TSB Dream Fund Prize Draw Terms and Conditions 2026.

These Terms and Conditions apply to the TSB Dream Fund 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; and
- "you" or "your" means any person who is proposing to enter into this prize draw as a participant.

1. Who is eligible?

1.1 This free prize draw is open to all UK residents, aged 18 or over who hold a TSB Personal Current Account throughout the campaign period in accordance with these Terms and Conditions.

1.2 If you close your TSB Personal Current Account prior to winning and receiving a prize, you won't be eligible.

1.3 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.

1.4 You will not be eligible if you, or any of your accounts held with us, are subject to our collections and recoveries process.

1.5 Anyone involved in arranging the prize draw will not be eligible to win.

1.6 In entering the prize draw, you confirm that you are eligible to do so and eligible to claim any prize you may win. We may require you to provide proof that you are eligible to enter the prize draw.

2. How do I enter?

We will automatically enter you into the prize draw if you meet the eligibility criteria and the following criteria during the Promotion Period of 00:01am 1 November 2026 and 11:59pm on 30 November 2026:

2.1 Hold an open TSB Personal Current Account.

2.2 **Deposit a minimum of £5,000 additional funds into a TSB Personal Current Account or eligible TSB Personal Savings Account (see section 4.1) during the Promotion Period and leave it there until at least the end of the Promotion Period.**

2.3 Except in the case of maturing TSB savings deposits (see section 2.7 below), funds must originate from outside TSB and must be deposited in pounds Sterling. Any deposits or internal transfers made from another TSB Current Account or TSB Savings Account will not be eligible. Any deposits made in foreign currencies will not be eligible. Standard terms and rates apply for deposited funds. Funds can be withdrawn at any time subject to the applicable account terms and conditions, but funds withdrawn before the end of the Promotion Period won't count as qualifying funds.

2.4 You can have more than one entry: for every deposit of £5,000 of qualifying funds, you get one entry into the prize draw. For example:

- One deposit of £5,000 will equal one entry.
- One deposit of £10,000 will equal two entries.
- One deposit of £7,500 and a second deposit of £2,500 will equal one entry.

2.5 Partial amounts below £5,000 will not count towards an entry, even if they total £5,000. For example:

- £5,000 deposited in two £2,500 payments will not be eligible.
- £5,000 deposited in five £1,000 deposits will not be eligible.
- £10,000 deposited in one £5,000 deposit and two £2,500 deposits would only be eligible for one entry (for the single £5,000 deposit).

2.6 Joint accounts are eligible only where each account holder is a UK resident and aged 18 or over. One entry per £5,000 deposited, regardless of the number of account holders.

2.7 **Funds reinvested from maturing TSB savings accounts directly into an eligible TSB account (see section 4 below) during the Promotion Period and left there until at least the end of the Promotion Period will qualify, with each £5,000 reinvested providing one entry to the prize draw.** It is your responsibility to comply with the applicable account terms and conditions.

2.8 If you have multiple valid entries, you could win more than one prize in the prize draw.

2.9 Alternative entry option: alternatively as a TSB Personal Current Account Customer you can enter the prize draw by writing to us by first or second class post during the Promotion Period at TSB Bank plc, Prize Draw, 1st Floor, Henry Duncan House, 120 George Street, Edinburgh, EH2 4LH with your full name, address, sort code and account number of your TSB Personal Current Account, requesting to be entered into the prize draw (only one entry by this route per Customer). TSB will not accept:

- Responsibility for entries that are corrupted, not successfully completed or transmitted, lost, mislaid, damaged or delayed in transit, regardless of cause including, for example, as a result of any postal failure, equipment failure, technical malfunction, systems, satellite, network, server, website, computer hardware or software failure of any kind; or
- Proof of posting or transmission as proof of receipt of entry to the prize draw.

2.10 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 provisions 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 be included in the prize draw, that's no problem, just head over to **tsb.co.uk/current-accounts/opt-out.html** to let us know. Or pop into one of our branches and they'll be able to help you. Try to let us know by 29 November 2026 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.

4. Eligible TSB accounts.

4.1 For the purposes of this prize draw, the following accounts are eligible:

- all TSB Personal Current Accounts; and
- all TSB Personal Savings Accounts, except Monthly Saver, Matured Funds, Young Saver, Young Saver Passbook and Junior Cash ISA accounts,

provided that all other requirements in these Terms and Conditions are met.

4.2 Deposits are subject to the individual TSB product terms and conditions, and it is your responsibility to comply with those terms and conditions. For example:

- A TSB ISA account - the maximum amount that can be paid into an ISA in the 2026/2027 tax year is £20,000. It is your responsibility to make sure you comply with ISA limits for any deposits you make into your TSB ISA account.
- Time periods - some accounts, for example Fixed Rate Bonds, only accept deposits within a certain number of days of opening.

5. How many prizes will there be?

The prizes are as follows:

- 5 prizes of £10,000.
- 50 prizes of £250.
- 375 prizes of £100.

6. Winners, selection and notification.

6.1 The prize draw winners will be selected by random draw from all eligible entries by TSB on or around **7 December 2026**.

6.2 Winners will be notified directly by TSB by **8 January 2027**, using the contact details registered to their account.

6.3 Prize funds will be paid directly into each winner's TSB Personal Current Account by **22 January 2027.**

6.4 Winners can decline the prize or request the prize funds to be paid to one of the charities we support.

6.5 Only winners will be contacted by TSB to notify them of the results of the prize draw. However, a list of the winners will be made available online following the draw (see section 8.5 below).

7. General terms and conditions.

7.1 This prize draw is an additional promotional benefit and should not influence your decision to select or fund a product; you should base decisions on the product's guaranteed features, including rate and access, and whether it meets your needs, characteristics and objectives. The draw carries a low and non-predictable probability of winning, even where multiple entries are allocated, and should be viewed only as an incremental upside that you should consider before participating.

7.2 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.

7.3 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.

7.4 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.

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

7.5.1 this prize draw; or

7.5.2 the suspension or cancellation of this prize draw.

7.6 Nothing in these Terms and Conditions is intended to exclude or limit our responsibility for:

7.6.1 death or personal injury;

7.6.2 fraud; or

7.6.3 any liability that cannot be excluded or limited by law.

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

7.8 Any question about what these Terms and Conditions mean will be decided based on;

7.8.1 Scots law (and only the Scottish courts would be able to settle any disputes) if your address is in Scotland; and

7.8.2 English law (and only the courts of England & Wales would be able to settle any disputes) if your address is elsewhere.

8. Data protection.

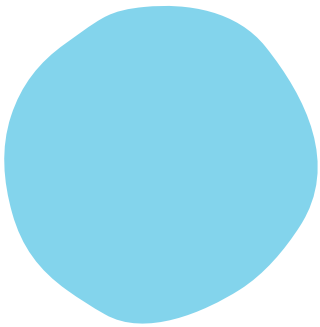
8.1 Personal data collected for the Promotion will be handled in accordance with TSB's Privacy Policy (**www.tsb.co.uk/privacy.html**) and applicable laws.

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**

8.4 We may ask the winners to take part in post event publicity. Winners do not have to agree to this.

8.5 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.



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.

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**. Calls may be monitored or recorded.
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.

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