

## Switch your current account and get up to £180.

The terms of this offer start on 30 September 2025 and will last until the offer is withdrawn by us.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.

This switch incentive includes 2 offers:

1. **£150 Switch Incentive**
2. **Cashback Offer – up to £30**

### 1. £150 Switch Incentive

To qualify for the £150 switch incentive you must:

- Hold a TSB personal current account (which is not an Under 19s current account) that you opened before 30th September 2025.

OR

- Apply for a new Spend & Save or Spend & Save Plus account through **tsb.co.uk**, the TSB Mobile Banking App or in branches between 30 September 2025 and before the switch incentive is withdrawn by us.

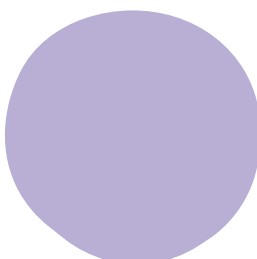
AND

You must do all of the following by 9th December 2025:

- Submit and complete a full switch request via **tsb.co.uk** or in branch to your new TSB Spend & Save or Spend & Save Plus account or existing TSB personal current account using the Current Account Switch Service. The switch will take at least 7 working days to complete from submission.
- Make a minimum of five payments (of any value) using the debit card\* on your new Spend & Save account or Spend & Save Plus account, or the existing TSB personal current account you have switched into.
- Log into the TSB Mobile Banking App at least once.
- Pay in at least £1,000 (in one or more deposits) from any account held with another bank, into the account you're switching into. Funds transferred from another TSB account into the account you're switching into will not count towards the £1,000. If you're switching into an existing TSB personal current account, funds already held in your TSB personal current account and/or deposits paid into that account prior to 30th September 2025 will not count.

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 £150 into your new Spend & Save or Spend & Save Plus account or existing TSB personal current account that you switched into, within 28 days after you've completed all of the switch incentive conditions listed in this section 1.



## 2. Cashback Offer – up to £30

To be eligible for the cashback offer, you must first complete all of the £150 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 three calendar months after the month in which you've received the £150 switch incentive, we'll give you £10 cashback per month.

**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.

For new Spend & Save accounts (which includes existing TSB accounts changed to a Spend & Save account or a Spend & Save Plus account) you can also earn additional cashback. Please see Spend & Save **cashback terms and conditions** for more information.

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

### Additional TSB Switch & Stay Terms and Conditions

- Your TSB account must be open when we pay the £150 switch incentive and the cashback. We won't pay incentives or cashback after your account has closed, or if you are in the process of switching out from TSB, even if you'd already qualified for the payment.
- 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.
- 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](http://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.

