

Spend & Save or Spend & Save Plus Cashback Terms and Conditions.

From February 2023 we have reduced the number of debit card payments needed to earn cashback from 30 to 20 each month. You'll see this change in the terms and conditions below.

Cashback Terms and Conditions

Eligibility	1.1 You are eligible for cashback if you open a new Spend & Save account or Spend & Save Plus account. Opening a new account includes changing an existing TSB account to a Spend & Save or Spend & Save Plus account. 1.2 Your account must be open when the cashback is paid. We won't pay cashback after your account is closed, even if you'd made the eligible number of payments in the previous month.
How do I earn the £5 cashback?	2.1 Spend & Save – you must make 20 or more payments using your debit card each calendar month to earn £5 cashback. You can earn cashback for the first six calendar months, which includes the month your Spend & Save account is opened. 2.2 Spend & Save Plus – you must make 20 or more payments using your debit card each calendar month to earn £5 cashback. You will earn cashback until you close your account or we end the offer in accordance with these terms and conditions. 2.3 We'll count payments based on the date the money is taken from your account. This is usually within 5 working days from the day you make the debit card transaction, but sometimes can be longer. You can tell when money is taken from your account by looking at your transactions online or on your statement. 2.4 If you don't make enough qualifying payments in a calendar month we won't pay any cashback. 2.5 If you have more than one Spend & Save or Spend & Save Plus account (for example a Spend & Save in your own name and Spend & Save Plus account in joint names) and you make the relevant number of debit card payments on each account, you will earn the £5 cashback on each account. 2.6 If you have an account in joint names, you need to make 20 transactions per month between you, not each.
What payments are included?	Debit card payments include online and mail order purchases, as well as in-store purchases (including contactless, Apple Pay and Google Pay).
What payments are excluded?	These payments aren't included: ATM or other cash withdrawals using your card, Direct Debits, Standing Orders, bill payments made in a TSB branch and future dated payments.
How will cashback be paid?	Cashback will be paid to your account by the 20th of the next calendar month. For example, for payments made in June 2023 cashback will be paid by 20 July 2023.
Changing the offer	We can make changes to the Cashback offer or these terms and conditions for the following reasons: - To make improvements which benefit you. - To make sure we're following changes in law, regulation, industry code or guidance. - Because our running costs have changed. This includes a change in the costs when we borrow money. - Because of changes in technology, good banking practice or changes in customer demand. We will always let you know before we make changes to the cashback offer or these terms and conditions by giving you two months' notice.
Ending this offer	We can end this offer at any time for new customers. We may need to end the offer for exceptional circumstances. If we do, we'll give two months notice before we do.

Please remember to read the **Personal Banking terms and conditions** and the **product conditions** for your accounts to find out how your accounts work. These terms and conditions only explain how you can receive Cashback.

Information correct as at January 2023.

If you experience any issues in receiving your reward or feel that you have satisfied all conditions yet not been paid, please call us on **03459 758 758** (Lines open from 7am to 11pm, seven days a week).

If you'd like this in another format such as large print, Braille or audio please 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 contact us using Text Relay or Textphone on **0345 835 3852** (lines open from 7am to 8pm Monday to Friday, 9am to 2pm Saturdays).

Not all Telephone Banking services are available 24 hours, 7 days a week. Speak to a Partner for more information. 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 **0203 284 1576**.

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