

Monthly Prize Draw Terms and conditions

By entering the monthly prize draw you're agreeing to these terms and conditions. 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. We've partnered with Visa Europe Ltd and Bright Blue Day Limited. The prize draw selection will be run by Bright Blue Day Limited on behalf of TSB. Bright Blue Day are responsible for prize fulfilment. "Bright Blue Day" below means Bright Blue Day Limited trading as Bright Blue Day. Company no. 04535919. Registered office address: 26 Avenue Road, Bournemouth BH2 5SL.

1. Who is eligible?

- 1.1. This monthly prize draw is open to all UK residents, aged 18 or over who hold a TSB Personal Current Account with a TSB Visa debit card.
- 1.2. If you close your TSB Personal Current Account prior to winning a monthly prize draw, 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. Anyone directly involved in the prize draw in any way, or closely related to anyone involved will not be eligible to win.

2. How do I enter?

- 2.1. You will get one entry into the prize draw if you make five eligible payments using the same TSB Visa debit card in the qualifying month and you have told us you want to enter into the prize draw as detailed in condition 2.6. You can get additional entries into the prize draw for every five eligible payments made using the same Visa debit card. You can have a maximum of four entries per month.
- 2.2. There will be six monthly prize draws taking place in August 2025, September 2025, October 2025, November 2025, December 2025 and January 2026.
- 2.3. "Qualifying month" means the month preceding the prize draw. For example, to qualify for the August 2025 prize draw, you must make your eligible payments in July 2025.
- 2.4. "Eligible payments" means purchases of goods or services you would usually make using your TSB Visa debit card from shops and online retailers in the UK and abroad (fees may apply if you use your card abroad).
- 2.5. Eligible payments do not include pending transactions, purchase of foreign currency, transactions at casinos, betting outlets or bookmakers, trading or spread betting. 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 payment is refunded before the end date, that payment won't be entered into the prize draw.

- 2.6. To be entered into the prize draw, you will need to tell us you want to be entered into the prize draw by entering your details at tsb.co.uk/current-accounts/visa-prize-draw

You will only need to enter your details once to be entered into each monthly prize draw. (August 2025, September 2025, October 2025, November 2025, December 2025 and January 2026 draws).

- 2.7. If you opt into the prize draw your personal data will be shared with Visa Europe Ltd and its agents for the purposes of prize fulfilment only. Please see section 10 below for further details.
- 2.8. If your account is held jointly, both customers may enter the prize draw, if they both make eligible payments.
- 2.9. If you hold more than one Personal Current Account you must use the same card you have entered to complete the qualifying payments.
- 2.10. You may register a maximum of five TSB Visa debit cards per email address.
- 2.11. You will only be eligible to win the prize draw once.

3. How many prizes will there be?

- 3.1. There will be three first prizes each month available to the winners selected in the random draw. Prizes will be detailed in the Prize terms and conditions
- 3.2. There will be a number of runners up prizes for additional winners selected by the random draw each month. Prizes will be detailed in the Prize terms and conditions.

4. How do you choose the winners?

- 4.1. All winners along with a reserve list will be drawn at random by Bright Blue Day by the 20th day of each month in August 2025, September 2025, October 2025, November 2025, December 2025 and January 2026. First prize winners will be notified of their prizes within 10 days of the draw taking place and will have 14 days from notification to send an email to accept their prizes.
- 4.2. Runners up winners will be notified of their prizes within 45 days of the draw taking place and will have 30 days from the notification to send an email to accept their prizes with the exception of vouchers which will be sent within the notification email.
- 4.3. A representative from TSB will attempt to telephone first prize winners and they will also receive an email from Bright Blue Day. A representative from Bright Blue Day will email and/or telephone the runners up prize winners.

They will use the contact details that you provide when you opt in to the prize draw, so please make sure these are up to date. The winners will be contacted initially via email from an address based on tsb-winners@brightblueday.com. Whilst reasonable effort will be made to contact the winners, it is each winner's sole responsibility to monitor their voicemail and email (including spam folders) for the notification.

- 4.4. If prize 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.

5. General terms and conditions.

- 5.1. Prizes are non-exchangeable, non-transferable and there is no cash alternative or refund for unused portions of any prizes. The prize must be accepted as awarded and is subject to all of the applicable terms and conditions prescribed to such prize, including passing necessary sanctions screening.
- 5.2. By accepting the prize, the holder is deemed to have accepted all of the applicable terms and conditions prescribed to such prize, including any health and entry requirements. The prize is not negotiable, and the winners/recipients must not re-sell or transfer the prize in any way, unless otherwise approved.
- 5.3. Neither TSB or Visa will be responsible to the winners if they are unable to take advantage of the prizes due to ill health or other reasons. If that happens, we may give the prizes away in a different manner at our discretion.
- 5.4. In the event of the prize being unavailable, the promoter reserves the right to substitute it for one of equal or greater value. Any substitution will be within the entire discretion of TSB. In the event the winner does not accept the substitution they will forfeit their right to the prize.
- 5.5. 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.
- 5.6. 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.
- 5.7. If unavoidable circumstances make it necessary, 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.

- 5.8. 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:

- 5.8.1. this prize draw,

- 5.8.2. the suspension or cancellation of this prize draw, or

- 5.8.3. taking up the prizes 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.

5.9. Nothing in these terms and conditions, and in particular 5.8, is intended to exclude or limit our responsibility for:

5.9.1. death or personal injury,

5.9.2. fraud, or

5.9.3. any liability that cannot be excluded or limited by law.

5.10. Our decision about any aspect of the prize draw is final and binding and we won't enter into any correspondence about it.

5.11. Any question about what these terms and conditions mean will be decided based on;

5.11.1. Scottish law (and only the Scottish courts would be able to settle any disputes) if your address is in Scotland;

and

5.11.2. English law (and only the courts of England & Wales would be able to settle any disputes) if your address is elsewhere.

6. Data protection

6.1. Personal information supplied during the course of this promotion may be passed on to third parties such as Visa its associated companies and service providers insofar as required for fulfilment, delivery and arrangement of the prize and shall when provided to Visa be processed in accordance with Visa's privacy policy.

visa.co.uk/legal/privacy-policy

6.2. Your information will be kept confidential and will only be shared with Visa Europe Ltd and Bright Blue Day for the purposes explained in these terms and conditions and in accordance with applicable law. Personal data (such as: first name, surname, Primary Account Number (PAN), 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.

6.3. 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.

6.4. 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

6.5. We may ask the winners to take part in post event publicity. Winners do not have to agree to this.

6.6. We will make a list of winners' initials (forename and surname only) and the counties in which they live available in all of our branches for six months following the draw. We may need to share winners' full name and county with the Advertising Standards Authority.

Prize Terms and conditions

July, August and September draws

1. What are the prizes?

1.1. There are three first prize packages for two people available to the winners selected in the random draw in August 2025, September 2025 and October 2025. First prize winners will each win a trip for two to Toronto and Niagara Falls including:

- Return flights from UK to Toronto, Ontario
- Round trip private transfers in Canada (Airport-Toronto-Niagara-Airport)
- 3 nights' luxury (4* min) hotel accommodation in Toronto, based on sharing a double/twin room with daily breakfast
- Three-course dinner at a popular restaurant in Toronto, up to the maximum value of £75 per person, including service charge
- 4-hour Toronto highlights guided tour, including guided driving tour, Toronto Harbour Cruise, skip-the-line tickets to attractions (all tours subject to availability)
- 2 nights' luxury (4* min) hotel accommodation in Niagara Falls, based on sharing a double/twin room with daily breakfast
- Three-course dinner at a popular restaurant in Niagara, up to the maximum value of £75 per person, including service charge
- 4-hour Niagara Falls tour, including hotel transfers, expert guide, admission to all areas (all tours subject to availability)

1.2. There are twenty-five runners up prizes for the 4th to 28th winners selected by the random draw in August 2025, September 2025 and October 2025. Runners up winners will each win:

- £300 Red Letter Day voucher

1.3. Prizes for draws which take place in, November 2025, December 2025 and January 2026 will be announced at a later date and their Prize terms and conditions will be published by the end of September.

2. Specific First prize terms and conditions

2.1. All winners will be given details on how to book travel once winners have been selected and must provide the details required for booking no later than 60 days after acceptance of the prize.

2.2. All winners must complete their trips to Toronto and Niagara Falls by 30 September 2026.

2.3. All travel, accommodation and other services provided to the winner and their guests will be provided subject to the terms and conditions of each such provider. Neither TSB nor Visa will have any liability, and any dispute arising from travel, accommodation and/or other services must be taken up with such provider.

2.4. All travel arrangements offered are at the discretion of Visa. Any requests relating to transport or hotels cannot be guaranteed.

2.5. Any amendments requested by the prize winners after the booking is confirmed may be agreed by and be subject to administration charges levied by Visa.

2.6. The winner and their nominated guest must have a valid passport (with at least 3 months' validity remaining after return) and must satisfy any special visa requirements that may apply. Passports and visas are the responsibility and cost of the winner. TSB cannot be held responsible if the winner or nominated guest fail to obtain the required travel documentation.

2.7. No meals, events and/or activities outside of those already listed will be included.

2.8. No hotel incidentals will be included other than those already outlined.

2.9. The prize winners and their guests are responsible for and must comply with any health advice/regulations/ inoculations required by any destination country. Any associated costs for this are the responsibility of the prize winners and their guests.

3. Runners Up prizes – Red Letter Day vouchers

3.1 Each winner will receive a voucher code using the email address provided when opting in.