

Your Classic account product conditions.

Eligibility	<ul style="list-style-type: none"> You must be 18 or over.
Overdrafts	<ul style="list-style-type: none"> How much we let you borrow, if any, is subject to you applying for an overdraft. It also depends on us checking your personal circumstances. We can ask you to repay any money you borrow at any time.
Planned Overdrafts	<ul style="list-style-type: none"> If you apply for a Planned Overdraft, we'll give you separate information about it, including the limit and interest rate.
Unplanned Overdrafts	<ul style="list-style-type: none"> If you go overdrawn unexpectedly or over your Planned Overdraft limit, we may agree to cover your payments with an Unplanned Overdraft. If we agree to give you an Unplanned Overdraft, we'll charge you Unplanned Overdraft fees and interest on the amount you borrow. You can find these in the Banking Charges Guide.
Can you cancel or close your account?	<ul style="list-style-type: none"> If you aren't happy with your account, you can cancel it within 30 days of opening without charge. You can also close your account at any time by post, phone or in branch. For more information, see the Personal Banking terms and conditions.
Which other terms and conditions do you need to read?	<ul style="list-style-type: none"> 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.

Information created on 1 July 2017, effective not before 5 November 2017.

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 or Textphone on **0345 835 3843** (lines open from 7am to 11pm, 7 days a week).

Calls may be monitored or recorded.

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