

TSB Mastercard Monthly Prize Draw Terms and Conditions.

By entering the prize draw, you're agreeing to the terms and conditions of entry in Section A.

By accepting the prizes, the prize winners also agree to the terms and conditions of the prize in Section B.

Please take a few minutes to read these terms and conditions and keep a copy for your records.

In these terms and conditions, "TSB", "we", "us" and "our" means TSB Bank plc, Henry Duncan House, 120 George Street, Edinburgh, EH2 5LH. We are the promoter of this prize draw.

We've partnered with Mastercard UK and The Big Group Ltd. The Big Group Ltd are Mastercard UK's marketing agency and they are supplying and arranging the prizes for this prize draw. The main prize of a European Package for four people, and the runner-up prizes are courtesy of Mastercard. You can find out more about The Big Group Ltd's role in Mastercard UK promotions on the Mastercard UK website at www.mastercard.co.uk/en-gb/personal/get-support/promotions-and-offers-queries.html

"The Big Group Ltd" means The Big Group Limited, The George Building, Nicholas Road, Notting Dale, London, W11 4AN.

Section A – Terms and conditions of entry.

1. Who is eligible?

- 1.1 This prize draw is open to residents in the United Kingdom, aged 18 or over who hold a TSB Mastercard credit card.
- 1.2 Only the main cardholder is eligible to be entered into the prize draw.
- 1.3 You must stay within your credit limit and make your minimum payments on time, otherwise you won't be eligible. And if you close your TSB Mastercard account before the end date of the promotion set out in condition 2 below you won't be eligible.
- 1.4 Anyone directly associated with the administration of the prize draw is not eligible. This includes TSB employees, Mastercard employees, The Big Group Ltd employees, their immediate families, contractors, agents or any third party directly associated with the Prize Draw.

2. How do I enter?

- 2.1 If you:
 - a) hold a TSB Mastercard credit card or
 - b) take out a TSB Mastercard credit card; and
 - c) make eligible transactions on your TSB Mastercard credit card
 - d) complete balance transfers on your TSB Mastercard credit card. One successful balance transfer equals one entry.
- 2.2 Between **00:00 on 1 April 2026 to 23:59 on 31 August 2026 ("the end date")**, each eligible transaction equals one entry. The entries are capped at 20 per calendar month.
- 2.3 "Eligible transaction" means most purchases of goods or services you would usually make using your TSB Mastercard credit card from shops and online retailers in the UK and abroad (fees apply if you use your card abroad). Eligible transactions do not include purchases of foreign currency, transactions at casinos, betting outlets or bookmakers, trading or spread betting, pending transactions, or payments to online or offline accounts (including current and savings accounts).
- 2.4 For the avoidance of doubt, cash withdrawals, interest, fees, charges, rejected, disputed or unauthorised transactions and similar transactions are not eligible transactions either.



Continued overleaf

- 2.5 If an eligible transaction is refunded before the end date, that transaction won't be eligible.
- 2.6 You will only be eligible to win the prize draw once.
- 2.7 Entry into the prize draw requires you to submit your details through the opt-in form available at tsb.co.uk/credit-cards/win
- 2.8 Once you opt in, you'll be entered into all future monthly draws as long as you meet the eligibility criteria each month. If you opt in but fail to make an eligible transaction in a given month, you won't be entered into the draw for that month.

3. Data protection.

- 3.1 We'll keep your information confidential and only share it with Mastercard and The Big Group Ltd for the purposes explained in these terms and conditions and in accordance with applicable law. Personal data (such as: first name, surname, email address, home address, phone number, date of birth and details of travelling companions) will only be processed for the purposes of participating in the prize draw and prize draw administration such as notifying the winners and delivering the prizes. It will only be kept for as long as it's needed to comply with legal and regulatory requirements.
- 3.2 Personal data may be passed on to selected third parties only insofar as required for fulfilment, delivery and arrangement of the Prize. Personal data will be shared for these purposes with Mastercard and The Big Group Limited (Agency). The Big Group Ltd process your data in accordance with our privacy policy and will retain the same for no longer than three months after the prize is fulfilled.
- 3.3 You can request your right to subject access, rectification, restriction, erasure or portability by sending an email to privacy@tsb.co.uk. You can also contact our Data Protection Officer (DPO) at this email address.
- 3.4 If you are unhappy about how we've used your personal information you can complain at any time to the Information Commissioner's Office. They're the supervisory authority for data protection in the UK. You can find their contact details at ico.org.uk
- 3.5 We may ask the winners to take part in post event publicity. Winners do not have to agree to this.
- 3.6 We will make a list of winners' initials (forename and surname only) and the counties in which they live available in all of our branches and our website for six months following the draw. We may need to share winners' full name and county with the Advertising Standards Authority.

4. Other conditions.

- 4.1 We may check entry details and ask you for further information to allow us to do this. If you're not able to provide the information to check the entry details, your entry, even if it is the winning entry, may be rejected.
- 4.2 We reserve the right to refuse entry or refuse to award the prizes to anyone in breach of these terms and conditions, or if we've reasonable grounds to believe anyone has gained unfair advantage in participating in the prize draw or won using fraudulent means.
- 4.3 In exceptional circumstances, we may cancel, suspend or amend the prize draw. We'll only do this if we absolutely have to, for example if there is a significant IT or other problem outside our control which prevents the prize draw running properly, or if we have evidence of someone trying to tamper with the fair running of the prize draw. If this happens, we'll do our best to modify the prize draw to allow it to run but if that isn't possible, we may need to suspend or cancel it. We'll do our best to let you know if we need to take any of these steps.
- 4.4 We, and any other companies involved in this prize draw, will not be responsible for any direct or indirect loss or damage occurring in connection with or as a result of:
 - this prize draw
 - the suspension or cancellation of this prize draw, or
 - taking up the prizes

except where it is caused by

- (i) our negligence, or the negligence of any of the other companies involved in this prize draw, or our respective employees or
- (ii) us breaking these terms and conditions.

Nothing in these terms and conditions, and in particular 4.4, is intended to exclude or limit our responsibility for:

- death or personal injury,
- fraud, or
- any liability that cannot be excluded or limited by law.

- 4.5 Our decision about any aspect of the prize draw is final and binding and we won't enter into any correspondence about it.
- 4.6 Any question about what these terms and conditions mean will be decided based on;
- Scottish law (and only the Scottish courts would be able to settle any disputes) if your address is in Scotland; and
 - English law (and only the courts of England & Wales would be able to settle any disputes) if your address is elsewhere.

Section B – Terms and conditions of the Prizes.

5. Prizes

The prizes and how they will be allocated:

5.1 Main Prize(s)

5 x main prizes. 1 main prize awarded each month: Build Your Own European package for four (4) people (winner plus three (3) others), which includes return economy flights between UK airport and European destination listed on **priceless.com**.

5.2 Runner-up Prize(s)

There are 100 Runners Up prizes available – 20 prizes will be awarded per month for 5 months, including: Pre-paid Mastercard® to the value of £200.

Eligible entries received each month during the promotional period will be entered into the monthly Prize Draw.

6. How do you choose the monthly winner?

- 6.1 The winner, 20 runners-up and a reserve list will be drawn electronically at random each month from the valid entries by The Big Group Ltd, using an independent third-party random number generator.
- 6.2 The monthly winner will be notified by a telephone call from a TSB representative by the 30th day of the month following the prize draw.
- 6.3 The 20 runners up will be notified of their prizes by email by a representative of The Big Group Ltd on behalf of TSB by the 30th day of the month following the prize draw. We will use the current contact details that we hold for you, so please make sure these are up to date. You will be contacted initially via email from an address based on **firstname.lastname@biggroup.co.uk**. If no email address is held then you will be contacted by telephone.
- 6.4 Winners and runners-up will be required to confirm acceptance of the prize and the terms and conditions within seven working days by responding to an email from The Big Group Ltd, sent from an address in the format **firstname.lastname@biggroup.co.uk**
- 6.5 If the winners do not accept the prizes or don't respond to the notifications in time, they'll forfeit their prizes. We'll then offer the prizes to the runner up/reserve in the order in which they were drawn or, if necessary, give the prizes away in a different manner at our reasonable discretion. If we do this, our decision is final, and we'll have no responsibility to either the winners or the alternative winners if this happens.
- 6.6 Once the winners have accepted the prizes, their personal data will be shared with The Big Group Ltd for the purposes of prize fulfilment only.

7. Build Your Own European Package Prize.

- 7.1 Each month there will be a prize of a 'Build Your Own' European Package for up to four (4) people available to the winner selected in the random prize draw.
- 7.2 The European Package will include:
- return transfers from one UK home address to a UK airport
 - return economy flights between UK and European destination listed on **priceless.com**
 - airport Lounge
 - return transfers between airport and hotel
 - 7 nights in a 4* accommodation, including breakfast
 - up to 2 experiences to the total value of £1000 (plus travel up to the value of £400)
 - £1,000 spending money on a pre-paid Mastercard.

A pre-approved budget will be set for all experiences. Any overspend is responsibility of the winner.

- 7.3 The prize is for travel up to 31 December 2027, excluding Christmas, Easter, and all UK Bank Holidays.
- 7.4 The winner must provide their choice of dates 6 weeks prior to their travel dates. Details on how to book will be given to the winner once selected.
- 7.5 All travel must be completed within the timeframe stated in these Terms and Conditions. Extensions will not be allowed unless first authorised by TSB and The Big Group Ltd.
- 7.6 All travel, accommodation and experiences are subject to availability.
- 7.7 TSB, Mastercard or The Big Group will accept no responsibility for hotels/transport companies etc. being unavailable, withdrawn or amended. In the event of this, the promoter will endeavour to offer a suitable alternative.
- 7.8 All travel, accommodation and other services provided to the winner and their guest will be provided subject to the terms and conditions of each such provider. Neither TSB, Mastercard or The Big Group Ltd will have any liability, and any dispute arising from travel, accommodation and/or other services must be taken up with such provider.
- 7.9 The Prize winner and their guests are responsible for and must comply with any travel insurance/health advice/regulations/inoculations required by any destination country. Any associated costs for this are the responsibility of the winner and their party (where applicable).
- 7.10 The Prize package is personal to the Winner and the sale or offering for sale, transfer, resale, donation, or exchange of any tickets and/or part of any of the Prize package is strictly prohibited (including, without limitation, in person or online via an online auction website or online ticket resale marketplace). The Promoter reserves the right to cancel tickets and withdraw or make void any and all Prize elements if this term is not complied with.
- 7.11 All travel arrangements offered are at the discretion of The Big Group Ltd. Any requests relating to transport or hotels cannot be guaranteed.
- 7.12 Any amendments requested by the winner after the booking is confirmed may be agreed by and be subject to administration charges levied by The Big Group Ltd.
- 7.13 Prizes are non-exchangeable, non-transferable and there is no cash alternative or refund for unused portions of any prize.
- 7.14 Travel insurance is not included in the prize. We would recommend obtaining adequate cover for your trip.
- 7.15 The winner and their nominated guests must have a valid passport (with at least 6 months' validity remaining after return) and must satisfy any special visa requirements that may apply. Passports and visas are the responsibility and cost of the winner. Neither TSB, Mastercard or The Big Group Ltd will be held responsible if the winner or nominated guest fail to obtain the required travel documentation.
- 7.16 Neither TSB, Mastercard or The Big Group Ltd will be responsible to the winner if they are unable to take advantage of the prize due to ill health or other reasons. If that happens, we and/or The Big Group Ltd may give the prize away in a different manner at our discretion.

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **03459 758 758**, chat to us in the Mobile Banking App, or visit us in branch. This information is available in large print, Braille and audio. Ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can call us using the Relay UK service. Type **'18001'** before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit www.relayuk.bt.com to read how they manage your data.

Not all Telephone Banking services are available 24 hours, 7 days a week. Speak to a Partner for more information. 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 **+44 203 284 1575**.

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