

Essential and Enhanced Home Insurance 5 x £5,000 Prize Draws – Terms and Conditions.

Please take time to read them 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 4LH, registered in Scotland No. SC095237. We are the promoter of these prize draws. TSB Essential and Enhanced home insurance is brought to you by TSB Bank plc and underwritten by Aviva Insurance Limited, Pitheavlis, Perth PH2 0NH, registered in Scotland No. SC002116 (“Aviva”).

1. Who has the chance to win?

- 1.1 You'll automatically be entered into one of five prize draws and have one chance to win a £5,000 cheque, addressed to the successful entrant, if you meet all the following entry criteria:
 - You are a new TSB Essential or Enhanced buildings and/or contents customer, and you quote and purchase a new TSB Essential or Enhanced buildings and/or contents policy either in branch, over the phone or online between **11 May 2026 and 11 October 2026** inclusive;
 - You are aged 18 or over and live in the United Kingdom. United Kingdom means Scotland, England, Wales and Northern Ireland;
 - You have paid either your initial monthly instalment or full policy premium;
 - You have held the policy for a minimum of 30 consecutive days; and
 - Your policy is still active on the day before the draw (see paragraph 3.4 below for prize draw dates).
- 1.2 If your home insurance policy is held in joint names, you still only get one chance to win. The main policyholder will be entered into one of the five prize draws.
- 1.3 Even if you satisfy the entry criteria in paragraph 1.1 above, you won't be included in any of the draws or have a chance to win if any of the exclusions in paragraphs 1.4 to 1.5 apply.
- 1.4 You will not be eligible if you, or any of your accounts held with us, are subject to any legal restrictions or fraud/financial crime concerns.
- 1.5 Anyone involved in arranging the prize draws will not be eligible to win.
- 1.6 You agree that on entry into one of the prize draws, you will be bound by these terms and conditions.

2. Opting Out

If you don't want to be included in any of these prize draws, that's no problem, just head over to www.tsb.co.uk/insurance/prize-draw/opt-out or call us on **0345 030 7622** to let us know. Alternatively, pop into one of our branches and they'll be able to help you. To opt out, you'll need to let us know within 30 days of purchasing your new TSB Essential or Enhanced buildings and/or contents policy, or we may not have enough time to take you out of the relevant prize draw – but you don't have to accept the prize if you do win.

3. When will the prize draws take place and how will they work?

- 3.1 There will be five prize draws, with one winner per draw and each of the five winners will receive a £5,000 cheque.
- 3.2 We are required to be able to notify each winner. Please make sure we have your most up-to-date contact details. We will not be liable for any failure to comply with any provision of these terms and conditions which requires us to contact or notify you if we do not have your up-to-date contact details.
- 3.3 We will choose the winner of each prize draw at random, on the dates listed below, from the customers eligible for that prize draw.
- 3.4 Which prize draw you are entered into, will depend on when you purchase your new TSB Essential or Enhanced buildings and/or contents policy.

Draw	Date of prize draw	For any eligible policies purchased between
1st	16 July 2026	11 May 2026 and 10 June 2026
2nd	19 August 2026	11 June 2026 and 10 July 2026
3rd	16 September 2026	11 July 2026 and 10 August 2026
4th	15 October 2026	11 August 2026 and 10 September 2026
5th	18 November 2026	11 September 2026 and 11 October 2026

3.5 We reserve all rights to:

- refuse entry or refuse to award a prize to anyone who does not meet the eligibility criteria in paragraph 1.1, or anyone in breach of these terms and condition, or if we've reasonable grounds to believe anyone has gained unfair advantage in participating in any of the prize draws or won using fraudulent means; and/or
- disqualify you if your conduct is contrary to the spirit or intention of the prize draws.

If this happens, we may choose an alternative winner, using the same method described in paragraph 3.3 above. If we're unable to get in touch with the alternative winner within 8 weeks, we reserve the right to withdraw the prize.

4. How will the winners receive their prize?

4.1 If you're one of our winners, we'll write to you (using the address of the insured property as shown on your TSB Essential or Enhanced home insurance policy) within 30 days of the relevant draw and enclose a cheque for £5,000.

Please remember that fraudsters pretend to be banks, so if anyone contacts you about these prize draws, it's important to remember that we would never ask you to share your bank or security details. We'll also never talk to you on social media through unofficial TSB accounts. Look at our Fraud Prevention Centre on our website for guidance on how to stay safe.

4.2 If you're the winner of one of the five prize draws and you have not cashed your cheque within 8 weeks of us issuing it, we will try to give you a call. If your cheque remains uncashed 14 weeks after your cheque was issued, we will attempt to call you for the final time. If we've been unable to contact you and you still haven't cashed your cheque within 6 months after we've issued the cheque, we reserve the right to withdraw the prize. So please ensure the contact details we have for you are up-to-date.

4.3 Winners cannot exchange or transfer their prize. Any prize may only be claimed by the winner and may not be claimed by a third party on the winner's behalf.

5. Other things to know

5.1 There is no cost to enter any of the five prize draws and no adjustments have been made in relation to policy prices.

5.2 If circumstances arise which we couldn't have reasonably anticipated, we may cancel, suspend or amend the affected prize draw. If this happens, we'll do our best to modify the affected prize draw to allow it to run but if that isn't possible, we may need to suspend or cancel it. We'd tell you if this happens by publishing details on [tsb.co.uk/legal](https://www.tsb.co.uk/legal).

5.3 We will not be responsible for any direct or indirect loss or damage occurring in connection with or as a result of:

- any of the five prize draws; or
- the suspension or cancellation of any of the five prize draws.

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

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

5.5 We'll make available a list of winners' initials (initials of first and last name only) and the counties in which they live in our branches and online, for six months following each draw. You can check by visiting [tsb.co.uk/legal](https://www.tsb.co.uk/legal) or you can get a copy from your local branch or online. We may need to share winners' information with the Advertising Standards Authority.

5.6 Our decision about any aspect of any of the five prize draws is final and binding and we won't enter into any correspondence about it.

5.7 Any question about what these terms and conditions mean will be decided based on:

- Scots law (and only the Scottish courts would be able to settle any disputes) if your address is in Scotland; or
- English law (and only the courts of England and Wales would be able to settle any disputes) if your address is in England; or
- Northern Irish law (and only the Northern Irish courts would be able to settle any disputes) if your address is in Northern Ireland.

6. Data Protection

- 6.1 We will receive your personal data (by this, we mean your name, correspondence address and home insurance policy number) for the relevant prize draw from Aviva. Aviva's data privacy notice sets out how Aviva will use your personal data and can be found at: [aviva.co.uk/services/about-our-business/products-and-services/privacy-policy/home-privacy-policy/](https://www.aviva.co.uk/services/about-our-business/products-and-services/privacy-policy/home-privacy-policy/).
- 6.2 We'll keep your information confidential. Your personal data for the prize draw will only be processed by us for the purposes of:
- Verifying your eligibility to be entered into the relevant prize draw;
 - Entering you into one of the five prize draws;
 - Any prize draw administration, such as telling you that you've won and delivering the prize.
- It will only be kept by us for as long as needed to administer and fulfil the relevant prize draw.
- 6.3 We will process your personal data for the relevant prize draw in accordance with TSB's Data Privacy Notice and applicable laws, unless you tell us you do not want us to process your personal data by opting out of the prize draw, in which case we will stop any processing for the purposes of this promotion.
- 6.4 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) by sending an email to tsb.dpo@tsb.co.uk.
- 6.5 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

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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