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Paid to switch: what banks pay new customers in the UK and abroad

Of 39 published account incentives read from bank pages in seven countries on 5 September 2026, 17 pay a business a cash bonus - nine of them in the United States and one in the United Kingdom - while the UAE's largest headlines, up to AED 16,000 (£3,225.60), go to personal customers who transfer a salary.

By **Sam Allcock** · Published 5 September 2026 · Data as of 2026-09-05 ·

KEY FINDINGS

1. The largest business cash bonus in each market: Chase's $3,000 (£2,217.30) in the United States for $300,000 of external deposits held for 180 days; UOB's up to S$4,500 (£2,625.30) a year in Singapore for 15 or more qualifying transactions every month; TD's C$1,000 (£535.60) in Canada for a C$100,000 savings balance held for 120 days; Tide's £200 in the United Kingdom for £10,000 held in its Instant Saver for 30 days; Westpac's A$100 (£53.24) in Australia for a single A$100 deposit.
2. All seven UAE incentives with a stated amount - AED 2,250 to AED 16,000 (£453.60 to £3,225.60), median AED 9,000 - are for personal or salary-transfer customers; no UAE bank was found publishing a cash incentive for opening a business account, and the only business offer, Wio's six months free, is worth AED 594 (£119.75) in waived plan fees.
3. The United Kingdom has one published business cash bonus: Tide's £200, which requires £10,000 in its Instant Saver within 30 days of opening, held for 30 consecutive days, with promo code TIS200, for accounts opened by 19 December 2026; Barclays' £400 business welcome bonus closed on 30 April 2026.
4. Nine US business checking bonuses from five banks were live on 5 September 2026, every one with a published deadline between 8 September and 15 October 2026, paying $400 to $3,000 (median $825, or £609.76) for new deposits of $2,000 to $300,000.

5. Australia and Ireland pay least: Westpac's A$100 (£53.24) is the only Australian business cash bonus and CommBank's A$75 (£39.93) is a partner fuel-card credit, while Ireland's two offers, from Bank of Ireland and AIB, are free periods worth EUR 120 (£103.08) and EUR 36 (£30.92) in waived maintenance fees, not cash.
6. Nine UK personal switch bonuses from seven banks pay £175 to £500 (median £200), eight of them conditional on a full Current Account Switch Service switch; the business equivalent is time, with 11 of 31 UK business plans publishing a free period worth £9 to £210 in monthly fees.

A UK business that moves its current account is usually offered months, not money; a UK consumer who moves is offered cash. This report asks whether that split is a British habit or the way banking works everywhere. It takes 39 published account incentives from 29 bank brands in seven countries - the United Arab Emirates, the United States, the United Kingdom, Singapore, Canada, Australia and Ireland - each read from the bank's own offer page or terms on 5 September 2026, labels each by who it is for and what it pays, and converts each to sterling at a stated rate.

1. The question

Bank Solutions' report on free periods and the switcher's calendar found that 11 of the 31 UK business account plans in our dataset publish a free period, and that the nine which charge a monthly fee afterwards are waiving between £9 and £210 of it. That is the UK business offer in its usual form: time. In the same week, UK banks were paying personal switchers £175 to £500 in cash.

Whether that is normal depends on what other markets do. In the dataset behind this report, 17 of the 22 business incentives are cash bonuses, 3 are free periods, 1 is cashback and 1 a partner credit. But the 17 cash bonuses are concentrated: nine in the United States, three in Singapore, three in Canada, one in Australia and one in the United Kingdom. Ireland and the UAE contribute none.

2. Method

What was read. Only banks' own published pages and the terms documents they link to; no comparison site, news article or aggregator was used for any figure. Every page was read on 5

September 2026, the check date on all 39 rows. Where a page could not be retrieved by any method, the bank is listed in section 8, not estimated.

How offers are labelled. Each row carries an account type - business (22 rows), personal (12) or salary transfer (5) - and an incentive type: cash bonus (27), cashback (7), free period (3) or other (2). “Salary transfer” is the Gulf pattern in which a personal current account pays for routing a monthly salary to it. “Cash bonus” is a stated sum paid for meeting conditions; “cashback” is calculated from spending, balance or salary; “other” covers bonus interest and partner credits not paid by the bank as cash.

Currency. Each amount is shown in the bank’s currency first and in sterling second. Conversions use the ECB reference rates published through frankfurter.app on 5 September 2026 (rate date 4 September): £0.7391 per US dollar, £0.859 per euro, £0.5324 per Australian dollar, £0.5356 per Canadian dollar and £0.5834 per Singapore dollar. The dirham is not an ECB reference currency, so the Central Bank of the UAE’s published rate of AED 4.960157 per pound (4 September 2026) is used - £0.2016 per dirham. Sterling figures are the dataset’s, rounded to the penny.

“Up to” figures. Where a bank advertises “up to” a sum, the row records that maximum and the conditions column records what earns it. Most tiers are itemised (Mashreq, Wells Fargo, TD, Dubai Islamic Bank and HSBC UAE Premier all publish their bands). Two are not: RAKBANK advertises “up to 4,000 on salary transfer” without publishing the bands, and HSBC UAE’s Advance account advertises “up to AED 2,250” while its terms table shows AED 750 for the salary-or-balance criterion, the remainder not itemised. UOB’s “up to S$4,500” is an annual total of monthly payments and is treated as such.

Free periods are valued at the published fee waived multiplied by the length: Wio’s six months at AED 99, Bank of Ireland’s eight quarters at EUR 15.00, AIB’s eight quarters at EUR 4.50. Waived transaction and cash fees depend on usage and are not valued.

3. The UAE

The UAE contributes nine rows from seven banks: five salary-transfer offers, three personal-account offers and one business offer; six cashback, one cash bonus, one bonus interest and one free period. The seven with a stated amount run from AED 2,250 to AED 16,000 - £453.60 to £3,225.60 - with a median of AED 9,000 (£1,814.40). Two banks share the AED 16,000 ceiling, and both need far more than a switch.

BANK	PRODUCT	FOR	TYPE	HEADLINE	STERLING	WHAT THE MAXIMUM REQUIRES	ENDS
HSBC UAE	Premier Global Money Account	Personal	Cashback	Up to AED 16,000	£3,225.60	Two salaries of AED 40,000+ plus AED 12,000 of Global Money activity within 3 months (AED 4,000), and AED 2,000,000+ of new-to-bank balances held 4 consecutive months (AED 12,000)	31 Dec 2026
Dubai Islamic Bank	DIB XTRA Salary Transfer Account	Salary transfer	Cash bonus	Up to AED 16,000 "Guaranteed Joining Bonus"	£3,225.60	Salary of AED 50,000+ transferred and a Personal Finance (min AED 75,000), Auto Finance (min AED 50,000) or Home Finance facility and/or Covered Card; bank FAQ: salary transfer alone earns nothing	Started 1 Jan 2026; no end date
Mashreq	NEO Savings Account	Personal	Cashback	Up to AED 9,500	£1,915.20	Six activities within 90 days: salary transfer (up to AED 4,000), 20 referrals (AED 2,000), a new credit card with qualifying spend (AED 2,500), an investment of USD 100+ (AED 500), a Quick Remit of AED 3,000+ (AED 300), a mobile-wallet card enrolment (AED 200)	No end date

BANK	PRODUCT	FOR	TYPE	HEADLINE	STERLING	WHAT THE MAXIMUM REQUIRES	ENDS
First Abu Dhabi Bank	FAB One / Personal / Elite - salary transfer cashback	Salary transfer	Cashback	Up to AED 9,000	£1,814.40	1.67% of monthly salary, capped at AED 750 a month over 12 months, for transferring a salary and saving or spending 20% of it; minimum salary AED 5,000	31 Dec 2026
Mashreq	NEO Current Account	Salary transfer	Cashback	Up to AED 4,000	£806.40	First salary of AED 50,000+ (AED 2,500 plus AED 1,500 early-bird) transferred within 90 days; paid in 12 monthly instalments, reversed if no salary for two consecutive months	No end date
RAKBANK	Current Account (salary transfer)	Salary transfer	Cashback	Up to AED 4,000	£806.40	Salary bands not published on the page	30 Sep 2026
HSBC UAE	Advance Global Money Account	Personal	Cashback	Up to AED 2,250	£453.60	Two salaries of AED 10,000-39,999 within 3 months, or AED 100,000 average balance for 4 months; terms table shows AED 750 for this criterion	31 Dec 2026
Emirates NBD	Salary transfer campaign	Salary transfer	Bonus interest	5%-5.50% p.a. for 6 months	Not a cash sum	Salary of AED 10,000+ and a AED 25,000 average balance; not a cash payment	31 Dec 2026

BANK	PRODUCT	FOR	TYPE	HEADLINE	STERLING	WHAT THE MAXIMUM REQUIRES	ENDS
Wio Bank	Wio Business - Essential Plan	Business	Free period	6 months free (6 x AED 99 = AED 594)	£119.75	DET-licensed Dubai business, new to Wio, Essential Plan, promo code SMEBOX, first 500 applicants	Not published

The money is for people, not companies. The four largest headlines - the two at AED 16,000, Mashreq's AED 9,500 and FAB's AED 9,000 - are all conditional on a monthly salary arriving, and the salary bands do the work: Mashreq pays AED 100 to a salary of AED 5,000-9,999 and AED 2,500 to a salary of AED 50,000 or more, a 25-fold difference for the same account. Dubai Islamic Bank's page tiers for UAE nationals run from AED 1,350 at a salary of AED 5,000-7,999 to AED 16,000 at AED 50,000 or more, and its own FAQ answers "Am I eligible for any joining bonus if I only transfer my new Salary to DIB?" with "No" - the bonus is for a bundle of salary plus finance or card.

The payments are also stretched. Mashreq credits its joining cashback "in 12 equal monthly instalments" and reverses it "if no salary is transferred for two consecutive months within the 12-month period"; FAB pays monthly over 12 months; HSBC UAE's balance tiers need the money to stay four consecutive months. Emirates NBD, the UAE's largest bank, offers no cash at all on its salary campaign, only bonus interest of 5% to 5.50% a year for six months.

No UAE bank was found publishing a cash incentive for opening a business account. Emirates NBD's business pages, Mashreq's NEOBiz and RAKBANK's business campaigns carried none. The only business incentive found is Wio's "6 months free. Get 6 months of Wio Business banking free, with no minimum balance required. Limited to the first eligible 500 businesses who apply", for DET-licensed Dubai SMEs who select the Essential Plan and use the code SMEBOX. At the plan's published fee of AED 99 a month that is AED 594, or £119.75 - a free period of the UK kind.

Two offers were deliberately left out. ADCB's "Switch to ADCB" page promises "rewards worth up to AED 12,000 in vouchers for electronics" - up to AED 7,000 for UAE nationals and AED 5,500 for expatriates - but it pays in vouchers, not cash, and was "valid from 1st January to 30th June, 2026", so had expired at the check date. ADIB's cashback page returned HTTP 401 and its Salary Bonus Programme is a prize draw; Liv's campaign page returned 404.

4. The United States

The United States is the mirror image. All nine rows are business checking accounts and all nine are cash bonuses, from five banks: Chase, Wells Fargo, U.S. Bank, PNC and Huntington. Every one carries a published deadline between 8 September and 15 October 2026. The bonuses run from $400 to $3,000 (£295.64 to £2,217.30), median $825 (£609.76), mean $969.44.

BANK	ACCOUNT	BONUS	STERLING	NEW MONEY REQUIRED	HELD FOR	OTHER CONDITIONS	DEADLINE
Chase	Platinum Business Checking	$3,000	£2,217.30	$300,000 external funds within 60 days	180 days from enrolment	New account	Open and enrol 6 Jul - 1 Oct 2026
U.S. Bank	Platinum Business Checking	$1,200	£886.92	$25,000 within 30 days	60 days	6 qualifying transactions in 60 days; promo code Q3DIG26	Through 27 Sep 2026
PNC Bank	Treasury Enterprise Plan	$1,000	£739.10	$30,000 average ledger balance	Each of first 3 statement cycles	No existing PNC business checking signer; no premium in past 12 months	Open 1 Jul - 30 Sep 2026
Huntington	Unlimited Plus Business Checking	$1,000	£739.10	$20,000 within 30 days	Daily balance of $20,000 for 60 days; account open 90 days	New business checking customer	Apply by 14 Oct 2026
Wells Fargo	Initiate / Navigate / Optimize Business Checking	Up to $825	£609.76	$25,000 by day 30 for $825; $10,000 for $550; $2,500 for $400	Through day 60	5 qualifying transactions in 60 days; one bonus per business in 24 months	Ends 8 Sep 2026
Chase	Business Complete Checking	$500	£369.55	$10,000 within 30 days for $500; $2,000 for $400	60 days	5 qualifying transactions in 90 days	Expires 15 Oct 2026

BANK	ACCOUNT	BONUS	STERLING	NEW MONEY REQUIRED	HELD FOR	OTHER CONDITIONS	DEADLINE
U.S. Bank	Business Essentials Checking	$400	£295.64	$5,000 within 30 days	60 days	6 qualifying transactions in 60 days; promo code Q3DIG26	Through 27 Sep 2026
PNC Bank	Business Checking / Business Checking Plus	$400	£295.64	$2,000 average ledger balance	Each of first 3 statement cycles	10 qualifying transactions in first 3 statement cycles	Open 1 Jul - 30 Sep 2026
Huntington	Unlimited Business Checking	$400	£295.64	$5,000 within 60 days	Account open 90 days	New business checking customer	Apply by 14 Oct 2026

The pattern is a deposit, a holding period and a handful of transactions, and the deposit sets the size of the bonus, so the bonus can be read as a percentage of the money the bank asks to see. Chase's $3,000 - the largest US business bonus found - requires "external funds of $300,000 or more" within 60 days and "at least a $300,000 balance in your new checking account for 180 days from offer enrollment". That is $3,000 / $300,000 = 1.00% of the required deposit, for six months; in sterling, £2,217.30 for parking £221,730. At the other end, PNC's $400 requires an average ledger balance of $2,000 across three statement cycles: $400 / $2,000 = 20.00%, as does Chase's Business Complete $400 tier. Between them: Wells Fargo's top tier is $825 / $25,000 = 3.30%, PNC's Treasury Enterprise $1,000 / $30,000 = 3.33%, U.S. Bank's Platinum $1,200 / $25,000 = 4.80%, Huntington's Unlimited Plus $1,000 / $20,000 = 5.00%, and the $400 bonuses at U.S. Bank and Huntington are each $400 / $5,000 = 8.00%. The larger the bonus, the smaller the share of the deposit it represents.

All nine are for new business customers only; Wells Fargo allows "one business checking bonus offer per business entity or business owner within 24 months" and PNC excludes anyone "paid a promotional premium in the past 12 months". Two banks were not recorded: Bank of America's page states "This offer is no longer available", and BMO US's page, advertised at "up to $1,500", could not be read.

5. Singapore, Canada, Australia, Ireland

Eleven rows, all business accounts, from nine banks.

COUNTRY	BANK	ACCOUNT	TYPE	HEADLINE	STERLING	CONDITIONS	ENDS
Singapore	UOB	eBusiness / BizTransact Account	Cash bonus	Up to S$4,500 a year	£2,625.30	S$125 a month for each of three activities: 5+ telegraphic transfers, 5+ FAST/GIRO payments or collections, 5+ bulk GIRO payroll; plus 0.3% p.a. on average balance up to S$500,000	Open by 30 Sep 2027
Singapore	DBS	Business Multi-Currency Account	Cash bonus	S$138	£80.51	Open online with code DBS4SMES; first 200 sign-ups a month; card-linked extras take the total to S$398	30 Sep 2026
Singapore	OCBC	Business Growth Account	Cash bonus	S$128	£74.68	Average balance of S$8,888 for the two calendar months after opening; new to OCBC	30 Sep 2026
Canada	TD Canada Trust	Business Savings Account (with new chequing)	Cash bonus	C$200 to C$1,000 by balance	£535.60	C$10,000+ within 30 days held 120 days for C$200; C$100,000+ for C$1,000	1 Sep 2026 - 5 Jan 2027

COUNTRY	BANK	ACCOUNT	TYPE	HEADLINE	STERLING	CONDITIONS	ENDS
Canada	TD Canada Trust	Business Essential / Business Unlimited	Cash bonus	C$500	£267.80	3 of 4 actions within 120 days: bill payment of C$50+, Interac e-Transfer of C$50+, recurring pre-authorised debit, recurring direct deposit	1 Sep 2026 - 5 Jan 2027
Canada	RBC Royal Bank	Business deposit account via Ownr	Cashback	Up to C$300	£160.68	Register (C$49 back) or incorporate (C$300 back) with Ownr, open an RBC business account within 60 days, keep it open 1 year	No end date
Canada	TD Canada Trust	Business Digital Account	Cash bonus	C$100	£53.56	Same 3 of 4 actions within 120 days	1 Sep 2026 - 5 Jan 2027
Ireland	Bank of Ireland	Business Startup Account	Free period	2 years of maintenance and transaction fees (8 x EUR 15.00 = EUR 120)	£103.08	Cash lodgement and withdrawal charges still apply; EUR 50 a year overdraft facility fee also waived	Not published
Australia	Westpac	Business One / Business One Plus	Cash bonus	A$100	£53.24	Deposit A$100 in one transaction within 10 days with description WELCOME100; no Business One account in the last 2 years	30 Sep 2026

COUNTRY	BANK	ACCOUNT	TYPE	HEADLINE	STERLING	CONDITIONS	ENDS
Australia	CommBank	Business Transaction Account (Yello for Business)	Partner credit	A$75 AmpolCard credit	£39.93	Spend A$150 on an AmpolCard in 30 days; 5+ outbound transactions a month; fuel card, not bank cash	Not published
Ireland	AIB	Business Start-up Current Account	Free period	2 years of maintenance and transaction fees (8 x EUR 4.50 = EUR 36)	£30.92	Trading under 3 years; up to EUR 100 a quarter off cash handling; excludes service, international and government charges	Not published

Singapore's three banks all pay cash, on different terms. DBS and OCBC pay a flat sum for opening - S$138 with a campaign code, S$128 for holding S$8,888 for two months - and both end on 30 September 2026. UOB's S$4,500 is the total a business earns by making 15 or more qualifying transactions every month for a year: the largest business figure in the dataset, and the only one paid for using the account rather than funding it.

Canada is TD's market here. Its chequing bonuses, C$500 and C$100, are paid for three of four everyday actions within 120 days rather than for a deposit; its savings bonus, up to C$1,000, for a balance of C$100,000 or more held 120 days, and the two stack. RBC's "up to $300 back" is a rebate of the fee its Ownr subsidiary charges to incorporate a company, clawed back if the account closes within a year. Scotiabank, CIBC and BMO Canada published no business cash offer.

Australia and Ireland are the quiet end. Westpac's A$100 is the only Australian business cash bonus; CommBank's A$75 is a credit on a partner fuel card, and NAB and ANZ publish no account-opening cash. Ireland's two offers, from Bank of Ireland and AIB, are free periods of the British type - two years without maintenance or transaction fees for a start-up - worth EUR 120 (£103.08) and EUR 36 (£30.92) at the maintenance fee alone. PTSB's pages returned HTTP 403 and were not read.

6. The UK

The UK contributes ten rows from eight banks: nine personal switch bonuses and one business cash bonus. The personal offers pay £175 to £500, median £200, mean £267.78 - three at £200 (NatWest, Royal Bank of Scotland, The Co-operative Bank), two at £175 (first direct, Nationwide), one at £220 (HSBC), one at £240 (Santander) and two at £500 (NatWest Premier, HSBC Premier).

BANK	ACCOUNT	FOR	BONUS	CONDITIONS	ENDS
NatWest	Premier Select / Premier Reward	Personal	£500	Full CASS switch; pay in £15,000; log in to the app; checked 90 days after the switch	From 2 Sep 2026; may be withdrawn
HSBC UK	Premier Account	Personal	£500	Within 90 days: full CASS switch with a salary of £100,000+ a year, or £100,000+ in HSBC savings or investments; a further £290 card cashback with a Premier World Elite Mastercard	From 27 Jul 2026; may be withdrawn
Santander UK	Everyday Current Account	Personal	£240	CASS switch requested before 7 Oct 2026; 2 household Direct Debits; pay in £1,500; fund a Regular Saver with £200	Request by 7 Oct 2026
HSBC UK	Bank Account	Personal	£220	Within 60 days: full CASS switch with 2 Direct Debits, pay in £2,000, spend £500 on the debit card	No end date; may be withdrawn
NatWest	Select / Reward	Personal	£200	Full CASS switch; pay in £1,250 within 60 days; log in to the app	From 6 May 2026; may be withdrawn
Royal Bank of Scotland	Select / Reward	Personal	£200	Full CASS switch; pay in £1,250 within 60 days; log in to the app	From 6 May 2026; may be withdrawn
The Co-operative Bank	Standard Current Account / Everyday Extra	Personal	Up to £200	£125 after a full CASS switch, £1,500 deposit, 5 card transactions, 2 Direct Debits within 30 days; then £25 a month for 3 months	Ends 7 Sep 2026
first direct	1st Account	Personal	£175	Within 45 days: CASS switch with 2 Direct Debits or standing orders, deposit £1,000, 5+ card payments, log on	No end date; may be withdrawn

BANK	ACCOUNT	FOR	BONUS	CONDITIONS	ENDS
Nationwide	FlexDirect / FlexAccount / FlexPlus	Personal	£175	Full CASS switch with 2 Direct Debits, old account closed, within 28 days; pay in £1,000 and one card payment within 31 days	"for a limited time"
Tide	Business Current Account (TIS200)	Business	£200	New Tide member; promo code TIS200; £10,000 into the Tide Instant Saver within 30 days of opening, held for 30 consecutive days; paid up to 8 weeks later	KYC complete by 19 Dec 2026

Eight of the nine personal bonuses require a full switch through the Current Account Switch Service; HSBC Premier alone accepts either a switch with a £100,000-plus salary or £100,000 held in savings or investments. All nine exclude previous recipients or recent group customers in some form.

The single UK business cash bonus is Tide's. Its terms offer "a £200 monetary reward" to new members "who are opening a Tide account for the first time" and complete verification "between 1st May 2025 and 19th December 2026", enter "promo code TIS200", and fund the Tide Instant Saver with "at least £10,000 (in one or multiple transactions) within 30 days of account opening and hold a £10,000 or more account balance for at least 30 consecutive days". Payment can take "up to 8 weeks". It is £200 for a £10,000 savings deposit held a month - 2.00% - and it does not require a switch. Barclays' £400 Business Bank Account welcome bonus, the only other UK business cash offer traced, closed on 30 April 2026; its personal £200 switch offer closed on 27 August 2026, and TSB's was withdrawn on 17 February 2026.

What UK business customers are offered instead is a free period. The free-periods report sets out the 11 plans that publish one and prices the nine that charge a monthly fee afterwards at £9 to £210 of waived fee, median £119.88. Set against the nine personal cash offers, the UK business proposition is a fee holiday of roughly the value of one personal switch bonus, paid in kind over a year or two rather than in cash within weeks.

7. What it means

Read across the seven markets, the dataset supports four plain statements.

Businesses are paid cash in five of the seven markets, and time or nothing in two. Seventeen business cash bonuses were found: nine in the United States, three in Singapore, three in Canada, one in Australia, one in the United Kingdom. They range from A$100 (£53.24) to S$4,500 (£2,625.30), median £295.64, mean £608.20. Only two exceed £1,000 - Chase Platinum and UOB - and both demand either $300,000 of deposits or a year of 15-plus monthly transactions. In

Ireland and the UAE the business offer is a free period (three in total: Wio, Bank of Ireland, AIB, worth £30.92 to £119.75 in waived fees), and the largest UAE banks publish no business incentive at all.

Where the headline is large, the condition is a deposit, a salary or a bundle. In the United States every bonus is priced against new money, from $2,000 to $300,000, and the largest bonus is the smallest share of it: 1.00% at Chase Platinum against 20.00% at the $400 tiers of PNC and Chase. In the UAE the largest headlines are conditional on salary bands - AED 40,000 or more at HSBC Premier, AED 50,000 or more at Mashreq and Dubai Islamic Bank - and on further products: AED 2 million of new balances at HSBC, a finance facility or covered card at DIB, six activities including 20 referrals at Mashreq NEO Savings. The UK's one business cash offer is priced against a £10,000 savings deposit. Only TD's chequing bonuses and UOB's activity bonus are earned by using the account rather than funding it.

Tenure clauses follow the money. Chase Platinum holds the deposit 180 days; PNC three statement cycles; Huntington keeps the account open 90 days; TD's savings balance 120 days; RBC claws back its rebate if the account closes within a year; Mashreq pays in 12 instalments and reverses them if the salary stops for two months. The UK personal offers are shorter: HSBC pays within 60 days of qualifying, Nationwide within 10 days.

Offers expire. Ten of the 39 rows carry an end date in September 2026: RAKBANK, Wells Fargo, both U.S. Bank tiers, both PNC tiers, The Co-operative Bank, Westpac, DBS and OCBC. Chase's two and Huntington's two end in October. Seven of the nine UK personal offers publish no end date but may be withdrawn at any time; four rows - Wio, Bank of Ireland, AIB and CommBank - publish no period at all.

None of this is a recommendation. Whether a deposit-linked bonus, a fee holiday or a plain tariff suits a business depends on its balances, its transactions and the standard fees that follow, which this report does not model.

8. Method, limits, how to cite

Dataset. The figures come from the Bank Solutions international switching-incentives dataset: 39 offers from 29 bank brands in seven countries, each read from the bank's own page or terms on 5 September 2026, with source URL, quoted conditions, offer period and check date recorded per row. Every count, maximum, median and percentage here was computed from that file. The UK free-period figures are cited from the Bank Solutions free-periods report and were not recomputed.

Markets and banks excluded. Expired or non-cash: ADCB (vouchers, expired 30 June 2026), Bank of America ("no longer available"), Barclays and TSB (closed), ADIB (prize draw). Unreadable by any method: ADIB (HTTP 401), Liv (404), BMO US, BMO Canada, PTSB (403), Lloyds (error page). Read but publishing no business cash offer: Emirates NBD, Mashreq NEOBiz, RAKBANK business, Scotiabank, CIBC, NAB, ANZ. Huntington's page could only be read with a headless browser; Wio's returned 403 to a plain fetch on re-checking, so its row stands as recorded.

FX basis. ECB reference rates via frankfurter.app for USD, EUR, AUD, CAD and SGD (rate date 4 September 2026) and the Central Bank of the UAE's rate of AED 4.960157 per pound (4 September 2026) for AED. They are indicative conversions at one date, not amounts any bank will pay.

Limits. Headline maxima are recorded as published; where tiers are not itemised (RAKBANK, part of HSBC UAE Advance) the maximum is all that can be stated. Free periods are valued at the published maintenance or plan fee only. Bonus interest (Emirates NBD) and a partner fuel-card credit (CommBank) are recorded but not given a cash value. Offers change and expire; the period each bank published is recorded, and the check date on every row is 5 September 2026.

Status. This report is information, not advice, and makes no recommendation to any individual or business. Current terms should be confirmed with the bank concerned, and tax or regulated matters taken to a qualified adviser. Errors can be reported through the correction route on every Bank Solutions data page and are corrected in place with a dated note.

How to cite. Bank Solutions, "Paid to switch: what banks pay new customers in the UK and abroad", September 2026 edition, data as of 5 September 2026, https://www.banksolutions.uk/reports/paid-to-switch-international-2026/. Individual figures should carry the bank and the check date.

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