

Credit Card Cashback Terms and Conditions

1. Eligibility

1.1 To earn Cashback with **Apple Pay™**, you must use a TSB MasterCard or American Express Credit Card and you must register your Credit Card for Apple Pay™ (when available).

1.2 To earn Cashback with **Android Pay™**, you must use a TSB MasterCard Credit Card and you must register your Credit Card for Android Pay™ (when available).

2. Cashback

2.1 5% Cashback is available on the first £100 of **Apple Pay™** or **Android Pay™** transactions you spend with your Credit Card each calendar month.

2.2 If you have a TSB Avios or Premier Avios account and use **Apple Pay™** with your TSB MasterCard and American Express credit cards, you will earn 5% Cashback on transactions made with each card using Apple Pay™.

2.3 Cashback will be paid by the 15th day of each month. This means that Cashback will normally appear on the following month's statement, unless your statement is produced before the 15th day of the month.

2.4 Your Credit Card account must be open at the time Cashback is paid.

2.5 Cashback will not count towards the minimum payment that you must make each month to your Credit Card.

2.6 An awarded Cashback may be reversed if a qualifying transaction is refunded or cancelled.

2.7 If Cashback results in a positive balance on your account, we may transfer this balance to your TSB current account, or if we are unable to do this, we will send you a cheque.

2.8 Tax treatment depends on individual circumstances. It is your responsibility to account for any tax payable to HM Revenue & Customs.

3. Timings and ending the offer

3.1 Cashback will be paid on qualifying purchases made up to and including 31 December 2016, unless we tell you otherwise.

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Android, Android Pay, and the Android Pay logo are trademarks of Google Inc.

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 3843** (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 **0345** number, you can also call us on **0203 284 1575**. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information.

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