

Your Added Value Account Terms and Conditions.

Current account and other services

Thank you for opening your account with TSB Bank plc. Our agreement with you is made up of general conditions (contained in the Personal Banking Terms and Conditions leaflet) and additional conditions. These include the conditions below and the Banking Charges Guide which contains our standard fees. If there is any overlap or conflict between the additional conditions and the Personal Banking Terms and Conditions, the additional conditions apply.

Added Value Account

Your Added Value Account includes a range of benefits. Further details can be found in your Welcome Pack.

To have the account you must be 18 or over.

Charges

You agree to pay the monthly fee for this account.

The monthly billing period for the account is from the second working day of a calendar month to the first working day of the next.

If you open your account part way through a billing period, the first fee will be reduced by the appropriate amount.

If you are presently a customer holding an account for which we normally charge a monthly account fee, but currently benefit from a fee waiver, that waiver will no longer apply and we will charge you the normal account fee if you change the type of account you hold.

Overdrafts

If you have applied for a Planned Overdraft the limit and interest rate will be as agreed with you today. Full details will be sent to you separately in the post.

If you make a payment which means your account goes overdrawn or over your Planned Overdraft limit, if you have one, we will charge the Unplanned Overdraft fees set out in our Banking Charges Guide.

Overdrafts are available subject to status and repayable on demand.

Cooling off

If you are not happy with your choice of account or service, you can cancel it within 30 days of opening the account or taking the service. We will then help you to move to another account we offer or will return your money to you with any interest you have earned on it.

Joint accounts

All account holders can operate their accounts individually and are individually and jointly liable for all amounts owed to us on those accounts. It is important that you read the Personal Banking Terms and Conditions as these explain how we deal with joint accounts and your responsibilities.

Thank you for opening your TSB Added Value Account. The following changes to your Terms and Conditions which apply to all Added Value Accounts unless specified otherwise will come into effect from **1 January 2016**. Updated copies of your AVA Welcome pack will be available from 1 January 2016. To obtain a new copy, please visit tsb.co.uk/added-value-accounts, call us on **03459 758 758** or visit your local branch.

Mobile Phone Insurance

Our Mobile Phone Insurance partner will be changing from their current underwriter, London General Insurance to their own underwriter, Assurant General Insurance Ltd. Your policy will remain as it currently is except for the following updates:
We've clarified what this policy covers. It is designed for Mobile Phones and therefore this means we only cover handheld devices that are designed to make mobile phone calls as their primary function and work independently from any other device. This policy isn't for tablet computers, smart watches or other wearable technology.
In the section 'Actions you will need to take on loss, theft, breakdown or damage to your mobile phone', the proof of ownership section has been clarified to say that you may need to provide proof of ownership.
In the section 'What you need to know about the claims process'. The cost of postage in sending a device to us for repair is not covered under this insurance policy.
In the section 'Risks you are covered for' we have provided further clarity on whose handset is covered on the policy. The handset you claim for must belong to either the account holder, partner/spouse or a relative residing permanently at your home address.

AA Breakdown Cover

We have made some changes to the AA Breakdown Cover terms and conditions. The page numbers and clauses here relate to your AA policy document included with your Welcome Pack.
For customers with Stay Mobile (our Platinum and Premier account holders) we have introduced a limit on the amount of times per 12 month period you can use this service, as a result we have added a new clause in the Summary of Cover on page 7. This reads: Stay Mobile claim (see page 11). Stay Mobile is limited to 3 claims in any one subscription year. As a result of this we have also added a new bullet in the Stay Mobile section on page 11 under 'What is not covered' stating "Stay Mobile is limited to 3 claims in any one subscription year".
We are improving the service you receive when you breakdown, as a result we have updated the Summary of Cover on page 7 under the 'General Terms and Conditions' section. We've updated the 4th bullet to state: Routine maintenance, running repairs, fuel and parts (unless these are carried by the attending AA Patrol or agent and in the case of fuel is required to get a Vehicle that has run out of fuel to the nearest fuelling point and in the case of parts costs £5 or less based on the AA's retail prices), oil, keys, garage or other labour or materials required to repair Your Vehicle are excluded, as are any supplier delivery service or call-out charges related to these items and the provision of service on private property without the relevant permission.
We've provided more clarity under the 'General exclusions' section of the policy, condition 1(l) 'Specialist lifting equipment' on page 13 now reads: The cost of any specialist lifting equipment (not normally carried by AA Patrols) including, without restricting in any way the types of occasion where such equipment may be needed: a) on occasions where You have driven off road, or through on clearly sign posted closed roads; and b) on occasions where any cranes may be required following an accident;
We've provided more clarity under 'General rights to refuse service' on page 14, clause 3(c) now reads: Where in the AA's reasonable opinion, immediately before the relevant breakdown or accident, Your Vehicle was dangerous, overloaded, unroadworthy or otherwise unlawful to use on a public road. Without restricting the generality of the AA's rights under this provision, and Your responsibility to comply with all applicable legal requirements, please note that for a UK registered vehicle to be used or kept on a public road, and subject to any relevant exemption that may apply, the vehicle must have a current excise licence (that is, up to date vehicle tax), a current MOT test certificate (where required) and have in force valid motor insurance to the minimum level required under UK law;
We've tidied up some of the terms to provide more clarity for you, on page 15 under 'Cancellation of Cover' it now states: The AA shall have the right to cancel any cover in the following circumstances (if the AA decides to cancel Your cover You will be notified in writing and Your cover will be cancelled with immediate effect): And we've amended 9(a) to read: a) since Your cover first began the AA has been entitled to refuse service on more than one occasion under sub-clauses 3 c-d and on one or more occasions under the sub-clause 3g (page 14) or; As a result of our removal of call out limits (see below) we have now introduced 9(d): Excessive use of the service has occurred either through failure to seek permanent repair following any temporary repair effected by an AA Patrol or agent or due to lack of routine vehicle maintenance.
We've removed the limit on the number of call outs you can make on this policy per year, as a result the following conditions have changed: The subheading 'Service control (see page 16)' and related bullet have been removed entirely. The section 'Service Control – Call Out Limits' on page 16 has also been removed entirely.

If you'd like this in another format, such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay (previously Typetalk) or Textphone on **0345 835 3843** (lines are open 24 hours a day, seven 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 0203 284 1575. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information.

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

Information correct as at November 2015.