

These terms and conditions apply to policies taken out between 27 February 2023 and 27 April 2026.

Receive a £100 shopping e-Gift card for M&S, Argos or B&Q, six months after you purchase Over 50s Fixed Life Insurance through TSB, who act as an introducer to Legal & General Assurance Society Limited.

Please print or save this document so you have a copy of all the important information relating to this offer.

Who is eligible for this offer?

You're eligible for this special offer if you:

1. Are a new L&G Over 50s Fixed Life Insurance customer who has bought a policy introduced by TSB.
2. Are aged between 50 and 80 and resident in England, Scotland, Wales or Northern Ireland.
3. Take out a policy for L&G Over 50s Fixed Life Insurance through TSB, online, by post, in branch or via the telephone.
4. Have a live policy in place for a six-month period and all payments are made in full and on time.

You're not eligible for this special offer if:

1. You're an existing L&G Over 50s Fixed Life Insurance Customer with an Over 50s Fixed Life Insurance policy, introduced by TSB already.
2. You cancel your L&G Over 50s Fixed Life Insurance policy, bought through TSB, within 6 months of taking out the policy.
3. You have previously held and cancelled a L&G Over 50s Fixed Life Insurance policy, bought through TSB, within the last 18 months.
4. You have Over 50s Fixed Life Insurance policies with L&G whereby the total cover across all policies exceeds £10,000.

How it works

How to claim your shopping e-Gift card.

- The policy holder as listed on your policy will receive a "What Happens Next" email or letter within 30 days of the policy purchase from The Marketing Lounge Partnership Limited ("MLP") to advise the next steps. Emails will come from mail@myrewards.tsb.co.uk effective from 05/01/2026 (previously noreply@myrewards.tsb.co.uk).
- Once you have had a live policy in place for six months and all payments are made in full and on time ("the eligibility date") you will receive a "How to Claim" email or letter from MLP within seven days. The email or letter will contain details on how to claim the e-Gift card along with a website link and a unique code. If you don't claim it within the 30 days, we will send you three reminder emails or letters.

- You must claim your e-Gift card within 6 months from the eligibility date, otherwise you will lose your right to the e-Gift card.
- You can select your £100 e-Gift card from either M&S, Argos, or B&Q.
- 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.

Important information about this offer:

- No cash alternative will be offered.
- TSB and/or MLP may communicate with you in relation to this offer either by email, by telephone or by post.
- This offer is limited to a maximum of one e-Gift card per person and a maximum of two e-Gift cards per household.
- Your e-Gift card cannot be amended once issued.
- 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).
- Neither TSB or MLP are liable for the chosen retailer entering insolvency and no longer accepting the e-Gift card.
- The following retailer conditions apply:
 - M&S is not a sponsor of this promotion. M&S Gift Cards may be used to purchase goods of a higher price than the amount on the card, on payment of the difference. Cannot be exchanged for cash or used to pay for M&S Bank services, products or outstanding card balances, made to measure shirts, personalised cards or M&S energy or to buy another gift card or e-gift card. Can be used in all M&S stores in the UK and Channel Islands, including outlet, railway, motorway and airport stores but not in BP Connect stores. Are valid for 24 months from the last transaction (transactions include balance enquiries). Any remaining balance will be cancelled on expiry of the validity period. Cannot be returned or refunded, except in accordance with your legal rights, for example in the event they are not satisfactory quality. Should be treated as cash, M&S will not accept liability if lost, stolen or damaged.
 - Argos e-Gift Cards may be redeemed in full or part payment for goods in-store or online at **argos.co.uk** from the Argos range, including current promotional offers, at the prevailing prices listed. e-Gift Cards cannot be used for the purchase of other gift cards or vouchers. GBP £ e-Gift Cards cannot be redeemed in ROI. The e-Gift Card is not a credit, payment or cheque guarantee card, cannot be redeemed for cash or returned under the Argos 30 Day Guarantee and cannot be sold. This will not affect your statutory rights. Argos Ltd reserve the right to decline or withdraw the e-Gift Card at any time. Argos Ltd cannot be held liable for lost, stolen or damaged e-Gift cards.
 - B&Q is not a sponsor of this promotion. B&Q e-Gift Cards can be used in full or part payment for any products purchased from B&Q stores in the UK (except concessions and cafes in B&Q stores) and also on **diy.com**. The e-Gift Card cannot be used for purchases from B&Q call centres, in B&Q stores outside of the UK, in the ROI or the Channel Islands or exchanged for cash. No change will be given in cash. Any balance remaining on the e-Gift Card will be shown on the till receipt and can be used in full or part payment for other products. If the e-Gift Card is lost, stolen or damaged B&Q cannot replace or reimburse the balance on the e-Gift Card. The e-Gift Card will expire and any remaining balance will be removed if the Card is not used to make a purchase or balance enquiry during any period of 5 consecutive years. The full terms and conditions applicable to the e-Gift Card can be obtained at **www.diy.com/giftcard**. The e-Gift Card is issued by and remains the property of B&Q plc, B&Q House, Chestnut Avenue, Chandler's Ford, Eastleigh, Hampshire, S053 3LE. Company No. 00973387
- If the retailers are amended, the e-Gift card conditions of the amended retailers will apply.
- This offer is only available if you apply through TSB for Over 50s Fixed Life Insurance provided by L&G. If you apply via a financial adviser, or through any other intermediary, you will not be eligible for this offer.
- TSB may amend or withdraw this offer at any time by giving you notice on **tsb.co.uk**.
- This offer cannot be used in conjunction with any other discount or offers.
- 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.

Sharing your information.

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.

For details of TSB's Privacy Notice, please visit tsb.co.uk/privacy

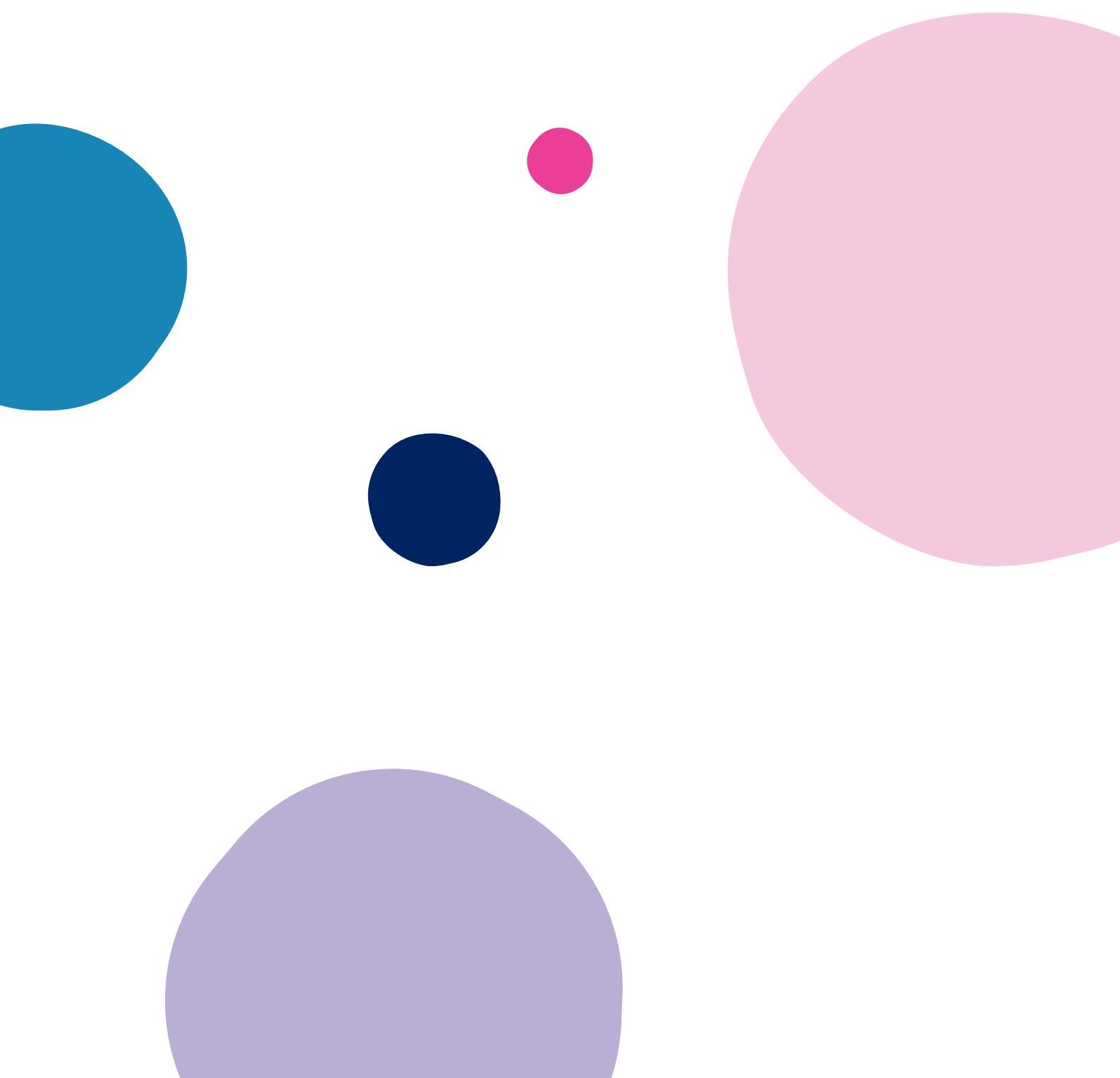
We will only share your details with MLP in order to provide the e-Gift card to you.

This offer is provided by TSB Bank Plc and administered and fulfilled by MLP.

For information on how MLP & Subsidiaries will manage your personal data, please read their Privacy Notice at Privacy Notice – MLP

TSB Over 50s Fixed Life Insurance 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. 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.

For details of L&G's Privacy Notice, please visit Privacy policy, Legal & General (legalandgeneral.com).



These FAQ's apply to policies taken out between 27 February 2023 and 27 April 2026.

Over 50s Fixed Life Insurance £100 shopping voucher offer through TSB.

Q. What is the Over 50s Fixed Life Insurance shopping voucher offer?

A. If you purchase an Over 50s Fixed Life Insurance policy introduced by TSB and provided by Legal & General Assurance Society Limited, from 27 February 2023 and make your first six months payments on time, you will be eligible to choose a £100 shopping voucher from B&Q, Argos, or M&S.

Q. Who is eligible for this offer?

A. You are eligible for this special offer if you:

- Are a new L&G Over 50s Fixed Life Insurance customer who has bought a policy introduced by TSB.
- Are aged between 50 and 80 and are resident in England, Scotland, Wales, or Northern Ireland.
- Take out a policy for L&G Over 50s Fixed Life Insurance through TSB, online, by post, in branch or via the telephone from 27 February 2023.
- Have a live policy in place for a six-month period and make all payments in full and on time.

You are not eligible if you:

- Are an existing L&G Over 50s Fixed Life Insurance Customer through TSB.
- Cancel your L&G Over 50s Fixed Life Insurance policy bought through TSB within 6 months of taking out the policy.
- Have previously held and cancelled a L&G Over 50s Fixed Life Insurance policy bought through TSB within the last 18 months.
- Have Over 50s Fixed Life Insurance policies with L&G already and the total cover across all policies, including any TSB introduced policies, exceeds £10,000.

Q. I have an existing L&G Over 50s Fixed Life Insurance policy bought through TSB, am I eligible for the shopping voucher?

A. No, the offer only relates to a new policy.

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

A. 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 be ineligible to receive the £100 shopping voucher.

Q. How do I claim my £100 shopping voucher?

A. You will receive a "What Happens Next" email or letter within 30 days of taking the policy advising you what happens next. After you've paid your first 6 monthly payments in full, you will receive a "How to Claim" email or letter, usually within 7 days of paying your 6th payment. If you don't claim it within the 30 days, we will send you three reminder emails or letters. This email or letter will have your unique redemption code and give you all the information on how to choose the retailer gift card that you want. Full details are included in our offer terms and conditions which can be found at tsb.co.uk/legal. Emails will come from mail@myrewards.tsb.co.uk effective from 05/01/2026 (previously noreply@myrewards.tsb.co.uk).





Q. How do I claim my £100 shopping voucher, if I don't have an email address?

A. Where an email is not held, you will be sent a "What Happens Next" letter within 30 days of taking the policy advising you what happens next. After you've paid your first 6 monthly payments in full, you will receive a "How to Claim" letter, usually within 7 days of paying your 6th payment. If you don't claim it within the 30 days, we will send you three reminder emails or letters. This letter will have your unique redemption code and give you all the information on how to choose the retailer gift card that you want. Full details are included in our offer terms and conditions which can be found at tsb.co.uk/legal.

Q. I haven't received my email or letter about my £100 shopping voucher, what do I do?

A. If you have not received your email or letter, or have any concerns, you can contact the voucher service administrators, MLP 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 shopping voucher?

A. You will need to select the voucher you want within 6 months of receiving the "How to Claim" email or letter.

Q. I don't have an email or access to the internet, how will I receive my £100 shopping voucher?

A. If you don't have an email address, you will receive a letter explaining how to claim.

Q. I haven't received my shopping voucher in the post, what should I do?

A. If you are expecting a shopping voucher in the post and haven't received it, contact the voucher service administrators, Marketing Lounge Partnership (MLP) 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?

A. Details will be included in the email or letter we send you but currently it is B&Q, Argos, and M&S. This may change in the future, if we feel it necessary to do so.

Q. When can I spend my £100 shopping voucher?

A. If you have selected an e-Gift card shopping voucher, you will be sent a confirmation email advising you of your e-Gift which you will then be able to spend immediately. If you elected to receive a shopping voucher by post, we will post this to you, and this can be used as soon as you receive it.

Q. How long is my voucher valid for once I've chosen it?

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

Q. How can I spend my shopping voucher?

A. Please see the retailer specific terms and conditions.



Q. What are the terms and conditions of the offer?

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

Q. Who is running the £100 shopping voucher offer?

A. The promoter of this offer is TSB Bank plc and is administered and managed by MLP Limited on behalf of TSB Bank plc. TSB are working with MLP Limited to make sure you receive the best service in relation to the fulfilment of the £100 gift voucher offer. To enable this your contact details and confirmation of your eligibility will be passed to MLP Limited.

For further information about how Marketing Lounge Partnership Limited uses customer personal data, please see their Privacy Policy (<https://mlp.agency/privacy/>).



Q. What should I do if I need help claiming my shopping voucher, once I have received my email or letter?

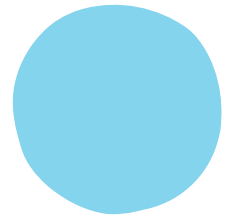
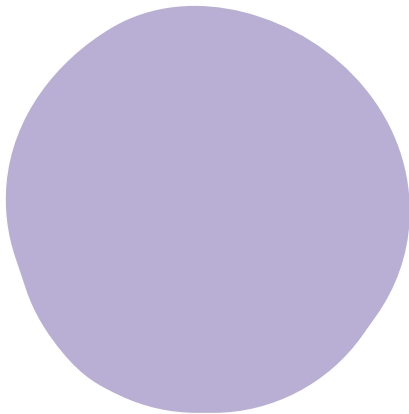
A. Full details will be included in the email or letter we send you. If you need further support then you can contact MLP on **01565 656 724** (lines are open Monday–Friday, 9am–5.30pm, excluding Bank Holidays).

Q. Who should I contact if I have a query or a complaint about the £100 shopping voucher offer?

A. If you have any questions about the offer or the service you have received, please call MLP who are managing the voucher 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.

TSB uses a third-party service provider Marketing Lounge Partnership Limited (MLP) to administer the promotion, send out the Gift Cards and emails. The webpage (myrewards.tsb.co.uk/life) 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 (<https://mlp.agency/privacy/>).

Over 50s Fixed Life insurance 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. 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.



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 Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration No. 191240. TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

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.