

TSB Mortgage Prize Draw Terms and Conditions.

These terms and conditions apply to the TSB Mortgage prize draw. Please take a few minutes 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. We are the promoter of this prize draw.

1. Who is eligible?

- 1.1 Existing residential mortgage customers. This free prize draw is open to all UK residents, aged 18 or over who at the end of the relevant calendar quarter in 2026 (Q2, Q3 or Q4), hold a residential mortgage with an outstanding balance of £25,000 or more. Eligible accounts must not be in arrears, must not be past end of term, and must not be a Buy-to-Let or a Consent-to-Let. Second homes are eligible.
- 1.2 New residential mortgage customers. This free prize draw is open to all UK residents aged 18 or over who complete on a new residential mortgage or Further Advance (FAD) of at least £25,000 with TSB in Q2, Q3 or Q4 of 2026 and whose account remains open (not redeemed or closed) on the last day of that quarter.
- 1.3 Both TSB and Whistletree residential mortgage customers are eligible, subject to these terms.
- 1.4 Accounts where all account holders are deceased are excluded. Properties that are classified as gone-away or unoccupied are excluded, or where bankruptcy applies.
- 1.5 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.
- 1.6 Anyone involved in arranging the prize draw will not be eligible to win.
- 1.7 You will not be eligible for the draw if a redemption figure has been requested on the account entered within the corresponding quarter. We may exclude other accounts where required by law.
- 1.8 One prize per customer. Once a customer has won a prize, they cannot win again during the campaign period, even if named on multiple eligible accounts.

2. How do I enter?

We will automatically enter you into the prize draw if you meet the eligibility criteria in Section 1 and the following criteria during the promotion period 1st April– 31st December 2026.

- 2.1 Existing customer draw. If, at the end of Q2, Q3 or Q4 2026, your residential mortgage has an outstanding balance of £25,000 or more and you meet the eligibility criteria in Section 1, you will be automatically entered into the relevant quarter's draw.

For example:

- 30th June 2026 – This is the final day of Q2 2026. The customer's residential mortgage is still open on this date and has an outstanding balance of £25,000 or more, and the customer meets criteria eligibility in Section 1. Therefore, the customer will be automatically entered into the Q2 prize draw.

- 2.2 New customer draw. If your new residential mortgage or FAD of £25,000 or more completes in Q2, Q3 or Q4 2026 and remains open at the end of that quarter, and you meet the eligibility criteria in Section 1, you will automatically be entered into the relevant quarter's draw.

For example:

- 5th July 2026 – Customer's new residential mortgage completes
- 30th September 2026 – This is the final day of Q3 2026. The customer's mortgage is still open on this date.
- 1st October 2026 – Q3 has ended. Because the mortgage remained open at the end of the quarter and the customer meets the eligibility criteria in Section 1, they are automatically entered into the Q3 draw.

- 2.3 There is one entry per eligible mortgage account per quarter. A customer may only win one prize across the campaign period.

- 2.4 If your prize relates to a joint mortgage account, we will issue cheques made payable to each account holder in equal shares, sent to the correspondence address we hold.

- 2.5 We require 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. Opting out.

- 3.1 By meeting the eligibility criteria and qualifying for an entry into the prize draw, you will be automatically entered into the prize draw and will be deemed to have accepted these terms and conditions.
- 3.2 If you don't want to take part in the prize draw campaign at all, that's no problem, just head over to tsb.co.uk/dreammakeover to let us know. Or pop into one of our branches and they'll be able to help you opt out of the entire campaign. By completing the opt out form, you will be excluded from all draws relating to this campaign. If we don't have enough time to take you out of the draw - you don't have to accept the prize if you do win.

4. Eligible TSB accounts.

- 4.1 For the purposes of this prize draw, all TSB residential mortgage accounts are eligible, subject to the criteria in Section 1, including Whistletree, except for:
 - Buy-to-Let (BTL)
 - Consent-to-Let (CTL)
- 4.2 Residential mortgages are subject to the individual TSB product terms and conditions, and it is your responsibility to comply with those terms and conditions.

5. Prizes

The prizes are as follows:

Quarter	Prizes
Q2 2026	1 x £25,000 for an existing customer
	1 x £25,000 for a new customer including FAD
Q3 2026	1 x £25,000 for an existing customer
	1 x £25,000 for a new customer including FAD
Q4 2026	1 x £25,000 for an existing customer
	1 x £25,000 for a new customer including FAD

- 5.1 You could potentially be in all three draws if you meet the criteria outlined in Section 2 of these terms and conditions. However, only one prize may be won per customer across the campaign period, even if you hold multiple eligible accounts.
- 5.2 If you choose to use your prize to make an overpayment towards your mortgage, any Early Repayment Charge (ERC) that would otherwise apply to the overpayment amount will be waived.

6. Winners, selection and notification.

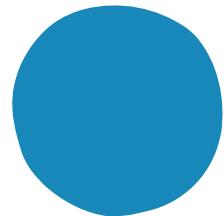
- 6.1 The prize draw winners will be selected by random draw from all eligible entries by TSB on the dates set out in the table in 6.4 below.
- 6.2 Winners will be notified directly by TSB by the dates listed in the table in 6.4 below, using the contact details registered to their account.
- 6.3 Prize funds will normally be issued by cheque.

6.4	Quarter	Draw date	Winners notified	Cheque issued
	Q2	By 20th of July 2026	By 31st of August 2026	Within 10 working days from notification
	Q3	By 20th of October 2026	By 30th of November 2026	Within 10 working days from notification
	Q4	By 20th of January 2027	By 28th of February 2027	Within 10 working days from notification

- 6.5 Any prizes may only be claimed by you and may not be claimed by a third party on your behalf.
- 6.6 Winners can decline the prize or request the prize funds to be paid to one of the charities we support.
- 6.7 If after we have made reasonable efforts to contact you using the contact details registered to your account we are (a) unable to contact or deliver the cheque or (b) the cheque remains uncashed by the end of 12-month validity period we may:
 - (i) offer the prize to an alternative eligible winner in the same way as the original draw or
 - (ii) donate to charity, withdraw the prize or give the prize away in a different manner at our reasonable discretion
- 6.8 We do not accept any responsibility if you are not able to take up the prize.
- 6.9 We may ask the winners to take part in post event publicity. Winners do not have to agree to this.
- 6.10 We will make a list of winners' initials (forename and surname only) and the counties in which they live available online on our website following the draw. We may need to share winners' full name and county with the Advertising Standards Authority.

7. General terms and conditions.

- 7.1 Where applicable, we may check entry details and ask you for further information to allow us to do this. If relevant information or your contact details are not adequate, your entry, even if it is the winning entry, may be rejected.
- 7.2 We reserve the right to refuse entry or refuse to award the prizes to anyone in breach of these terms and conditions, or if we've reasonable grounds to believe anyone has gained unfair advantage in participating in the prize draw or won using fraudulent means.
- 7.3 If circumstances arise which we couldn't have reasonably anticipated, we may cancel, suspend or amend the prize draw. If this happens, we'll do our best to modify the prize draw to allow it to run but if that isn't possible, we may need to suspend or cancel it. We'll do our best to let you know if we need to take any of these steps.
- 7.4 We will not be responsible for any direct or indirect loss or damage occurring in connection with or as a result of:
 - 7.4.1 this prize draw; or
 - 7.4.2 the suspension or cancellation of this prize draw.
- 7.5 Nothing in these terms and conditions is intended to exclude or limit our responsibility for:
 - 7.5.1 death or personal injury;
 - 7.5.2 fraud; or
 - 7.5.3 any liability that cannot be excluded or limited by law.
- 7.6 Our decision about any aspect of the prize draw is final and binding and we won't enter into any correspondence about it.
- 7.7 Any question about what these terms and conditions mean will be decided based on:
 - 7.7.1 Scots law (and only the Scottish courts would be able to settle any disputes) if your address is in Scotland; and
 - 7.7.2 English law (and only the courts of England & Wales would be able to settle any disputes) if your address is elsewhere.



8. Data protection

- 8.1 Personal data collected for the prize draw will be handled in accordance with TSB's Privacy Policy tsb.co.uk/privacy and applicable laws.
- 8.2 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) at this email address.
- 8.3 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

9. Definitions

- 9.1 'Quarter' means Q2 (1st April- 30th June), Q3 (1st July- 30th September) or Q4 (1st October-31st December) of 2026.
- 9.2 'Further Advance' (FAD) means an additional borrowing advanced under an existing residential mortgage account.
- 9.3 'Whistletree' refers to TSB's Whistletree mortgage book.



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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