

Take out a Life Insurance policy through TSB and choose a £75 e-Gift card after your sixth monthly payment is received.**

**Terms and conditions apply.

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. Life Insurance, Decreasing Life Insurance and Critical Illness Cover are introduced by TSB Bank plc but are provided by Legal & General Assurance Society Limited, One Coleman Street, London, EC2R 5AA, registered in England and Wales No. 00166055 ("L&G").

Terms and Conditions.

Receive a **£75 Amazon.co.uk Gift Card***, **M&S** or **B&Q** e-Gift card, after your sixth monthly payment following your purchase of Life Insurance and/or Decreasing Life Insurance (with or without optional Critical Illness Cover) through TSB, who act as an introducer to L&G.

*Restrictions apply, see www.amazon.co.uk/gc-legal

1. Who is eligible for this offer?

You're eligible for this special offer if all the following apply:

- 1.1 You are a new L&G Life Insurance and/or Decreasing Life Insurance customer (with or without optional Critical Illness Cover) who was introduced by TSB.
- 1.2 You quote and complete your application for the cover within the offer period of **15 September 2025 to 9 November 2025** inclusive and thereafter complete the purchase of that policy within 120 days.
- 1.3 You take out a policy for L&G Life Insurance and/or Decreasing Life Insurance through TSB, online, in branch or via the telephone.
- 1.4 You are aged 18 or over and a UK resident.
- 1.5 You keep the live policy in place for at least 6 months after the policy start date and have fully paid the first 6 consecutive monthly payments on time.

You're not eligible for this special offer if:

- 1.6 You're an existing L&G Life Insurance and/or Decreasing Life Insurance customer, with a Life Insurance and/or Decreasing Life Insurance policy, introduced by TSB already.
- 1.7 You cancel your L&G Life Insurance and/or Decreasing Life policy, bought through TSB, within 6 months of taking out the policy.
- 1.8 You have previously held and cancelled a L&G Life Insurance and/or Decreasing Life Insurance policy, bought through TSB, within the last 18 months.
- 1.9 You apply via a financial adviser, or through any other intermediary. This offer is only available if you apply through TSB for Life Insurance and/or Decreasing Life Insurance provided by L&G.

2. How it works.

How to claim your e-Gift card:

- 2.1 Within 30 days of purchasing your policy, you will receive a "What Happens Next" email or letter from The Marketing Lounge Partnership Limited ("MLP"), advising you what happens next. Emails will come from mail@myrewards.tsb.co.uk.
- 2.2 After your policy has been live for at least 6 months and provided you've paid your first 6 monthly payments in full, on time and the sixth payment has cleared, you will receive a "How to Claim" email or letter from MLP usually within 20 days. This email or letter will contain your unique redemption code and all the information you need to claim your chosen e-Gift card.



- 2.3 You will need to claim the e-Gift card you want within 6 months of the date the "How to Claim" email or letter from MLP is issued, otherwise you will not be able to claim an e-Gift card. If you don't claim an e-Gift card within 30 days of the "How to Claim" email or letter, MLP will send you a reminder email or letter. Two further reminder emails or letters will be sent if you have not claimed within 3 months and 5 months of the date the "How to Claim" email or letter from MLP was issued.
- 2.4 You can select your £75 e-Gift card from either Amazon.co.uk Gift Card*, M&S or B&Q.
- 2.5 TSB and/or MLP may amend the e-Gift card retailers at any time, if they feel it would be reasonable to do so; however, the monetary value of this offer will not change.

3. Important information about this offer.

- 3.1 No cash alternative will be offered.
- 3.2 TSB and/or MLP may communicate with you in relation to this offer either by email, by telephone or by post.

Please remember that fraudsters pretend to be banks, so if anyone contacts you about the e-Gift card offer, 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.**

- 3.3 This offer is limited to a maximum of one e-Gift card per policy, so if you're a joint policy holder you'll only be eligible for one e-Gift card.
- 3.4 This offer is limited to a maximum of two e-Gift cards per household.
- 3.5 Your e-Gift card cannot be amended once issued.
- 3.6 If you do not receive your e-Gift card or if there is a problem using it, you should contact MLP for help. You can contact them on **01565 656 724** (lines are open Monday-Friday, 9am-5.30pm, excluding Bank Holidays).
- 3.7 Neither TSB or MLP are liable for the chosen retailer entering insolvency and no longer accepting the e-Gift card.
- 3.8 The following retailer conditions apply:
- **Amazon.co.uk Gift Card* is not a sponsor of this promotion.**
 1. Restrictions apply, see www.amazon.co.uk/gc-legal to find out more.
 - **M&S is not a sponsor of this promotion.**
 1. Restrictions apply, see www.marksandspencer.com/help-and-support/ways-to-pay to find out more.
 - **B&Q is not a sponsor of this promotion.**
 1. Restrictions apply, see **Terms & conditions at B&Q** to find out more.
- 3.9 If the retailers are amended, the e-Gift card conditions of the amended retailers will apply.
- 3.10 TSB may amend or withdraw this offer at any time by giving you notice on tsb.co.uk
- 3.11 This offer cannot be used in conjunction with any other discount or offers on L&G Life Insurance and/or Decreasing Life Insurance (with or without Critical Illness Cover) policies which were introduced by TSB.
- 3.12 TSB reserves the right to cancel this offer should we discover or have a reasonable suspicion that the terms and conditions of this offer are being abused.
- 3.13 TSB reserves the right to refuse to offer the £75 e-Gift card to anyone in breach of these terms and conditions.

4. Sharing your information.

- 4.1 We want you to know that TSB respects the information we hold on you and that we take the security of your information very seriously.
- 4.2 For details of TSB's Privacy Notice, please visit tsb.co.uk/privacy
- 4.3 L&G will only share your details with MLP to provide the e-Gift card to you.
- 4.4 This offer is provided by TSB and administered and fulfilled by MLP.
- 4.5 For information on how MLP and subsidiaries will manage your personal data, please read their Privacy Notice at myrewards.tsb.co.uk/life/lifeinsurance25/privacy-policy
- 4.6 Life Insurance and/or Decreasing Life Insurance (with optional Critical Illness Cover) is introduced by TSB Bank plc but is provided by Legal & General Assurance Society Limited. Legal & General Assurance Society Limited is registered in England and Wales No. 00166055. Registered office: One Coleman Street, London EC2R 5AA. Legal & General Assurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 117659.
- 4.7 For details of L&G's Privacy Notice, please visit legalandgeneral.com/privacy-notice/

Life Insurance £75 e-Gift card offer through TSB

– FAQs.

Q What is the Life Insurance e-Gift card offer?

If you complete your application for a Life Insurance and/or Decreasing Life Insurance (with or without Critical Illness Cover) introduced by TSB and provided by L&G, within the offer period of **15 September 2025 to 9 November 2025** inclusive, and thereafter complete the purchase of that policy within 120 days and make your first six monthly payments on time, you will be eligible to choose a £75 Amazon.co.uk Gift Card*, B&Q or M&S e-Gift card.

Q Am I eligible for this offer?

You are eligible for this offer if all of the following apply:

- You are a new L&G Life Insurance and/or Decreasing Life Insurance (with or without optional Critical Illness Cover) customer, introduced by TSB.
- You quote and complete your application for the cover within the offer period of **15 September 2025 to 9 November 2025** inclusive and thereafter complete the purchase of that policy within 120 days.
- You take out a policy for L&G Life Insurance and/or Decreasing Life Insurance through TSB, online, in branch or via the telephone.
- You are aged 18 or over and a UK resident.
- You have a live policy in place for at least 6 months after the policy start date and have fully paid the first 6 consecutive monthly payments on time.

You are not eligible if:

- You're an existing L&G Life Insurance and/or Decreasing Life Insurance (with or without Critical Illness Cover) customer through TSB.
- You cancel your L&G Life Insurance and/or Decreasing Life Insurance (with or without Critical Illness Cover) policy bought through TSB within 6 months of taking out the policy.
- You have previously held and cancelled a L&G Life Insurance and/or Decreasing Life Insurance (with or without Critical Illness Cover) policy, bought through TSB within the last 18 months.
- You're a joint policy holder, because only one e-Gift card is issued per policy.
- You apply via a financial adviser, or through any other intermediary. This offer is only available if you apply through TSB for Life Insurance and/or Decreasing Life Insurance provided by L&G.

Q I have an existing L&G Life Insurance and/or Decreasing Life Insurance (with or without Critical Illness Cover) policy bought through TSB, am I eligible for the e-Gift card?

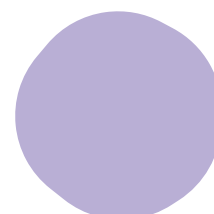
No, the offer only relates to a new policy.

Q I have an existing L&G Over 50s Fixed Life Insurance policy bought through TSB, am I eligible for this e-Gift card offer?

Yes, you are eligible for this offer if you take out a new L&G Life Insurance and/or Decreasing Life Insurance (with or without Critical Illness Cover) policy bought through TSB and meet the specific offer criteria.

Q Can I take out the insurance and change my mind?

We understand circumstances change and you may decide to cancel your insurance. However, if you cancel the policy within 6 months of taking cover out, you will not be eligible to receive the £75 e-Gift card.



Q How do I claim my £75 e-Gift card?

You will receive a "What Happens Next" email or letter from The Marketing Lounge Partnership Limited ("MLP") within 30 days of your policy going live, advising you what happens next. Emails will come from mail@myrewards.tsb.co.uk. After your policy has been live for at least 6 months and provided you've paid your first 6 monthly payments in full, on time and the sixth payment has cleared, you will receive a "How to Claim" email or letter from MLP, usually within 20 days. This email or letter will contain your unique redemption code and all the information you need to claim your chosen e-Gift card.

You will need to claim the e-Gift card you want within 6 months of the date the "How to Claim" email or letter from MLP is issued, otherwise you will not be able to claim an e-Gift card. If you don't claim an e-Gift card within 30 days of the "How to Claim" email or letter, MLP will send you a reminder email or letter. Two further reminder emails or letters will be sent if you have not claimed within 3 months and 5 months of the date the "How to Claim" email or letter from MLP was issued.

Full details are included in our offer terms and conditions which can found at tsb.co.uk/legal

Please remember that fraudsters pretend to be banks, so if anyone contacts you about the offer 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 do I claim my £75 e-Gift card, if I don't have an email address?

If we do not hold an email address for you, you will be sent a "What Happens Next" letter from The Marketing Lounge Partnership Limited ("MLP"), within 30 days of your policy going live, advising you what happens next. After your policy has been live for at least 6 months and provided you've paid your first 6 monthly payments in full, on time and the sixth payment has cleared, you will receive a "How to Claim" letter from MLP, usually within 20 days. This letter will contain your unique redemption code and all the information you need to claim your chosen e-Gift card.

You will need to claim the e-Gift card you want within 6 months of the date the "How to Claim" letter from MLP is issued, otherwise you will not be able to claim an e-Gift card. If you don't claim an e-Gift card within 30 days of the "How to Claim" letter, MLP will send you a reminder letter. Two further reminder letters will be sent if you have not claimed within 3 months and 5 months of the date the "How to Claim" letter from MLP was issued.

Full details are included in our offer terms and conditions which can found at tsb.co.uk/legal

Q I haven't received my email or letter about my £75 e-Gift card, what do I do?

If you have not received your email or letter, or have any concerns, you can contact the offer administrators, The Marketing Lounge Partnership Limited, on **01565 656 724** (lines are open Monday-Friday, 9am-5.30pm, excluding Bank Holidays).

Q How long will I have to make my choice of e-Gift card?

You will need to select the e-Gift card you want within 6 months of receiving the "How to Claim" email or letter from The Marketing Lounge Partnership Limited.

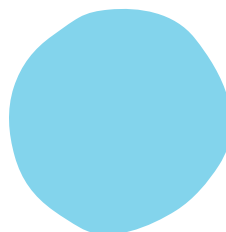
Q I don't have an email or access to the internet; how will I receive my £75 e-Gift card?

If you don't have an email address, you will receive a letter explaining how to claim your £75 e-Gift Card.

Both M&S and B&Q offer physical Gift cards.

However, Amazon.co.uk Gift Card* only offers codes, which can be sent to you on a letter which will explain how to claim your e-Gift card. But, you'd need an Amazon.co.uk account and internet access to be able to use your e-Gift card.

So, this may affect your decision on which e-Gift card you choose.



Q I haven't received my Gift card in the post, what should I do?

If you are expecting a Gift card in the post and haven't received it, contact the offer administrators, The Marketing Lounge Partnership Limited on **01565 656 724** (lines are open Monday-Friday, 9am-5.30pm, excluding Bank Holidays), or speak to your local TSB branch.

Q Who are the retailers I can choose from online?

Details will be included in the email or letter we send you but currently they are B&Q, Amazon.co.uk Gift Card*, and M&S. Retailers may change in the future if we feel it is necessary to do so.

Q When can I spend my £75 e-Gift card?

If you have selected an e-Gift card, you will be sent a confirmation email containing your e-Gift card which you will then be able to spend immediately.

If you elected to receive a Gift card by post, we will post this to you, and this can be used as soon as you receive it.

Q How long is my e-Gift card valid for once I've chosen it?

Each retailer has different rules on validity. Please see the retailer's specific terms and conditions.

Q How can I spend my e-Gift card?

Please see the retailer's specific terms and conditions.

Q What are the terms and conditions of this offer?

You can download the full terms and conditions of this offer by visiting tsb.co.uk/legal

Q Who is running the £75 e-Gift card offer?

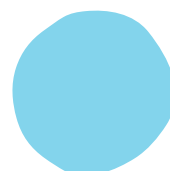
The promoter of this offer is TSB Bank plc ("TSB") and the offer is administered and managed by The Marketing Lounge Partnership Limited ("MLP") on behalf of TSB. TSB are working with MLP in relation to the fulfilment of the £75 e-Gift card offer. To enable this, L&G will pass your contact details and confirmation of your eligibility to MLP.


Q What should I do if I need help claiming my e-Gift card, once I have received my email or letter?

Full details will be included in the email or letter we send you. If you need further support then you can contact The Marketing Lounge Partnership Limited on **01565 656 724** (lines are open Monday-Friday, 9am-5.30pm, excluding Bank Holidays).

Q Who should I contact if I have a query or a complaint about the £75 e-Gift card offer?

If you have any questions about the offer or the service you have received, please call The Marketing Lounge Partnership Limited who are managing the e-Gift card fulfilment for TSB on **01565 656 724** (lines are open Monday-Friday, 9am-5.30pm, excluding Bank Holidays) or, you can contact your local TSB branch.





Q How will the personal details that I give you as part of the £75 eGift Card offer be managed?

TSB will receive your personal data (by this, we mean your name, address, postcode, email address, date of birth and policy number) from L&G. We'll keep your information confidential.

Life Insurance and/or Decreasing Life Insurance (with or without Critical Illness Cover) is introduced by TSB Bank plc but is provided by Legal & General Assurance Society Limited. For further information about how Legal & General Assurance Society Limited uses customer personal data, please see their Privacy Policy (www.legalandgeneral.com/privacy-notice/).

Your personal data will only be processed for the purposes of:

- Verifying your eligibility to receive a £75 eGift card.
- Any £75 e-Gift card administration, such as responding to queries.

Your personal data will only be kept for as long as needed to administer and fulfil the £75 e-Gift card offer.

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

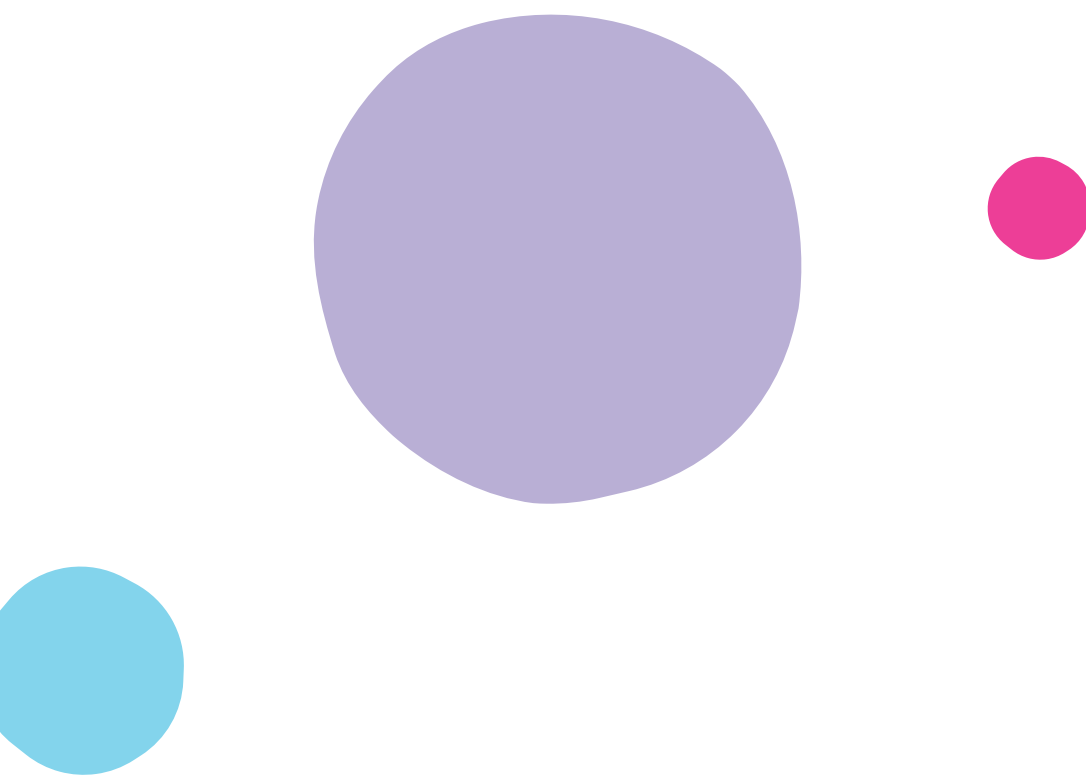
You have a number of rights when it comes to your personal information, including the right to ask us to provide you with a copy of your information if we hold it. These rights are set out in the data privacy notice above.

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

TSB uses a third-party service provider Marketing Lounge Partnership Limited ("MLP") to administer the offer, which includes sending out the e-Gift cards and related correspondence. The webpage (myrewards.tsb.co.uk/life/lifeinsurance25) is hosted and administered for TSB by Marketing Lounge Partnership Limited. For further information about how Marketing Lounge Partnership Limited uses customer personal data, please see their Privacy Policy (mlp.agency/privacy/).

*Restrictions apply, see www.amazon.co.uk/gc-legal





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**.

TSB Bank plc. Registered in Scotland, no. SC95237. Registered office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no. 191240.

Legal & General Assurance Society Limited is registered in England and Wales No. 166055. Registered office: One Coleman Street, London EC2R 5AA. Legal & General Assurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 117659.

The Marketing Lounge Partnership Limited, a company registered in England and Wales. Company registration number is 06467245 and registered office is at The Cow Shed, Walnut Tree Farm, Lower Stretton, Cheshire, United Kingdom, WA4 4PG.