



# Terms and Conditions for Balance Transfer Fee Refund

## Important Information about your Balance Transfer Fee Refund

- For each balance transfer we'll charge the standard 3% balance transfer fee.
- We'll then refund 1.5% of that within 60 days from the date of the balance transfer.
- Your balance transfer refund will appear on one of your next two statements as "Balance Transfer Fee Refund".

## Other Information

- You can make a balance transfer as long as the amount is at least £100 and the total amount of your existing and new balances (not including fees) is not more than 95% of your total credit limit.
- You cannot transfer a balance from any existing TSB credit card.
- Balance transfers are subject to approval. They will not be processed if you do not have sufficient credit available or if your account is not up to date.
- If we agree to make a balance transfer, we need to make arrangements with the bank holding your other account. Once these arrangements are complete, the money will normally arrive by the next Business Day. Please continue to make payments to your other card(s) until the transfer shows on your statement.
- You will lose the promotional rate if you fail to make at least your minimum payment by the payment date or go over your credit limit. Your standard interest rate will then apply.
- This offer only applies to balances transferred by 26 February 2018.

**Please keep these so you have a copy of 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 or Textphone on **0345 835 3843** (lines open from 7am to 11pm, 7 days a week).

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