

Your Platinum and Premier Account's overdraft is changing.

(For both planned and unplanned overdrafts.)

From 1 Feb 2017, the overdraft interest rate on your Platinum and Premier account will change to 19.84% EAR, 1.52% monthly.

Account monthly	Current Interest Rate			Interest Rate from 1 Feb 2017		
	% per month	% EAR	% Gross	% per month	% EAR	% Gross
Premier account*	1.20	15.43	14.44	1.52	19.84	18.24
Platinum account	1.34	17.28	16.05			
Gold account*	1.53	19.94	18.32			
Silver account	1.53	19.94	18.32			
Classic account	1.53	19.94	18.32			

*Denotes not on sale.

These interest rates are correct as at 21 Nov 2016.

Important information

- Details of our current interest rates and charges are available through our Banking Charges Guide available online. tsb.co.uk/current-accounts/banking-charges-brochure.pdf
- Full details of planned and unplanned overdrafts and our overdraft calculator are also available online through tsb.co.uk/current-accounts/overdraft-rate-change-platinum-premier.pdf
- You can register for Overdraft text alerts online, on the phone or in branch to help you avoid Unplanned fees and keep on top of your banking activity.
- Overdrafts are subject to status and repayable on demand.

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.

EAR stands for Equivalent Annual Rate. This is the actual annual rate of an overdraft. It doesn't take into account other fees and charges.

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

You can check the above registration details on the Financial Services Register by visiting the website fca.org.uk/register or by contacting the Financial Conduct Authority on **0800 111 6768**.

We subscribe to the Lending Code; copies of the code can be obtained from www.lendingstandardsboard.org.uk.

Information correct as of 10/2016

Local banking
for Britain

