

TSB Dream Fund Prize Draw Terms and Conditions.

These terms and conditions apply to the September 2025 TSB Dream Fund 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 personal current account during the campaign period in accordance with these terms and conditions.
- 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 September 2025 and 11:59pm on 30 September 2025:

- 2.1. Be a TSB personal current account customer.
- 2.2. Deposit a minimum of £5,000 additional funds into a TSB personal current account or eligible TSB personal savings account during the Promotion Period and leave it there until at least the end of the Promotion Period.
- 2.3. Except in the case of maturing TSB savings deposits (see 2.7 below), funds must originate from outside TSB and must be deposited in pounds Sterling. Any deposits made in foreign currencies will not be eligible. Standard terms and rates apply for deposited funds. Funds can be withdrawn at any time subject to the applicable account terms and conditions but funds withdrawn before the end of the Promotion Period won't count as qualifying funds.
- 2.4. You can have more than one entry: for every deposit of £5,000 of qualifying funds you get one entry into the prize draw. For example:
 - One deposit of £10,000 will equal two entries.
 - One deposit of £7,500 and a second deposit of £2,500 will equal one entry.
- 2.5. Partial amounts below £5,000 will not count towards an entry, even if they total £5,000. For example:
 - £5,000 deposited in two £2,500 payments will not be eligible.
 - £5,000 deposited in five £1,000 deposits will not be eligible.
- 2.6. Joint accounts are eligible; one entry per £5,000 deposited, regardless of the number of account holders.
- 2.7. Funds reinvested from maturing TSB savings accounts directly into an eligible TSB account (see section 4 below) during the Promotion Period and left there until at least the end of the Promotion Period will qualify, with each £5,000 so reinvested providing one entry to the prize draw. It is your responsibility to comply with the applicable account terms and conditions.
- 2.8. If you have multiple valid entries you could win more than one prize in the prize draw.
- 2.9. We require to be able to notify each winner. Please make sure we have your most up to date contact details.
- 2.10. Alternative entry option: alternatively as a TSB personal current account customer you can enter the prize draw by writing to us by first or second class post during the Promotion Period at TSB Bank plc, Prize Draw, 1st Floor, Henry Duncan House, 120 George Street, Edinburgh, EH2 4LH with your full name, address, sort code and account number of your TSB personal current account, requesting to be entered into the prize draw (only one entry by this route per customer). Please use a sealed envelope to ensure the confidentiality of your information. TSB accepts no responsibility for entries received after the Promotion Period due to postal or other delays.



3. Opting out.

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 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 by 1 October 2025 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 do win.

4. Eligible TSB accounts.

- 4.1. All TSB personal current accounts are eligible.
- 4.2. All TSB personal savings accounts are eligible, except for:
 - Monthly Saver Account; and
 - Matured Funds Account.
- 4.3. Deposits are subject to the individual TSB product terms and conditions, and it is your responsibility to comply with those terms and conditions. For example:
 - A TSB ISA account – the maximum amount that can be paid into an ISA in the 2025/2026 tax year is £20,000. It is your responsibility to make sure you comply with ISA limits for any deposits you make into your TSB ISA account.
 - Time periods – some accounts, for example Fixed Rate Bonds, only accept deposits within a certain number of days of opening.

5. How many prizes will there be?

The prizes are as follows:

- 5 prizes of £10,000.
- 50 prizes of £250.
- 100 prizes of £100.

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 20 October 2025.
- 6.2. Winners will be notified directly by TSB by 20 November 2025, using the contact details registered to their account.
- 6.3. Prize funds will be paid directly into each winner's TSB personal current account within 10 working days of notification.
- 6.4. 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. We will process your personal data for the Promotion in accordance with TSB's Data Privacy Notice and applicable laws unless you tell us you do not want us to process your personal data by opting out of the prize draw, in which case we will stop any processing for the purposes of this Promotion.
- 8.2. 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) by sending an email to **tsb.dpo@tsb.co.uk**
- 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**
- 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. We will also contact winners directly using the contact details we hold for them.

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** 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.

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