

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, not third-party estimates.

Last verified 21 September 2026 · Updated weekly · 14 banks tracked

Our rule: no guessing.

Every live offer below is checked directly 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 — September 2026

Click any column heading to sort. Bank names link through to our full eligibility guide for that offer.

↔ Swipe the table sideways to see every column

Bank ↕	Bonus ↕	Direct Debits ↕	Banking Group ↕	Status ↕
Santander	£240	2 (household DDs only) + £1,500 pay-in + £200 Regular Saver	Santander UK	Live · ends
HSBC	£220	2 + £2,000 pay-in + £500 card spend	HSBC Group	Live · ongoing
First Direct	£210	2 + £1,000 pay-in + 5 card payments	HSBC Group	Live · boosting
Lloyds	£200	3 (higher than most)	Lloyds Banking Group	Live · ends
NatWest	£200	None — £1,250 pay-in + app login only	NatWest Group	Live · ongoing
RBS	£200	None — £1,250 pay-in + app login only	NatWest Group	Live · ongoing
Nationwide	£175	2 + £1,000 pay-in + 1 card payment (31-day window)	Nationwide (mutual)	Live · ongoing

Bank ↕	Bonus ↕	Direct Debits ↕	Banking Group ↕	Status ↕
TSB	No live offer	—	Sabadell Group	Checking
Virgin Money	No live offer confirmed	—	Nationwide-owned	Checking
<u>Halifax</u>	No live offer	Brand being retired into Lloyds	Lloyds Banking Group	No offer —
Barclays	Ended (was up to £200)	2 (when live)	Barclays	Ended
Bank of Scotland	Ended (was £175)	2 (when live)	Lloyds Banking Group	Ended ~4 A
Ulster Bank	Ended (was £200)	2 (when live)	NatWest Group	Ended ~25
Co-operative Bank	Ended (was up to £200)	2 (when live)	Co-operative Bank	Ended 7 Se

Most live offers above need active Direct Debits

Santander, HSBC, First Direct, Lloyds and Nationwide currently require active Direct Debits to qualify. NatWest and RBS don't require any. BeSwitchReady maintains two genuine Bacs Direct Debits on your account permanently — they transfer automatically to whichever bank you switch to next via CASS.

Be Switch-Ready — £1.98/month →

Understand banking groups before you plan your switches

One of the most important things to check before planning your switches is your banking-group history. Several UK "banks" are actually the same banking group under different brands, and switching bonuses almost always exclude anyone who's already claimed one from a sibling brand.

Lloyds Banking Group

Lloyds, Halifax, Bank of Scotland — a previous incentive from one typically rules you out of the others' offers. Halifax is additionally being phased out and folded into the Lloyds brand entirely ([details here](#)).

NatWest Group

NatWest, RBS, Ulster Bank — a switching bonus from one typically excludes you from the others.

HSBC Group

HSBC and First Direct — if you've already received a switching incentive from one, you're likely to be excluded from the other. Always check that specific bank's current eligibility terms, since group ownership and bonus eligibility aren't always identical rules.

Santander, Nationwide, Barclays, TSB, Co-operative Bank

Each stands alone as its own group for eligibility purposes (Virgin Money is owned by Nationwide but currently still runs its own separate switching terms).

How bank switching actually works — a beginner's walkthrough

If you've never switched before, here's the full process end to end. It's simpler than most people expect.

1 Pick your target bank and open the new account

Apply online or via the app for whichever bank's offer you're going for. This takes minutes and doesn't close your old account — you'll still have both while the switch happens.

2 Request a switch via CASS during setup

The Current Account Switch Service (CASS) is used by all major UK banks and building societies. When opening your new account, you'll be asked if you want to switch from an existing account — say yes and provide your old account's details.

3 CASS moves everything within 7 working days

Your balance, Direct Debits, standing orders, and incoming payments (like your salary) all transfer to the new account. Separately, your old account is normally closed automatically as part of the switch, unless you specifically ask your new bank to keep it open.

4 Meet the bonus conditions within the stated window

This is usually a pay-in amount, a number of active Direct Debits, and sometimes a set number of card payments or an app login — all within 30 to 60 days, depending on the bank (check the table above for each one's specifics).

5 The bank pays your bonus automatically

No separate claim form in almost every case — the bank checks your account meets the conditions and pays the bonus directly, usually within 14 to 90 days depending on the bank (again, see the table above).

What CASS actually moves — and what it doesn't

This trips up a lot of first-time switchers. CASS handles the core banking relationship, but a few payment types are your own responsibility to sort out manually.

✓ CASS moves automatically

- Direct Debits
- Standing orders
- Your balance
- Incoming payments (salary, etc.)

✗ CASS does NOT move

- Recurring debit/credit card payments (subscriptions billed to your card)
- Continuous payment authorities (CPAs)
- Some account-linked products or overdraft arrangements

Before you switch, check your statements for card-billed subscriptions — streaming services, apps, gym memberships — and update the card details with each provider directly once your new card arrives. These won't transfer with everything else.

Before you switch — a quick checklist

- ☐ Confirmed you're eligible (new customer, no recent incentive from this bank or its group)
- ☐ Checked the Direct Debit requirement and that yours are active
- ☐ Checked the minimum 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 your statements for card-billed subscriptions that need updating separately
- ☐ Decided whether you need to keep your old account open

Troubleshooting — common switching problems

My switch didn't complete within 7 working days

This is usually caused by mismatched details between your old and new account (a wrong sort code, account number, or name spelling), or your old bank flagging the account for a manual review. Contact your new

bank's switching team directly — they're required to fix any errors under the CASS guarantee, and you shouldn't be left out of pocket.

A Direct Debit didn't transfer during the switch

Rare, but it happens — usually with older or unusual payees. Check your new account's Direct Debit list a few days after the switch completes. If one is missing, you can set it up manually with the payee, and CASS's guarantee means you won't be charged a fee or hit with a late-payment mark for any gap caused by the switch itself.

My bonus hasn't arrived within the stated timeframe

First, double check you actually met every condition — a common miss is the card-spend requirement counting only debit card purchases, not cash withdrawals or transfers. If you're confident you qualified, contact the bank's switching team with your switch date and evidence of meeting the conditions. Most banks resolve this within a few days once queried.

I was told I'm not eligible because I've banked with them before

Almost every switching bonus excludes anyone who's held an account with that bank (or its banking group) within a set period — sometimes indefinitely for the exact same bank, sometimes a specific cutoff date. Check the "Am I eligible" section on that bank's specific guide (linked in the table above) before applying, since re-applying with the same details after a rejection can sometimes flag your application rather than resolve it.

Can I switch to the same bank twice?

Generally no — most banks permanently exclude anyone who's previously received a switching incentive from them, regardless of how long ago. This is different from switching away and later switching back without ever claiming a bonus there, which is sometimes possible but worth confirming directly with that bank first.

How many times can I switch banks in a year?

There's no official limit from CASS itself — you can switch as often as you like. In practice, most serial switchers do 3–5 switches a year, limited more by how many banks currently have live offers they haven't already claimed than by any rule. New account applications can involve a credit search, so if you're planning a mortgage application within the next 3–6 months, it's worth checking how each bank assesses applications before opening several accounts in a short space of time.

Our verification method

Every figure in the table above comes from that bank's own official switching page, checked directly rather than pulled from a comparison site or left from a previous month. We re-check all live offers on

an ongoing basis, and any change — a new offer, an ended one, or a change in eligibility terms — gets reflected here and on the relevant bank's individual guide as soon as we catch it.

Where we haven't yet confirmed a figure with confidence, it's marked "checking" rather than filled in with a guess. We'd rather show an honest gap than a wrong number.

Stop rebuilding your Direct Debits every time you switch

Two genuine Direct Debits, permanently maintained, transferring automatically to every bank you switch to. £1.98/month.

Be Switch-Ready →

This is an independent guide. BeSwitchReady is not affiliated with any bank listed. Bonus amounts, eligibility criteria, and deadlines are set by each bank and may change at any time — always confirm current terms directly with the bank before applying. Some links may be affiliate links; see our [affiliate disclosure](#).

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