

Switch your current account and get up to £190. Plus get a choice of reward in March 2026.

The terms of this offer start on 21 July 2025 and will last until the offer is withdrawn by us.

In these terms and conditions, "TSB", "we", "we'll", "us" and "our" means TSB Bank plc, Henry Duncan House, 120 George Street, Edinburgh EH2 4LH, registered in Scotland No. SC095237. We are the promoter of this offer. We've partnered with TLC Marketing Worldwide UK Ltd ("TLC") and they are supplying and arranging the TSB Partnership Rewards for this offer.

This switch incentive includes 3 offers:

1. £100 Switch Incentive

2. Triple Cashback Offer – up to £90

3. TSB Switch & Stay Partner Reward in March 2026

1. £100 Switch Incentive

To qualify for the £100 switch incentive you must do all of the following between 21 July 2025 and before the switch incentive is withdrawn by us:

- Apply for a new TSB Spend & Save account or Spend & Save Plus account through **tsb.co.uk**, the TSB Mobile Banking App or in branches; and
- Submit a full switch request via **tsb.co.uk** or in branch to your new TSB Spend & Save account or Spend & Save Plus account using the Current Account Switch Service.

AND

You must do all of the following by 22 September 2025:

- Complete your full switch;
- Make a minimum of five payments (of any value) using the debit card* on your new Spend & Save account or Spend & Save Plus account; and
- Log into the TSB Mobile Banking App at least once.

A full switch means all of your active credits and debits from your old account (not held with TSB) will be transferred across automatically as part of the service and your old account will be closed.

If you've done all these things, we'll pay £100 into your new Spend & Save account or Spend & Save Plus account between 6 and 12 October 2025.

2. Triple Cashback Offer – up to £90

To be eligible for the triple cashback, you must first complete all of the £100 switch incentive conditions (see section 1 above) and then:

If you make 20 or more payments (of any value) per month using your debit card* in the first six calendar months your Spend & Save account or Spend & Save Plus account is open (including the month your account is opened) and subject to meeting our **cashback terms and conditions**, we'll give you £15 cashback per month instead of £5. This will appear as two payments on your transactions (£5 and £10) and may occur on different dates.



Important: We'll count your 20 payments based on the date the money is taken from your account. This is usually within 5 working days from the day you make the debit card transaction, but sometimes can be longer. You can tell when money is taken from your account by looking at your transactions online or on your statement.

3. TSB Switch & Stay Partner Reward in March 2026

The TSB Switch & Stay Partner Rewards (the "**Rewards**" and each a "**Reward**") are administered and managed on behalf of TSB by TLC Marketing Worldwide UK Ltd ("**TLC**").

The TSB Switch & Stay Partner Rewards are open to UK residents aged 18 or over, excluding employees and the immediate families of TSB, its subsidiaries, other group companies, its agents, or anyone else professionally connected with this promotion including TLC.

To be eligible for a Reward in March 2026, you must first complete all of the £100 switch incentive conditions (see section 1 above) and then:

- In February 2026, use your debit card* to make 20 or more payments, which must also have been taken from your account during that month, in order for you to qualify for a Reward.
- **Important:** We'll count the 20 payments based on the date the money is taken from your account. This is usually within 5 working days from the day you make the debit card transaction, but sometimes can be longer. You can tell when money is taken from your account by looking at your transactions online or on your statement.
- If you meet the required number of transactions, in March 2026 you'll receive an email from TLC containing details of how to select your chosen Reward. Your new Spend & Save account or Spend & Save Plus account must still be open on the date TLC emails you the details of how to select your Reward. You'll have 60 days from the date of TLC's email to select your Reward.
- Once you've selected your Reward, TLC will email you again within three working days, with details of how to use your Reward. You'll have 12 months from the date of that email to use your Reward.
- TLC will use the email address that we hold for you, so please make sure that we have your up-to-date email address. If we do not have your correct email address, you will not be able to claim a Reward and you will not receive an alternative reward. TSB does not accept any responsibility if you do not receive a Reward because you failed to provide a valid email address.
- Each Reward is subject to TLC's terms and conditions, which will be detailed on the email you receive from TLC inviting you to claim your Reward and can be viewed [here](#). A summary of key conditions and restrictions is included against each Reward below.
- Rewards may not be exchanged for cash alternatives and cannot be transferred to another person or bought, sold, or traded in any way. Rewards are subject to availability and can be limited, changed or updated at any time. A maximum of one Reward can be claimed per person.
- Any offer or discount you participate in will be between you and the relevant participating hotel or venue, and not between you and TSB. If you have any issues with any offer or discount you should contact customerservice@travelcredits.com.
- TLC's Privacy Notice (see TSB Switch & Stay Partner Reward and Data Protection on page 3) governs the relationship between you and TLC in relation to claiming your Reward and TLC's processing of your personal data.

If eligible, you can choose one of the following TSB Switch & Stay Partner Rewards:

1. £120 Hotel Voucher:

- This offer entitles you to £120 credit towards a hotel booking made via the Travel Credits website: www.en-gb.travelcredits.com.
- All bookings will be subject to each hotel's terms and conditions, which will be viewable on the Travel Credits website. By making a booking, you agree to the relevant hotel's terms and conditions. It is your responsibility to check all information, including cancellation terms, before making a booking.
- Some bookings will be non-refundable, in the event you need to cancel. This will be set out in the relevant hotel's terms and conditions and will always be clearly communicated in the booking information available to you before making a booking.
- If you miss a scheduled booking without having cancelled it, you'll have no right to any refund.
- All bookings are subject to hotel availability.
- The voucher cannot be used in conjunction with any other offers and multiple vouchers cannot be used for the same hotel booking.

2. 12 months' activity tickets:

- TLC will email you with details of how to access the National Activities Network (the "**Network**") website.
- In the 12-month period from the date of TLC's email, you'll be able to browse the Network and claim single use entry tickets to various leisure attractions and venues across the UK, subject to the following restrictions:
 - **Category A Venues:** These venues are listed on the Network website. You may claim one free ticket to a Category A venue in each 30-day period. You will not be able to claim a ticket to another Category A venue within the same 30-day period. After 30 days, you will be able to access Category A venues again and claim another ticket to a Category A venue.
 - **All other venues:** You can claim as many free tickets as you like to these venues in the 12-month period, but you can only claim one free ticket to each venue in any seven (7) day period. After each seven (7) day period has elapsed, you can claim another ticket to that venue. You can claim tickets to these venues and still claim a Category A venue ticket once every 30 days.
- All tickets must be used within 14 days of receipt from the Network website. Tickets are single use only and cannot be used in conjunction with any other offers or promotions.
- Terms and conditions apply for each venue in the Network, which include specific exclusions and/or restrictions. These terms and conditions can be viewed on the Network website and will also be stated on your ticket. The list of venues on the Network website is subject to change.
- Groups or families can only use 1 ticket claimed via the Network when visiting a venue. Multiple tickets claimed via the Network cannot be used for the same excursion.
- Lost or stolen tickets will not be replaced. Only original tickets will be accepted, and photocopies will be rejected.
- Certain activities might not be available at some venues due to seasonality.

*All debit card payments referred to in these terms and conditions include payments made via Apple Pay, Samsung Pay or Google Pay.

TSB Switch & Stay Partner Reward and Data Protection

TSB and TLC are committed to protecting and respecting your privacy and security. TSB will use information about your card transactions in order to check if you are eligible for the Reward. TSB may also use information about you that we receive from TLC, to check if you have received your Reward. By participating in the TSB Switch & Stay Partner Reward offer, you accept that we will provide TLC with your contact details to be able to fulfil your choice of Reward. You can find out more about how TSB use your personal data in **our privacy notice**. TLC's **Privacy Notice** sets out the basis on which any personal data which TLC collects from you in relation to the TSB Switch & Stay Partner Reward offer will be processed by TLC.

TSB Switch & Stay Partner Reward and Liability

TSB will not be liable for:

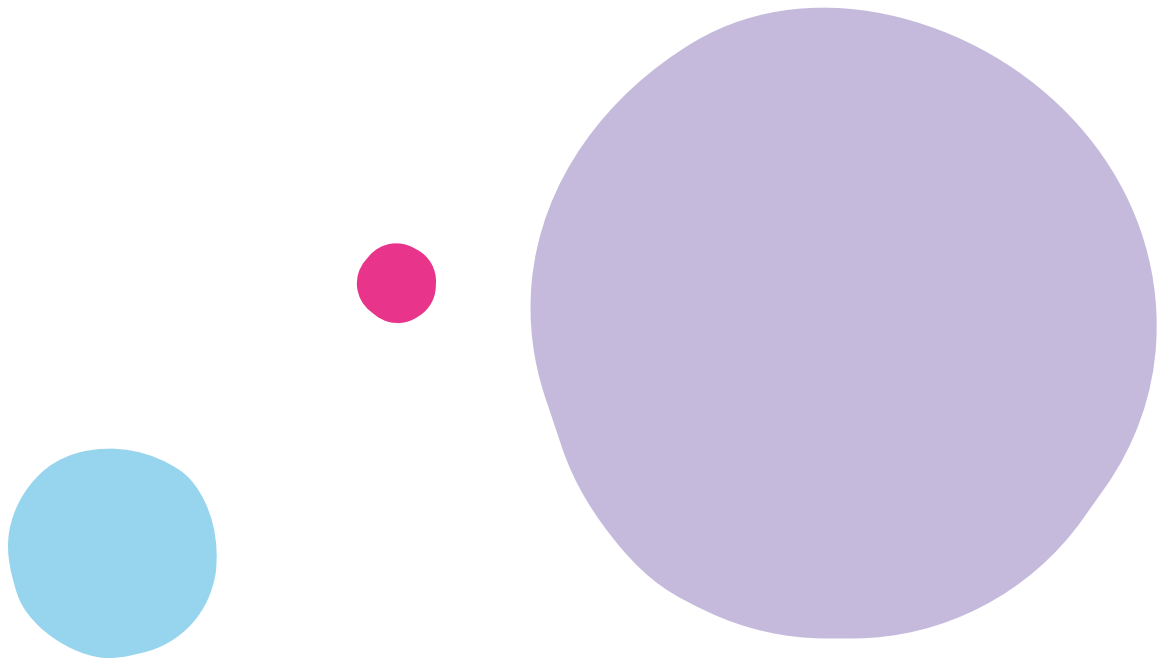
- any issues you experience in relation to your Reward, including claiming or using your Reward; or
- any failure or shortcoming on the part of the relevant participating hotel or venue to provide a discount or ticket or otherwise on their part in relation to your Reward.

TLC and/or the relevant participating hotel or venue will be liable for any issues you experience in relation to the TSB Switch & Stay Partner Reward and you should contact **customerservice@travelcredits.com** as soon as possible, if you have any issues claiming or using your Reward.

Additional TSB Switch & Stay Terms and Conditions

- Your TSB account must be open when we pay the £100 switch incentive and the cashback, and when you receive your first email from TLC in March 2026, containing details of how to select your chosen Reward. We won't pay incentives or cashback and you won't be able to claim a Reward after your account is closed, or if you are in the process of switching out from TSB, even if you'd already qualified for the payment or Reward.
- If you've received an incentive or benefit for switching to TSB Bank plc using the Current Account Switch Service since 1 October 2022, you're not eligible for these offers.
- You can only benefit from these offers once. We won't pay cashback again if you open a second account, either in your own name or in joint names.
- Only one payment will be made to an account, so if you later make it into a joint account and another party switches in, no cashback will be paid.

- If you have applied for a Spend & Save account or Spend & Save Plus account and we then withdraw the offer before your account is open, you'll still be eligible for the Triple Cashback offer and the TSB Switch & Stay Partner Reward as long as:
 - Your switch is completed; and
 - You meet all the other eligibility criteria for each of the offers outlined above.
- TSB has the right to withdraw, alter or replace these offers at any time without notice.
- These terms and conditions are governed by English law. If you wish to take court proceedings in relation to these terms and conditions, then you must do this within the courts in the United Kingdom.



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.

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**. Calls may be monitored or recorded.

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