

Borrow well with a TSB Platinum credit card.

0% interest on balance transfers and purchases for up to 13 months if you have a personal current account with TSB. We'll also refund our fees for any balance transfers made within the first 90 days of account opening

We can offer you an easy and affordable way to manage your money in one place and borrow well.

Borrowing well basically means borrowing in a way that makes financial sense for you and with this offer you can apply for our TSB Platinum Credit Card and if your application is accepted, you'll get 0% interest on balance transfers and purchases for up to 13 months. You'll also be eligible for our balance transfer fee refund offer.

TSB Platinum Credit Card – the card with offers that last all year long

With our Platinum MasterCard® you can give yourself some breathing space. You can save money by switching balances from more expensive credit or store cards as you'll pay no interest for up to 13 months on any balance transfers you make in the first 90 days from account opening.

The minimum balance transfer is £100 and if you hold a TSB current account the 1% fee payable for each individual balance transfer will be refunded on to your credit card account within 60 days. You'll also pay no interest on purchases made with your Platinum credit card for up to 13 months from account opening. So it's handy when you're spending and handy when you're saving.

Representative example

The interest rate for purchases is

17.95% p.a. variable

Representative **17.9% APR variable**
based on you borrowing

£1,200

and repaying it over 12 months.



Credit limits and interest rates will vary based on your individual circumstances.

Save money with our balance transfer fee refund offer

If you transfer a balance to us within the first 90 days of opening your credit card account, we'll refund your balance transfer fees. This offer will be available for a limited time period.

How it works:

- Firstly you need to successfully open or already have a TSB current account.
- Then successfully open either a TSB Platinum Credit Card.
- You can then transfer a minimum of £100 at a time from any non TSB credit card or store card. A balance transfer can be up to 95% of your available credit limit.
- Each time you transfer a balance we will initially charge the 1% balance transfer fee applicable to the TSB credit card you open.
- We'll then refund any balance transfer fees within 60 days from the date of each balance transfer.
- Your 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, you must stay within your credit limit and make your payments on time each month.
- The introductory 0% period for purchases excludes balance transfers, cash advances, gambling transactions and payment protection premiums.
- When the introductory 0% period ends, your transactions will be charged at the normal rate.
- Interest on cash withdrawals is charged at the standard rate payable for cash withdrawals.
- Applicants must be over 18 and a UK resident to apply.

Call **0800 917 7967***

Visit **Apply in branch today**

*Lines are open 24 hours a day,
seven days a week.

Local banking
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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 (previously Typetalk) or Textphone on **0345 835 3848** (lines are open 24 hours a day, seven days a week).

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 **01733 347 174**. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information.

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Lending is subject to status and lending criteria. Borrowers must be aged 18 or over and UK resident. We subscribe to the Lending Code; copies of the Code can be obtained from www.lendingstandardsboard.org.uk

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