the prize draw.

We will use your information to run the prize draw and award prizes.

For more information about how we use your personal information, please see our Privacy Notice.

Contact us

You can ask questions about the prize draw by emailing firstdirect-draw@firstdirect.com

first direct

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