DEFINITIVE GUIDE

The UK Bank Switching Eligibility Database

Every major UK bank's switching offer, Direct Debit requirements, banking group and current status, checked against each bank's own page.

Last reviewed 1 November 2026 · Reviewed regularly · 14 banks tracked · beswitchready.co.uk

Our rule: no guessing. Every live offer below is checked against that bank's own official switching page. If we can't verify a figure with confidence, we mark it **Checking** rather than fill in a guess.

Live UK bank switching offers: November 2026

Bank	Bonus	Direct Debits and conditions	Group	Status
Barclays	Up to £300	3 Direct Debits, one-off £2,000 pay-in, 10 card payments of £30+ a month. New sole accounts; app within 21 days	Barclays	**Live · no end date**
Santander	£240	2 household Direct Debits only, £1,500 pay-in, £200 Regular Saver, all within 60 days. Requests from 27 Oct 2026	Santander UK	**Live**
HSBC	£220	2 Direct Debits, £2,000 pay-in, £500 card spend. App only; paid within 60 days	HSBC Group	**Live · ongoing**
First Direct	£210	£175 + £35 boost on accounts opened by 2 Dec 2026. Check the bank's current Direct Debit, pay-in and card terms	HSBC Group	**Live · boost ends 2 Dec**
NatWest	£200	No Direct Debits. £1,250 pay-in and app login	NatWest Group	**Live · ongoing**
Lloyds	£200	3 Direct Debits. Apply by 9 Dec 2026	Lloyds Banking Group	**Live · ends 9 Dec**
Nationwide	£175	2 Direct Debits, £1,000 pay-in, 1 card payment (31-day window)	Nationwide (mutual)	**Live · ongoing**
RBS	£200	None. £1,250 pay-in and app login	NatWest Group	**Checking**
TSB	No live offer	-	Sabadell Group	**Checking**
Virgin Money	No live offer confirmed	-	Nationwide-owned	**Checking**

Halifax	No live offer	Brand being retired into Lloyds	Lloyds Banking Group	No offer
Bank of Scotland	Ended (was £175)	-	Lloyds Banking Group	Ended
Ulster Bank	Ended (was £200)	-	NatWest Group	Ended
Co-operative Bank	Ended (was up to £200)	-	Co-operative Bank	Ended 7 Sept

Do your Direct Debits count? Most live offers need active Direct Debits. Barclays and Lloyds ask for three; HSBC, Nationwide and Santander ask for two; NatWest asks for none. **Santander counts household bills only** (council tax, phone, broadband, TV, utilities), so a membership Direct Debit will not count there. Whether a membership Direct Debit counts towards Barclays or Lloyds depends on those banks' terms, so check before you rely on it.

Be Switch-Ready

Two Bacs Direct Debits that move with you via CASS, from £1.98 a month. Optional third for £0.99.

beswitchready.co.uk

Understand banking groups before you plan your switches

Several UK "banks" are one group under different brands, and bonuses usually exclude anyone who has claimed from a sibling brand.

Lloyds Banking Group

Lloyds, Halifax, Bank of Scotland. A previous incentive from one typically rules you out of the others. Halifax is being folded into Lloyds.

NatWest Group

NatWest, RBS, Ulster Bank. A bonus from one typically excludes the others.

HSBC Group

HSBC and First Direct. If you have had an incentive from one you may be excluded from the other. Check the current terms.

Stand-alone

Santander, Nationwide, Barclays, TSB, Co-operative Bank. Virgin Money is Nationwide-owned but has its own terms.

How bank switching works

1. **Pick your target bank and open the account.** Apply online or in the app. Your old account stays open while the switch happens.
2. **Request a switch via CASS during setup.** The Current Account Switch Service is used by all major UK banks and building societies. Say yes when asked and give your old account details.
3. **CASS moves everything within 7 working days.** Balance, Direct Debits, standing orders and incoming payments transfer. The old account is normally closed unless you ask your new bank to keep it open.
4. **Meet the bonus conditions in the window.** Usually a pay-in, active Direct Debits and sometimes card payments or an app login, within 30 to 60 days depending on the bank.
5. **The bank pays your bonus.** Usually automatically, within 14 to 90 days depending on the bank.

What CASS moves, and what it doesn't

Moves automatically

- Direct Debits
- Standing orders
- Your balance
- Incoming payments such as salary

Does not move

- Recurring card payments (subscriptions billed to your card)
- Continuous payment authorities
- Some account-linked products and overdraft arrangements

Check your statements for card-billed subscriptions and update the card details with each provider once your new card arrives.

Before you switch: checklist

- Confirmed you are eligible (new customer, no recent incentive from this bank or its group)
- Checked the Direct Debit requirement and that yours are active
- Checked the pay-in amount and timing window
- Checked any card-spend or app-login requirement
- Noted the offer's end date, if it has one
- Checked for card-billed subscriptions that need updating
- Decided whether to keep your old account open
- Noted that switching incentives may count as taxable income: check HMRC or take advice

Troubleshooting: common switching problems

My switch didn't complete in 7 working days

Usually mismatched details (sort code, account number, name spelling) or a manual review. Contact your new bank's switching team; the CASS guarantee requires them to fix errors.

A Direct Debit didn't transfer

Rare, usually older or unusual payees. Check the new account's Direct Debit list a few days after the switch and set it up manually if needed. The CASS guarantee covers fees or late-payment marks caused by the switch.

My bonus hasn't arrived

Check you met every condition. A common miss is card spend counting only purchases, not cash or transfers. If you qualified, contact the bank with your switch date and evidence.

I'm told I'm not eligible

Most bonuses exclude anyone who has held an account with that bank or group within a set period. Check the eligibility section of that bank's guide before applying.

Can I switch to the same bank twice?

Generally no if you claimed a bonus there before. Switching back without ever claiming one is sometimes possible; confirm with the bank first.

How many times a year can I switch?

CASS has no limit. Most serial switchers do 3 to 5 a year. Applications can involve a credit search, so think twice before opening several accounts if a mortgage application is within 3 to 6 months.

Tools for switching

Switching order calculator

Free. Puts live offers in order by deadline, Direct Debits and payout speed. beswitchready.co.uk/bank-switching-order-calculator

Current Account Switch Service

The official seven-day switch service. currentaccountswitch.co.uk

Partner tools (Snoop, GoHenry, Wise) are listed on our website once approved. Some links may be affiliate links, which earn us a commission at no cost to you.

Our verification method

Every figure comes from the bank's own official switching page, not a comparison site or a previous month. We re-check live offers regularly. Any change (new, ended or altered terms) is reflected here and on that bank's guide when we catch it. Where we have not confirmed a figure, it is marked **Checking**.

Stop rebuilding your Direct Debits every time you switch

Two genuine Bacs Direct Debits that move with you, from £1.98 a month.

Be Switch-Ready

Independent guide. BeSwitchReady Ltd (company no. 17160688) is not affiliated with any bank listed. Bonus amounts, eligibility and deadlines are set by each bank and may change at any time; always confirm current terms with the bank before applying. Not financial advice. Some links may be affiliate links.

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