

# Your U19s account product conditions.

current  
accounts

| <b>Eligibility</b>   | <ul style="list-style-type: none"> <li>You must be:             <ul style="list-style-type: none"> <li>aged between 11 and 17</li> <li>a UK resident.</li> </ul> </li> </ul>  |                         |                       |  |      |        |     |       |       |             |       |       |
|--|---|-------------------------|-----------------------|--|------|--------|-----|-------|-------|-------------|-------|-------|
| <b>Restrictions</b>  | <ul style="list-style-type: none"> <li>If you're aged between 11 and 15, a parent/guardian must be present, both when an account is opened and when additional services are applied for.</li> <li>Arranged Overdrafts are not available with this account.</li> <li>You can use eligible TSB Visa debit cards with Apple Pay and Google Pay when you reach 13 years old.</li> <li>Services such as Telephone Banking and Save the Pennies are only available when you reach 16 years old.</li> <li>You can find details of these services in your Welcome Pack.</li> </ul>  |                         |                       |  |      |        |     |       |       |             |       |       |
| <b>Credit interest</b>                                       | <ul style="list-style-type: none"> <li>Credit interest is interest we pay you. The interest rate is variable, which means it can go up or down.</li> <li>Interest is paid by the 10th of each month.</li> <li>The interest we pay you is shown in the table below:</li> </ul> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="background-color: #00728f; color: white;">Balance in your account</th> <th colspan="2" style="background-color: #00728f; color: white;">Interest paid monthly</th> </tr> <tr> <th style="background-color: #00728f; color: white;">AER%</th> <th style="background-color: #00728f; color: white;">Gross%</th> </tr> </thead> <tbody> <tr> <td>£0+</td> <td>2.50%</td> <td>2.47%</td> </tr> <tr> <td>Over £2,500</td> <td>0.10%</td> <td>0.10%</td> </tr> </tbody> </table> <p>AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.<br/> <b>Gross rate</b> is the contractual rate of interest payable before the deduction of income tax.</p> | Balance in your account | Interest paid monthly |  | AER% | Gross% | £0+ | 2.50% | 2.47% | Over £2,500 | 0.10% | 0.10% |
| Balance in your account                                      | Interest paid monthly   |                         |                       |  |      |        |     |       |       |             |       |       |
|  | AER%  | Gross%                  |                       |  |      |        |     |       |       |             |       |       |
| £0+  | 2.50%   | 2.47%                   |                       |  |      |        |     |       |       |             |       |       |
| Over £2,500  | 0.10%   | 0.10%                   |                       |  |      |        |     |       |       |             |       |       |
| <b>Account conversion</b>                                    | <ul style="list-style-type: none"> <li>After you turn 18, we'll write to you with details of our Student account.</li> <li>If you aren't going on to further education or your account hasn't been changed to a Student account we'll change it to a Spend &amp; Save account (or similar if it's no longer available).</li> <li>We'll tell you in writing at least two months before we do this.</li> </ul>  |                         |                       |  |      |        |     |       |       |             |       |       |
| <b>Can you cancel or close your account?</b>                 | <ul style="list-style-type: none"> <li>If you aren't happy with your account, you can cancel it within 30 days of opening without charge.</li> <li>You can also close your account at any time by post, phone or in branch. We'll pay you interest until you cancel.</li> <li>For more information, see the Personal Banking terms and conditions.</li> </ul>   |                         |                       |  |      |        |     |       |       |             |       |       |
| <b>Which other terms and conditions do you need to read?</b> | <ul style="list-style-type: none"> <li>There are other terms and conditions that cover your account. These are set out in the Personal Banking terms and conditions and the Banking Charges Guide.</li> </ul>   |                         |                       |  |      |        |     |       |       |             |       |       |

Information correct as at February 2023.

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 3843** (lines open from 7am to 11pm, 7 days a week).

The opening hours of our Telephone Banking advisor services are 8am to 8pm Monday to Sundays to speak to a Partner. Our lost and stolen card and fraud reporting lines are open 24/7. Not all telephone banking services are available 24 hours, 7 days a week. 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 **+44 203 2841575**.

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