

Switch your current account and get up to £200.

The terms of this offer start on 13 January 2026 and will last until the offer is withdrawn by us. In these terms and conditions, "TSB", "we", "we'll", "us" and "our" means TSB Bank plc, Henry Duncan House, 120 George Street, Edinburgh EH2 4LH, registered in Scotland No. SC095237.

This switch incentive includes 2 offers:

1. **£150 Switch Incentive**
2. **£50 Additional Cash Reward**

1. **£150 Switch Incentive**

To qualify for the **£150 switch incentive you must:**

- Hold a TSB personal current account (which is not an Under 19s current account) that you opened before 13 January 2026.

OR

- Apply for a new Spend & Save or Spend & Save Plus account through **tsb.co.uk**, the TSB Mobile Banking App or in branch between 13 January 2026 and before the switch incentive is withdrawn by us.

AND

- Between 13 January 2026 and before the switch incentive offer is withdrawn by us, submit a switch request via **tsb.co.uk** or in branch to your new TSB Spend & Save or Spend & Save Plus account or existing TSB personal current account using the Current Account Switch Service.

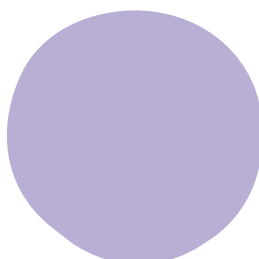
You must also do all of the following by 20 March 2026:

- Complete a full switch via **tsb.co.uk** or in branch to your new TSB Spend & Save or Spend & Save Plus account or existing TSB personal current account using the Current Account Switch Service. The switch will take at least 7 working days to complete from submission.
- Make a minimum of five payments (of any value) using the debit card* on your new Spend & Save account or Spend & Save Plus account, or the existing TSB personal current account you have switched into.
- Log into the TSB Mobile Banking App at least once.
- Pay in at least £1,000 (in one or more deposits) from any account held with another bank, into the account you're switching into. Funds transferred from another TSB account into the account you're switching into will not count towards the £1,000. If you're switching into an existing TSB personal current account, funds already held in your TSB personal current account prior to 13 January 2026 will not count. Funds must be in your account by 23.59pm on 20 March 2026 in order to count towards the £1,000 total.

A full switch means all of your active credits and debits from your old account (not held with TSB) will be transferred across automatically as part of the service and your old account will be closed.

If you've done all these things, we'll pay £150 into your new Spend & Save or Spend & Save Plus account or existing TSB personal current account that you switched into, by 7 April 2026.

*All debit card payments referred to in these terms and conditions include payments made via Apple Pay, Samsung Pay or Google Pay.



Continued overleaf

2. £50 Additional Cash Reward

To be eligible for an additional £50 cash payment, you must first complete all of the £150 switch incentive conditions (see section 1 above) and then:

- Pay at least £1,000 (in one or more deposits) from any account held with another bank, into the TSB personal current account you've switched into. Funds which are already held in the TSB account you've switched into prior to 1 April 2026 and/or transferred from another TSB account, will not count towards the £1,000. The £150 switch incentive payment will also not count towards the £1,000. Funds must be in your account before 1 May 2026 in order to count towards the £1,000 total.

If you've done all these things we'll pay £50 into your new Spend & Save or Spend & Save Plus account or existing TSB personal current account that you switched into, by 31 May 2026.

Additional TSB Switch & Stay Terms and Conditions

- Your TSB personal current account must be open when we pay the £150 switch incentive and the additional £50 cash reward. We won't pay either the £150 incentive or the additional £50 after your account has closed, or if you are in the process of switching out from TSB, even if you'd already qualified for either payment.
- If you've received an incentive or benefit for switching to TSB Bank plc using the Current Account Switch Service since 1 October 2022, you're not eligible for these offers, with the exception of a joint account switch where one of the joint parties to the switch is a TSB current account customer who has not received an incentive or benefit for switching to TSB since 1 October 2022.
- You can only benefit from these offers once per account. We won't pay the £150 incentive or £50 additional cash reward again if you open a second account, either in your own name or in joint names, or if you later make your account into a joint account and another party switches in.
- TSB has the right to withdraw, alter or replace these offers at any time without notice.
- These terms and conditions are governed by English law. If you wish to take court proceedings in relation to these terms and conditions, then you must do this within the courts in the United Kingdom.

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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TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.