

# Terms and Conditions.

Win back the cost of your home insurance premium - Prize Draw



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# Win back the cost of your home insurance premium – Prize Draw Terms and Conditions

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 4LH.

## 1. Who is eligible?

To enter the prize draw, you must:

- Live in Great Britain. Great Britain means Scotland, England and Wales. If you live in Northern Ireland, you can't enter the prize draw.
- Be aged 16 or over.
- Quote and purchase a new TSB Pick and Protect buildings and/or contents policy either in branch, over the phone or online between 16 May 2022 and 4 July 2022.
- Have paid either your initial monthly instalment or full policy premium.
- Have the policy for a minimum of 30 consecutive days.
- Are a new TSB Pick and Protect buildings and/or contents customer.
- We have the sole decision on whether any eligibility requirements have or have not been met.
- Existing customers who renew their home insurance policy are not eligible.
- TSB employees can enter the prize draw, unless they have been specifically told they are excluded based on their role and / or direct involvement in the administration of the prize draw.

## 2. When will the prize draws take place?

- There are two prize draws and which one you are entered in to will depend on when you take out your policy.
- The first draw will be on 1 July 2022 for any eligible quoted and purchased between 16 and 31 May 2022.
- The second draw will be on 8 August 2022 for any eligible policies quoted and purchased between 1 June and 4 July 2022.

## 3. How do I enter?

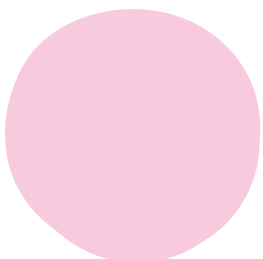
- Entry is free.
- If you meet the eligibility criteria we will automatically enter you into the prize draw.
- One entry per household will be made into the prize draw.
- If you do not want to be entered into the prize draw, please enter your details at [tsb.co.uk/insurance/prize-draw/opt-out](https://tsb.co.uk/insurance/prize-draw/opt-out). You can also contact your local TSB branch or call us on **0345 030 8815**. If you want to opt out, you must do this within 30 days of purchasing your policy. You may still be selected as a winner if you opt-out, in this instance you have no obligation to accept the prize if offered.

## 4. What are the prizes?

- Each winner will receive a cheque equal to the amount of their first annual Pick and Protect insurance premium.
- There is at least a 1 in 10 chance to win in each prize draw.

## 5. How will winners receive their prize?

- Once the winners are chosen (on 1 July or 8 August 2022) we will write to them within 30 days and send them a cheque.
- The winners cannot exchange or transfer their prize.
- If you are a winner and we receive a notification that you no longer live at the address we have for you, we will try to contact you via Telephone. If we can't get in touch with you by Telephone we'll offer the prize to an alternative winner. If after 6 months, we have failed to get in contact with you, we have the right to withdraw the prize.



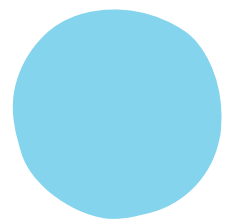
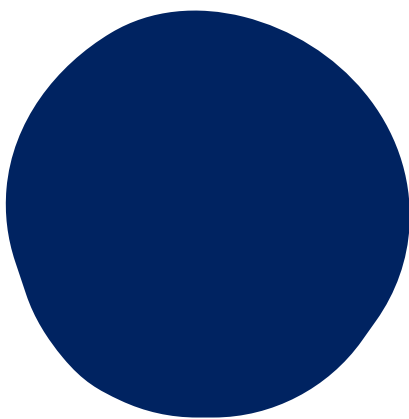


## 6. How do you choose the winner?

- We will choose the winners of each prize draw at random from the customers who are eligible for that prize draw.
- For the first draw on 1 July 2022, we will count all the eligible policies taken out between 16 and 31 May and divide this by ten to give the number of prizes available for that draw.
- For the second draw on 8 August 2022 we will count all the eligible policies taken out between 1 June and 4 July and divide this by ten to give the number of prizes available for that draw.
  - For example, if 100 eligible policies are purchased between 16th May and 31st May 2022 this means there will be 10 prizes available in the draw on 1st July 2022. (100 / 10 = 10)
- Where the number of entries isn't divisible exactly by 10, we will round it up and then select winners based on the higher number of entries.
  - For example, if 117 eligible policies are purchased between 16th May and 31st May 2022 we will round this up to 120. This means there will be 12 prizes available in the draw on 1st July 2022 (120/10 = 12)
- The winner will forfeit their prize and we will donate it to charities supported by TSB if:
  - a winner is in breach of these terms and conditions.
  - we have reasonable grounds to believe a winner has gained unfair advantage in participating in the prize draw or won using fraudulent means.
  - somebody selected as a winner is subsequently found not to be eligible for the prize draw.
  - we are aware or reasonably suspect that illegal activity has taken place.

## 7. Other conditions

- There is no cost to enter the draw and policy prices have not been adjusted to cover the cost of entry.
- We may change the date of any prize draw where there are unavoidable circumstances beyond our control which make it necessary to do so.
- On giving you notice on [tsb.co.uk](https://www.tsb.co.uk), we may:
  - cancel a particular prize draw;
  - stop running the prize draw altogether; or
  - change these terms and conditions.
- We will make available a list of winners' initials (forename and surname only) and the counties in which they live in any of our branches and online for six months following each draw. We may need to share winners' information with the Advertising Standards Authority.
- We may ask winners to take part in post-event publicity. Winners do not have to agree to do this.
- The promoter of these prize draws is TSB Bank plc, Henry Duncan House, 120 George Street, Edinburgh EH2 4LH (TSB Pick and Protect home insurance is brought to you by TSB Bank plc and underwritten by Aviva Insurance Limited.)



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 National 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.

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## TSB Pick and Protect buildings and contents insurance prize draw

### Q. What is the TSB Pick and Protect buildings and contents insurance prize draw?

A. If you get a quote and purchase a new building and/or contents policy between 16 May and 4 July 2022, you will be entered into a prize draw with a 1 in 10 chance to win the annual cost of your insurance back.

### Q. Who is eligible for this offer?

A. You are eligible for this offer if you:

- Live in Great Britain. Great Britain means Scotland, England, and Wales. If you live in Northern Ireland, you can't enter the prize draw.
- Are aged 16 or over.
- Are a new TSB Pick and Protect buildings and/or contents customer.
- Quote and purchase a new TSB Pick and Protect buildings and/or contents policy either in branch, over the phone or online between 16 May 2022 and 4 July 2022.
- Have paid either your initial monthly instalment or full policy premium.
- Hold the policy for a minimum of 30 consecutive days.
- We have the sole decision on whether any eligibility requirements have or have not been met.
- Only one entry per household will be eligible.

### Q. I have an existing TSB home insurance policy, am I eligible for the prize draw?

A. No, existing customers who renew their home insurance policy are not eligible.

### Q. I don't want to be part of the prize draw, can I opt-out?

A. Yes, please visit [tsb.co.uk/insurance/prize-draw/opt-out](https://tsb.co.uk/insurance/prize-draw/opt-out) and complete the short form. You can also contact your local TSB branch or call us on **0345 030 8815**.

You may still be selected as a winner if you opt-out, in this instance you have no obligation to accept the prize if offered.

### Q. Is there a cost to enter the prize draw?

A. No, there is no cost to enter the draw and policy prices have not been adjusted to cover the cost of entry.

### Q. What if I cancel my insurance?

A. We understand circumstances change and you may decide to cancel your insurance. If you cancel the policy within 30 days of purchase, you'll no longer be eligible for entry into the prize draw.

## Q. When will the draw take place?

- A. There will be 2 prize draws and which one you are entered into will depend on when you take out your policy.
- The first draw will take place on 1 July 2022 for any policy quoted and purchased between 16 May and 31 May 2022.
  - The second draw will take place on 8 August 2022 for any policy quoted and purchased between 1 June and 4 July 2022.

## Q. How will the prize be paid?

- A. Once the winners are chosen (on 1 July or 8 August 2022) we will write to them within 30 days and enclose a cheque to the value of their annual policy cost.

## Q. How do I check if I have won?

- A. If you've not heard from us via post or telephone before 7 September 2022, it's unlikely that you have won. You can check by visiting [tsb.co.uk/prizedrawwinners](https://tsb.co.uk/prizedrawwinners) or visit us in branch. We will make available a list of winners' initials (forename and surname only) and the counties in which they live in any of our branches and online for six months following each draw. We may need to share winners' information with the Advertising Standards Authority.

## Q. What happens if I have won but don't receive the cheque?

- A.
- We will attempt to contact customers that have won, but not cashed their cheques.
  - If you are a winner and we receive a notification that you no longer live at the address we have for you, we will try to contact you via telephone.
  - If we can't get in touch with you by telephone, we'll offer the prize to an alternative winner.
  - If after 6 months, we have failed to get in contact with you, we have the right to withdraw the prize.

## Q. How long will the prize cheque be valid for?

- A. All cheques will be valid for 6 months.

## Q. What happens if I don't have a bank account that accepts cheques?

- A. Please contact your local TSB branch or call us on **0345 030 8815**.

## Q. Can I transfer my prize to someone else?

- A. No, prizes cannot be exchanged or transferred.

## Q. How will you be conducting the draw?

- A. We will choose the winners of each prize draw at random from the customers who are eligible. Each eligible policy will be given a number, those numbers will be entered into a verifiable random number generator that will select the appropriate number of winners.

## Q. Who should I contact if I have a query or a complaint about the prize draw?

- A. If you have a query about this offer, or the service you have received, please contact your local TSB branch, or call us on the Pick and Protect Helpline – **0345 030 8815**.

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 National 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.

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