

THIS OFFER ENDED ON 29 OCTOBER 2025

FlexStudent and Refer a Friend Offer Terms

About these terms

1. These terms apply to our FlexStudent offer which pays £100 in cash and provides access to 12 monthly Just Eat vouchers to the value of £10 each ("FlexStudent offer"). These terms also apply to our "FlexStudent Refer a Friend offer" which pays an additional £20 Just Eat Referral voucher for both the Referrer and Referred Friend each time a successful referral is completed. These terms are separate to the terms and conditions that apply to our FlexStudent account.

How to qualify for the FlexStudent offer

2. You must meet all the requirements set out in these offer terms. You won't qualify for this offer if any of the exclusions set out in clauses 5 and 6 apply to you.
3. This offer is only valid on the first FlexStudent account you open with us within the offer period, even if we withdraw this offer and launch it again in the future.
4. You'll qualify for this offer if:
 - You apply for a FlexStudent account with us on or after 1 July 2025 and before this offer is withdrawn ("the offer period");
 - You are starting your course at a UK institution in 5 months or less, or have been on your course for less than 12 months;
 - Your FlexStudent account is opened;
 - You pay in at least £500 to your FlexStudent account by 12 December 2025; and
 - You've not previously benefited from any previous FlexStudent offer since 1 August 2022.

When you will not qualify

5. You will not qualify for the FlexStudent offer if:
 - You applied for a FlexStudent account with us before 1 July 2025 or after this offer is withdrawn;
 - You are a student in your 2nd year of study or beyond;
 - You do not go ahead with opening the FlexStudent account or your application is declined;
 - You did not pay in at least £500 to your FlexStudent account by 12 December 2025; or
 - You have previously benefited from this offer or any previous FlexStudent offer since 1 August 2022.
6. You also won't qualify for this offer if on 1 July 2025 you already had an open FlexStudent or FlexGraduate account with us.

When you will receive the cash payment and Just Eat Vouchers if all the requirements for the FlexStudent offer are met

£100 Cash

7. We'll pay you £100 into your FlexStudent account.
8. You must still have your FlexStudent account with us when we make the payment to you.
9. We will make the £100 payment to your FlexStudent account within 14 calendar days of you paying in at least £500 to your FlexStudent account (which you must do by 12 December 2025).
10. The offer payment will appear on your statement as 'FlexStudent Offer'.

12 Monthly Just Eat vouchers

11. Your monthly vouchers can be accessed by logging into a voucher portal operated by a third-party provider TLC Worldwide UK Limited 'TLC';
 - We will send you details about how to log into the voucher portal to access the vouchers using the email address you provided at account opening. We'll do this within 14 calendar days of you paying at least £500 into your FlexStudent account (which you must do by 12 December 2025).
 - You will have 30 days from the date of this email we send you to first access the voucher portal and register. If you don't do this, you won't be able to access any of your vouchers.
 - You will need to register by providing your name, a valid email address and the access code we send you. You will also need to read and agree to the TLC terms and conditions and view their privacy policy as part of your registration.
 - The first monthly voucher will be valid for 30 days from the date that you register.
 - After that, you can access each monthly Just Eat voucher from the 1st of each month which will be valid for that calendar month only. You'll need to log into the voucher portal to access the vouchers which will then be emailed to you.
12. The vouchers will also be subject to separate Just Eat terms and conditions which you'll need to comply with.
13. You must still have your FlexStudent account with us to be able to access the voucher portal. You will no longer be entitled to access the monthly vouchers if your account is closed.



How to qualify for the FlexStudent Refer a Friend offer

14. You can qualify for this offer by referring someone else for a FlexStudent account (a 'Referrer') or by being referred for a FlexStudent account by someone else (a 'Referred Friend'). Each Just Eat Referral voucher is worth £20 and is separate from the 12 monthly Just Eat vouchers which are part of the FlexStudent Offer.

Referrer

15. You must meet all the requirements for the FlexStudent Offer set out above.
16. Once you have successfully registered for the voucher portal, you will have access to up to two referral codes during the offer period.
17. You must generate each referral code before you can share it. You can only generate a referral code in the offer period.
18. Referral codes can only be used once. If you share the same code with multiple Referred Friends, only the Referred Friend who uses it first will receive a voucher.
19. Each Referred Friend will need to meet the requirements for the FlexStudent Offer and successfully add the referral code to their voucher portal when they register.
20. You will have access to £20 Just Eat Referral voucher for each successful referral, up to a maximum of 2, totaling £40 in Just Eat Referral vouchers.
21. TLC will usually notify you once a successful referral has been made and you will then have access to a £20 Just Eat Referral voucher through the voucher portal. This voucher must be used within 30 days.
22. Just Eat Referral vouchers will be subject to separate Just Eat terms and conditions which you'll need to comply with.
23. You must still have your FlexStudent account with us to be able to access the voucher portal. You will no longer be entitled to access any vouchers if your account is closed.

Referred Friend

24. You must meet all the requirements for the FlexStudent Offer set out above. For example, you will need to have opened your account during the offer period and pay in at least £500 by 12 December 2025.
25. The Referrer will need to provide you with the referral code. Your referral code should be entered when you first register for the voucher portal. Remember, you will only have 30 days from the date of the email we send you, to first access the voucher portal and register. If you don't do this, you won't be able to access any Just Eat vouchers or Just Eat Referral vouchers and your referral code will expire.
26. TLC will usually notify you once a successful referral has been made and you will then have access to a £20 Just Eat Referral voucher through the voucher portal. This voucher must be used within 30 days.
27. Just Eat Referral vouchers will be subject to separate Just Eat terms and conditions which you'll need to comply with.
28. You can only be referred once and have access to a maximum of one £20 Just Eat Referral voucher for being successfully referred.
29. You must still have your FlexStudent account with us to be able to access the voucher portal. You will no longer be entitled to access any vouchers if your account is closed.
30. Referral codes can only be used once. If the Referrer shares the same code with other Referred Friends, only the Referred Friend who uses it first will receive a voucher.

Withdrawal of the FlexStudent and FlexStudent Refer a Friend offers

31. We may change, replace, or withdraw these offers at any time without notice. If we do this and you've already applied to open a FlexStudent account, you'll still be eligible for the FlexStudent offer and Refer a Friend offer so long as you meet all the requirements set out in these offer terms and none of the exclusions apply.

You can receive this document and others like it in Braille, large print or on audio CD. Just call **03457 30 20 11** or visit your local branch if you'd like us to arrange this for you.

If you have any hearing or speech difficulties and use a **textphone**, you can call us via BT Text Relay. Dial **18001**, followed by the phone number you want to ring.