

# TSB Savings Prize Draw Terms and Conditions.

These terms and conditions apply to the TSB Savings 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. This free prize draw is open to all UK residents, aged 18 or over who hold a TSB Fixed Rate Bond, Fixed Rate Cash ISA, Save Well Limited Access account or Save Well Limited Access ISA that is due to mature between 1 December 2025 and 2 March 2026 and also hold a TSB personal current account.
- 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.

## 2. How do I enter?

We will automatically enter you into the prize draw if you meet the eligibility criteria and the following criteria in the Promotion Period 00:01am 1 December 2025 and 11:59pm on 2 March 2026:

- 2.1. Be a TSB personal current account customer.
- 2.2. Be a TSB Fixed Rate Bond, Fixed Rate Cash ISA, Save Well Limited Access account or Save Well Limited Access ISA customer whose account matures during the promotional period.
- 2.3. Be a TSB customer with at least £1 balance in any eligible TSB savings account on the first day after your fund matures.  
For example:
  - 10 December 2023 – a customer opens a 2 Year Fixed Rate Bond.
  - 9 December 2025 – is the end date of the 2 Year Fixed Rate Bond.
  - 10 December 2025 – this is the maturity date.
  - 11 December 2025 – this is the first day after the fund has matured. To meet eligibility criteria, the customer must have a balance of at least £1 in any eligible TSB saving account on this date.
- 2.4. Funds can be withdrawn at any time subject to the applicable account terms and conditions.
- 2.5. There is one entry per eligible account.
- 2.6. Joint accounts are eligible only where each account holder is a UK resident and aged 18 or over. Only one entry per account, per draw is permitted, regardless of the number of account holders.
- 2.7. 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 be included in the prize draw, that's no problem, just head over to [tsb.co.uk/savings/opt-out.html](https://tsb.co.uk/savings/opt-out.html) to let us know. Or pop into one of our branches and they'll be able to help you. To opt out, you will need to let us know prior to each draw date for the corresponding month's draw (see table in 6.3 below for the draw dates) 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 win.



## 4. Eligible TSB accounts.

- 4.1. For the purposes of this prize draw, all TSB personal savings accounts are eligible, except for:
- Young Saver
  - Young Saver Passbook
  - Junior Cash ISA
- 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.

## 5. Prizes.

The prizes are as follows:

Account Maturity Month	Prizes
December 2025	1 x £10,000 75 x £200
January 2026	1 x £10,000 75 x £200
February 2026	1 x £10,000 75 x £200

- 5.1. You are only eligible for prizes relating to the month your TSB personal savings account matures. If you have an account maturing in each month, you could potentially be in all three draws if you meet the criteria outlined in Section 2 of these Terms and Conditions.

For example:

- A customer holds a 1 Year Fixed Rate Bond which matures in January 2026. They renew their Fixed Bond for 1 year which makes them eligible for the prize draw as a balance of at least £1 is retained the day after their Fixed Rate Bond matured. They have the chance to win one of the January 2026 prizes.
- A customer holds an 18 month Fixed Rate Cash ISA that matures in February 2026. They choose to move their funds into an Easy Saver account rather than renew their Fixed Rate Cash ISA. The balance in the Easy Saver the day after their Fixed Rate Cash ISA matured is at least £1, so they have the chance to win one of the February 2026 prizes.
- A customer holds (i) a Save Well Limited Access account which matures in December 2025 and (ii) a Fixed Rate Bond that matures in February 2026. If the customer meets the eligibility criteria, they would be eligible to be in the December and February draws, for example:
  - Save Well Limited Access account – this matures into an Easy Saver and the customer moves some funds to their personal current account but they keep at least £1 in the Easy Saver the day after the Save Well Limited Access account matures. They have the chance to win one of the December 2025 prizes.
  - Fixed Rate Bond – rather than renew their Fixed Rate Bond, the customer chooses to keep some of their maturing funds in the Matured Funds account. Their balance in the Matured Funds account is at least £1 on the day after the Fixed Rate Bond matures. They have the chance to win one of the February 2026 prizes.

## 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 the dates set out in the table in 6.3 below.
- 6.2. Winners will be notified directly by TSB by the dates listed in the table in 6.3 below, using the contact details registered to their account.

6.3.

Account Maturity Month	Draw date	Winners notified	Prize Payment Date
December 2025	By 20 January 2026	By 28 February 2026	Within 10 working days from notification
January 2026	By 20 February 2026	By 31 March 2026	Within 10 working days from notification
February 2026	By 20 March 2026	By 30 April 2026	Within 10 working days from notification

- 6.4. Prize funds will be paid directly into each winner's TSB personal current account within 10 working days of notification.
- 6.5. Winners can decline the prize or request the prize funds to be paid to one of the charities we support.

## 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 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](mailto: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](http://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](http://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.

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