

Win back the first year's cost of your Essential or Enhanced Home Insurance prize draw – Terms and Conditions.

Please take time 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 4LH, registered in Scotland No. SC095237. We are the promoter of this prize draw. 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. 2116 ("Aviva").

1. Who has the chance to win?

- 1.1 You'll automatically be entered into the draw and have a chance to win a cheque equal to the amount of your first annual premium for Essential or Enhanced home insurance, if you:
 - Are a new TSB Essential or Enhanced buildings and/or contents customer;
 - Live in the United Kingdom. United Kingdom means Scotland, England, Wales and Northern Ireland;
 - Are aged 18 or over;
 - Quote and purchase a new TSB Essential or Enhanced buildings and/or contents policy either in branch, over the phone or online between **6 October 2025 and 30 November 2025**;
 - Have paid either your initial monthly instalment or full policy premium;
 - Have held the policy for a minimum of 30 consecutive days; and
 - The policy is still active on the day before the draw.
- 1.2 Even if you satisfy the criteria in paragraph 1.1 above, you won't be included in the draw or have a chance to win if any exclusions apply.
- 1.3 You'll have one chance to win a prize per household, if you meet the entry criteria.
- 1.4 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 the prize draw.
- 1.5 You are deemed to have accepted and agreed to be bound by these terms and conditions upon entry into the prize draw.
- 1.6 If you don't want to take part in the prize draw, please complete this form: tsb.co.uk/insurance/prize-draw/opt-out. You can also visit us in branch or call us on **0345 030 7622**. You should do this within 30 days of purchasing your policy, as we'll need some time to process your request – but if you do win, you don't have to accept the prize.

2. When will the prize draw take place and how will it work?

- 2.1 There will be 2 prize draws and there is at least a 1 in 10 chance to win.
- 2.2 We will choose the winners of the prize draw at random, on the dates listed below, from the customers eligible for that prize draw.
- 2.3 Which prize draw you are entered in, will depend on when you take out your policy.

Draw	Date of prize draw	Latest date for notification of win	For any eligible policies quoted and purchased between
1st	10 December 2025	9 January 2026	6 October 2025 and 2 November 2025
2nd	7 January 2026	6 February 2026	3 November 2025 to 30 November 2025

- 2.4 For the first prize draw on 10 December 2025, we will count all the eligible policies taken out between 6 October 2025 and 2 November 2025 and divide this by 10 to give the number of prizes available for that draw.
- 2.5 For the second prize draw on 7 January 2026, we will count all the eligible policies taken out between 3 November 2025 and 30 November 2025 and divide this by 10 to give the number of prizes available for that draw.
- 2.6 Where the number of entries isn't exactly divisible by 10, we will round it up and select winners based on the higher number of entries. For example, if 117 eligible policies are purchased between 3 November 2025 and 30 November 2025, we will round this up to 120. This means that there will be 12 prizes available in the draw on the 7 January 2025 ($120/10 = 12$).
- 2.7 Any winner will forfeit their prize if they are subsequently found not to be eligible to win (for example, because they don't meet the criteria in paragraph 1.1) or if we reasonably think they have had an unfair advantage in participating in the prize draw or have won by using fraudulent means. If this happens, we may choose an alternative winner (using the same method).





3. How will the winners receive their prize?

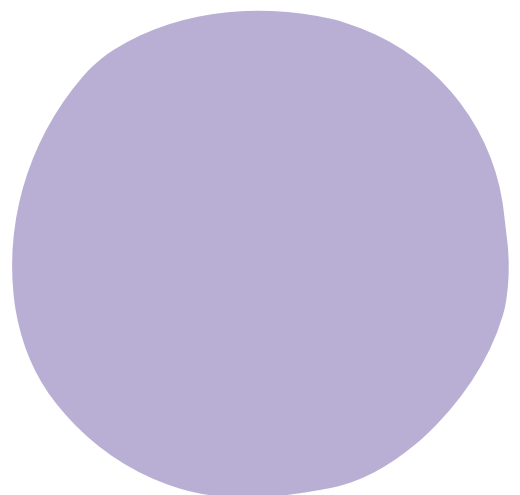
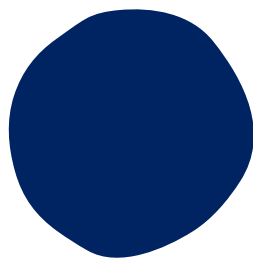
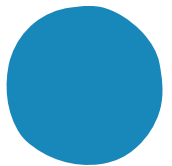
- 3.1 If you're one of our winners, we'll write to the main policyholder (using the **address of the insured property** as shown on your Essential or Enhanced home insurance policy) within 30 days and enclose a cheque which will be equal to the amount of your first annual premium for Essential or Enhanced home insurance. If you haven't cashed your cheque within 6 weeks after we've issued it, we'll attempt to get in touch with you, to make sure you've received the cheque.

Please remember that fraudsters pretend to be banks, so if anyone contacts you about the prize draw 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.

- 3.2 If you're a winner and your cheque is returned to us and/or we receive a notification that you no longer live at any of the addresses we have for you, we will try to give you a call. If we've been unable to contact you and you haven't cashed your cheque within 6 weeks after we've issued the cheque, we will offer the prize to an alternative winner, so please ensure the contact details we have for you are up to date.
- 3.3 If we're unable to get in touch with the alternative winner within a further 6 weeks, we have the right to withdraw the prize or to give the prize away in a different manner at our reasonable discretion.
- 3.4 Winners cannot exchange or transfer their prize.

4. Other things to know.

- 4.1 There is no cost to enter the draw and policy prices have not been adjusted to cover the cost of entry.
- 4.2 If unavoidable circumstances make it necessary to do so, we may cancel, suspend, or amend the prize draw. Where possible, we'd first try to modify the prize draw to allow it to run. But if that's not possible, we might need to suspend or cancel it. We'd tell you if this happens by publishing details on tsb.co.uk/legal.
- 4.3 If we breach these terms and conditions, we'll only be responsible for any direct losses you incur as a result, up to a maximum of your first annual premium for Essential or Enhanced home insurance. But we won't be responsible for any loss that's caused by unusual or unforeseeable things outside our control or where a legal or regulatory requirement means we have to break these terms and conditions. Nothing in this agreement limits any liability which cannot be legally limited.
- 4.4 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 the draw. You can check by visiting 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.
- 4.5 Our decision regarding any aspect of the prize is final and binding and no correspondence will be entered into about it.
- 4.6 We reserve the right to refuse to award the prize to anyone in breach of these terms and conditions.



Win back the first year's cost of your Essential and Enhanced Home Insurance prize draw – FAQs.

Q What is TSB's Essential or Enhanced Home Insurance prize draw?

A If you get a quote and purchase a new Essential or Enhanced buildings and/or contents policy between 6 October 2025 and 30 November 2025, you'll be entered into 1 of 2 prize draws with at least a 1 in 10 chance to win a cheque equal to the amount of your first annual premium for Essential or Enhanced Home Insurance.

Q Am I included in the prize draw?

A You'll automatically be entered into the draw if you:

- Are a new TSB Essential or Enhanced buildings and/or contents customer;
- Live in the United Kingdom. United Kingdom means Scotland, England, Wales and Northern Ireland;
- Are aged 18 or over;
- Quote and purchase a new TSB Essential or Enhanced buildings and/or contents policy either in branch, over the phone or online between 6 October 2025 and 30 November 2025;
- Have paid either your initial monthly instalment or full policy premium;
- Have held the policy for a minimum of 30 consecutive days; and
- The policy is still active on the day before the draw.

You'll have one chance to win a prize per household, if you meet the entry criteria.

We have the sole decision on whether all the eligibility requirements have been met.

Q I don't want to take part. What do I do?

A That's no problem, just head over to tsb.co.uk/insurance/prize-draw/opt-out to let us know, visit one of our branches or call us on **0345 030 7622**. Try to let us know within 30 days of purchasing your policy or we may not have enough time to take you out of the draw – but you don't have to accept the prize, if you do win.

By completing the online form to opt out of the prize draw, you are entering your personal information (name, date of birth, post code and policy number) into a third party (Mopinion B.V. established in Rotterdam at Mariniersweg 151-01, 3011 NK). We will use the personal data that you provide to Mopinion to identify and remove you from the prize draw. For information on how Mopinion will manage your personal data, please read their Privacy Notice at mopinion.com/legal/policies/privacy-statement/.

Q I have an existing TSB home insurance policy, am I eligible for the prize draw?

A No, existing customers who renew their TSB home insurance policy are not eligible.

Q Is there a cost to enter the prize draw?

A No, there is no cost to enter the draw and policy prices have not been adjusted to cover the cost of entry.

Q What if I cancel my TSB Essential or Enhanced home insurance?

A We understand that circumstances change, and you may decide to cancel your insurance. If you cancel your home insurance policy within 30 days of purchase or before the prize draw, you'll no longer be eligible for entry into the prize draw.

Q How many chances do I get to win?

A You only have one chance to win a prize, if you meet the criteria. That means:

- If you take out two separate policies (buildings and contents) on the same property, you still only get one chance to win.
- 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 the prize draw.

Q When and how will the draw take place?

A The winners will be chosen at random from the customers eligible for that prize draw, dependent on when you purchase your new home insurance policy. In total there will be 2 prize draws and there is at least a 1 in 10 chance to win a cheque equal to the amount of your first annual premium for your Essential or Enhanced Home Insurance.

Q How will the prize be paid?

A Once the winners are chosen, we'll write to the main policyholder (at the **address of the insured property** as shown on your Essential or Enhanced home insurance policy) within 30 days and enclose a cheque to equal to the amount of your first annual premium for your Essential or Enhanced Home Insurance.

Draw	Date of prize draw	Latest date for notification of win	For any eligible policies quoted and purchased between
1st	10 December 2025	9 January 2026	6 October 2025 and 2 November 2025
2nd	7 January 2026	6 February 2026	3 November and 30 November 2025

Q How do I check if I've won?

A We'll make available a list of winners' initials (initials of first and last name only) and the counties in which they live will in our branches and online for six months following the 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.

Please remember that fraudsters pretend to be banks, so if anyone contacts you about the prize draw 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.

Q How long will the prize cheque be valid for?

A All cheques will be valid for 6 months.

Q What happens if I don't have a bank account that accepts cheques?

A Please contact your local TSB branch or call us on the Essential and Enhanced Home Insurance Sales and Service Complaints Customer Helpline – **0345 030 7622**. Lines are open 8am to 8pm Monday to Friday, 8am to 6pm Saturdays, and 10am to 4pm on Sundays and bank holidays.

Q Can I transfer my prize to someone else?

A No, prizes cannot be exchanged or transferred.

Q What happens if I have won but don't receive the cheque?

- A
- If you're a winner but haven't cashed your cheque within 6 weeks after we've issued it, we'll attempt to get in touch with you to make sure you've received the cheque. We won't take any further action once you've confirmed you've received it. If you're a winner and we receive a notification that you no longer live at any of the addresses we have for you, we'll try to contact you via phone.
 - If your cheque has been returned to us and/or we've been unable to contact you and you haven't cashed your cheque within 6 weeks after we've issued the cheque, we will offer the prize to an alternative winner, so please ensure the contact details we have for you are up to date.
 - 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.

Q How will you be conducting the draw?

A For each of the 2 prize draws, each eligible policy will be given a number, and those numbers will be entered into a verifiable random number generator that will select the appropriate number of winners. The prize draws will be recorded to verify the independence of the process.

Q Where can I see the terms and conditions of the Essential and Enhanced home insurance prize draw?

A Terms and conditions will be available in branch and at www.tsb.co.uk/legal.

Q Who should I contact if I have a query or a complaint about the prize draw?

A If you have a query about this prize draw, or the service you have received, please contact your local TSB branch or call us on the Essential and Enhanced Home Insurance Sales and Service Complaints Customer Helpline – **0345 030 7622**. Lines are open 8am to 8pm Monday to Friday, 8am to 6pm Saturdays, and 10am to 4pm on Sundays and bank holidays.

Q How will you manage the personal details that I give you as part of this prize draw?

A We will receive your personal data (by this, we mean your name, postcode, date of birth and home insurance policy number) for the 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/.

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 prize draw;
- Entering you into the prize draw;
- 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 prize draw.

You can find out more about how we use your personal data in our privacy notice at tsb.co.uk/privacy.

You have a number of rights when it comes to your personal information, including the right to ask us to provide you with a copy of your information if we hold it. These rights are set out in the data privacy notice above.

If you'd like to exercise your rights, please complete the form available [here](#). You can also contact our Data Protection Officer at privacy@tsb.co.uk.

If you're unhappy about how we've used your personal information, you can complain at any time to the Information Commissioner's Office. They're the regulator 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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