



Platinum 28 Month Balance Transfer credit card. Balance transfer fee refund terms and conditions.

How to get your balance transfer fee refund:

1. Apply and be approved for our Platinum 28 month Balance Transfer Credit Card between 6 October 2017 and 31 January 2018.
2. Transfer a minimum of £100 at a time from any non-TSB UK credit cards or store cards, up to a maximum of 95% of your credit limit.
3. For each balance transfer made within the first 90 days of account opening we'll charge the introductory 0.5% balance transfer fee.
4. But for each balance transfer you make during the first 30 days of opening your account we'll refund the full 0.5% balance transfer fee within 60 days from the date of each balance transfer.
5. Your fee refund will show on one of your next two statements as 'Balance Transfer Fee Refund'.

What else you need to know.

- To stay eligible for promotional rates and balance transfer fee refunds, you must stay within your credit limit and make your payments on time each month.
- Balances transferred after the first 90 days will be charged a 3% balance transfer fee.
- When the introductory 0% period ends, your transactions will be charged at the standard rate.
- Applicants must be over 18 and a UK resident to apply. Approval is subject to status and lending criteria.
- This offer may be withdrawn at any time.

Please keep this leaflet so you have a copy of all the important information.

If you'd like this in another format such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 3843** (lines open from 7am to 11pm, 7 days a week).

TSB adheres to The Standards of Lending Practice which are monitored and enforced by the Lending Standards Board: www.lendingstandardsboard.org.uk.

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