

# Your Classic Account Terms and Conditions.

## Classic 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.

## Classic Account

Your Classic Account is our basic current account.

### Eligibility

To have the account you must be 18 or over.

## 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. Interest is also payable on Unplanned Overdrafts.

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.

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 August 2014.

Local banking  
for Britain

