

How would winning feel?

Take out and use a TSB Mastercard credit card for your chance to win £10,000 or one of five luxury staycations.

**Representative
21.9% APR (variable).**



Staycations courtesy of our partnership with Mastercard®

Terms and conditions for Credit Card Prize Draw 2021.

By entering the prize draw you're agreeing to the terms and conditions of entry in Section A. By accepting the prize, the prize winner also agrees to the terms and conditions of the prize in Section B.

Please take a few minutes to read these terms and conditions 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 5LH. We are the promoter of this prize draw.

We've partnered with Mastercard UK and big group. Big group are Mastercard UK's marketing agency and they are supplying and arranging the UK experiences for this prize draw. You can find out more about big group's role in Mastercard UK promotions on the Mastercard UK website at www.mastercard.co.uk/en-gb/personal/get-support/promotions-and-offers-queries.html.

Big group means Big Group Limited, The George Building, Nicholas Road, Notting Dale, London W11 4AN ("big group") ("the promotional agent")

Section A - Terms and conditions of entry

1 Who is eligible?

- 1.1 This prize draw is open to residents in Great Britain, aged 18 or over who hold a TSB Mastercard credit card. Great Britain means Scotland, England and Wales.
- 1.2 Only the main cardholder is eligible to be entered into the prize draw.
- 1.3 You must stay within your credit limit and make your minimum payments on time, otherwise you won't be eligible. And if you close your TSB Mastercard account before the end date of the promotion set out in condition 2.1 below you won't be eligible.
- 1.4 TSB employees, Mastercard employees, big group employees, their immediate families, contractors, agents or any third party directly associated with administration of the prize draw are not eligible.

2 How do I enter?

- 2.1 You will get one automatic entry into the prize draw if:
 - you or an additional cardholder make an eligible transaction on your TSB Mastercard credit card; or
 - you take out a TSB Mastercard credit card and make an eligible transaction on it between 00:00 on 6th September 2021 to 23:59 on 31 October 2021 (the end date).
 You will get a second automatic entry into the prize draw if you log onto:
 - TSB Internet Banking or
 - the TSB Mobile App between 00:00 on 6th September 2021 to 23:59 on 31 October 2021.

A maximum of two entries per person will be made into the prize draw.

If you do not want to be entered into the prize draw, please enter your details at tsb.co.uk/credit-cards/prize-draw/opt-out

- 2.2 "Eligible transaction" means most purchases of goods or services you would usually make using your TSB Mastercard credit card from shops and online retailers in the UK and abroad (fees apply if you use your card abroad) and also any balance transfers made to your TSB Mastercard credit card.

Eligible transactions do not include: purchases of foreign currency, transactions at casinos, betting outlets or bookmakers, trading or spread betting, pending transactions, or payments to online or offline accounts (including current and savings accounts).

For the avoidance of doubt, cash withdrawals, interest, fees, charges, rejected, disputed or unauthorised transactions and similar transactions are not eligible transactions either.

If an eligible transaction is refunded before the end date that transaction won't be entered into the draw.

3 Data protection

- 3.1 We'll keep your information confidential and only share it with Mastercard and big group, for the purposes explained in these terms and conditions and in accordance with applicable law. Personal data (such as: first name, surname, email address, home address, phone number, date of birth and details of travelling companions) will only be processed for the purposes of participating in the prize draw and prize draw administration such as notifying the winners and delivering the prizes. It will only be kept for as long as it's needed to comply with legal and regulatory requirements.
- 3.2 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.
- 3.3 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 <https://ico.org.uk/>
- 3.4 We may ask the winners to take part in post event publicity. Winners do not have to agree to this.
- 3.5 We will make a list of winners' initials (forename and surname only) and the counties in which they live available in any of our branches for six months after the draw. We may need to share winners' full name and county with the Advertising Standards Authority.

4 Other conditions

- 4.1 We may check entry details and ask you for further information to allow us to do this. If you're not able to provide the information to check the entry details your entry, even if it is the winning entry, may be rejected. We reserve the right to refuse entry or refuse to award the prize 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.

- 4.2 In exceptional circumstances, we may cancel, suspend or amend the prize draw. We'll only do this if we absolutely have to, for example if there is a significant IT or other problem outside our control which prevents the prize draw running properly, or if we have evidence of someone trying to tamper with the fair running of 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.
- 4.3 We, and any other companies involved in this prize draw, will not be responsible for any direct or indirect loss or damage occurring in connection with or as a result of:
- this prize draw,
 - the suspension or cancellation of this prize draw, or
 - taking up the prize,
 - except where it is caused by (i) our negligence, or the negligence of any of the other companies involved in this prize draw, or our respective employees or (ii) us breaking these terms and conditions.
- Nothing in these terms and conditions, and in particular 4.3, is intended to exclude or limit our responsibility for:
- death or personal injury,
 - fraud, or
 - any liability that cannot be excluded or limited by law.
- 4.4 Our decision about any aspect of the prize draw is final and binding and we won't enter into any correspondence about it.
- 4.5 Any question about what these terms and condition mean will be decided based on
- Scottish law (and only the Scottish courts would be able to settle any disputes) if your address is in Scotland; and
 - English law (and only the courts of England & Wales would be able to settle any disputes) if your address is elsewhere.

Section B – Terms and conditions of the Prizes

There will be six prizes.

The prizes will be allocated as follows:

- first winner will win £10,000
- the next five winners will win a UK break experience, courtesy of Mastercard

5 How do you choose the winner?

- 5.1 The winners will be chosen by random draw by big group and notified by 31st December 2021.
- 5.2 We'll try to email or telephone if we have those contact details but may write if we cannot reach the winners by email or telephone. We will use the current contact details that we hold for you so please make sure these are up to date.
- 5.3 The winners will have 5 working days to accept their prizes by following the instructions in the winning notification.
- 5.4 If the winners don't respond to the notifications in time, or don't accept the prizes, they'll forfeit their prizes. We'll then offer the prizes to alternative winners (selected at the same time and in the same way as above) or, if necessary, give the prizes away in a different manner at our reasonable discretion. If we do this, our decision is final, and we'll have no responsibility to either the winners or the alternative winners if this happens.

6 Prize of £10,000

- 6.1 If you hold an account with TSB, following successful contact with you, we will deposit the prize into your TSB account.
- 6.2 If you do not hold an account with TSB, we will obtain payment information from you when contacting you to award the prize.
- 6.3 The winners cannot exchange or transfer their prize. If we have reasonable grounds to believe a winner cannot manage their financial affairs, we may take direction from the court and or the Office of the Public Guardian regarding the prize award.

7 UK break experiences

- 7.1 Once winners have been selected and notified, they will have the choice of seven experiences at properties based in the Cotswolds, Cornwall, East Lothian, Edinburgh, London, Lake District and Scottish Highlands. Property options will be provided as part of the winner's notification and will include:
- Overnight accommodation for the duration of the stay for two adults aged 18 or over based on sharing a room
 - Access to property facilities where stated
 - Daily breakfast
 - A Priceless Dining experience at the property
- For the avoidance of doubt the following is not included in the prize
- Travel from the winner's home address to the property
 - Third-party expenses, such as room service or pay-per-view
- 7.2 The experience is valid for travel until 31st July 2022 excluding Easter and all bank holidays. All travel must be completed by 31st July 2022.
- 7.3 Location and dates are subject to availability. Experiences will be subject to hotel availability at the date of booking the trip. The winners should notify the promotional agent at least ten weeks in advance of their preferred dates for taking the trip.
- 7.4 All experiences must be completed within the time-frame stated within the competition. Extensions to the validity of the experience will not be allowed unless first authorised by the promotional agent.
- 7.5 TSB, Mastercard or big group will accept no responsibility for hotels/tours/transport companies etc. being withdrawn or amended. In the event of this, the promotional agent will endeavour to offer a suitable alternative.
- 7.6 Any amendments made by the prize winners after the booking is confirmed may be subject to administration charges levied by the specific supplier.
- 7.7 There is no cash alternative or refund for unused portions of the experiences. Resort credit cannot be offered.
- 7.8 Comprehensive travel insurance is not included in the prize. We would recommend obtaining adequate cover for your trip. The promotional agent can provide further details on this.
- 7.9 The prize winners and their parties (where applicable) are responsible for and must comply with any health advice/regulations. Any associated costs for this are the responsibility of the prize winner and their party (where applicable).
- 7.10 For the avoidance of doubt, the experiences do not include travel to and from the home to the property, gratuities, meals or other travel expenses unless otherwise stated, or any other costs of a personal nature not stated for the prize winners and their parties.
- 7.11 For the avoidance of doubt, where the experiences are cancelled solely due to government regulation or full curtailment of transportation and attendance relating to the Coronavirus or other pandemic outbreaks, the promotional agent will offer an alternative prize of equal or greater value dependent on winners' preference and availability.
- 7.12 TSB, Mastercard or big group will not be responsible to the winners if they are unable to take advantage of the experiences due to ill health or other reasons. If that happens, we may give the experiences away in a different manner at our discretion.
- 7.13 The experiences may be subject to individual hotel/attraction/restaurant policies as outlined by the relevant state or local government this may include, but not limited to, restricted dining menus, socially distanced seating, virtual check in and pre booked dining reservations. Access to a smart phone may be required to carry out certain activities/experiences.
- 7.14 The winners cannot exchange or transfer their experiences and there are no cash alternatives. The winners must attend the experiences in person unless, in exceptional circumstances, we agree otherwise.