

Introducing our longest balance transfer offer.

0% interest for 28 months

on balance transfers made in the first 90 days of account opening (3% balance transfer fee applies per transfer)

2.3% refund on fees

for balance transfers. Refunded within 60 days

0% interest for 3 months

on purchases

Representative example

The interest rate for purchases is

18.94% p.a. variable

with a representative

18.9% APR variable

based on your borrowing

£1,200

and repaying it over 12 months.



Credit limits, interest rates and promotional periods will vary based on your individual circumstances.

Local banking
for Britain



We can help you borrow well.

Our Platinum Balance Transfer Credit Card is an easy and affordable way to manage your money in one place.

You'll pay no interest for up to 28 months on balance transfers made within the first 90 days of opening your credit card account. A 3% balance transfer fee applies per transfer. You'll also pay no interest for 3 months on purchases.

Save with a 2.3% balance transfer fee refund.

When you transfer balances to us within the first 90 days of account opening, we'll refund 2.3% of your balance transfer fees. You'll get your refund within 60 days from the date of each transfer.

This offer is available when you apply and are approved for this card by the 4 March 2016.



How to get your balance transfer fee refund:

1. Apply and be approved for our Platinum Balance Transfer Credit Card between 5 January 2016 and 4 March 2016.
2. Transfer a minimum of £100 at a time from any non-TSB credit cards or store cards, up to a maximum of 95% of your credit limit.
3. For each balance transfer, we'll charge the standard promotional 3% fee.
4. We'll then refund 2.3% of any balance transfer fees within 60 days from the date of each balance transfer. This will only apply to balance transfers made within 90 days of account opening.
5. Your fee refunds will show on one of your next two statements as 'Balance Transfer Fee Refund'.

What else you need to know.

- To stay eligible for promotional rates and balance transfer fee refunds, you must stay within your credit limit and make your payments on time each month.
- The introductory 0% period for purchases excludes cash advances, gambling transactions and payment protection premiums.
- When the introductory 0% period ends, your transactions will be charged at the normal rate.
- Applicants must be over 18 and a UK resident to apply.

Please keep this leaflet so you have a copy of all the important information.

If you'd like this in another format such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay (previously Typetalk) or Textphone on **0345 835 3848** (lines are open 24 hours a day, seven days a week).

Calls may be monitored or recorded. If you need to call us from abroad, or prefer not to use our **0800** number, you can also call on **01733 347 174**. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information.

MasterCard® and the MasterCard brand mark are registered trademarks of MasterCard International Incorporated.

Lending is subject to status and lending criteria. We subscribe to the Lending Code. Copies of the Code can be obtained from www.lendingstandardsboard.org.uk

TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 191240.

TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

Local banking
for Britain

