

# TSB Save the Pennies conditions.

With Save the Pennies set up on your TSB current account, when you make a payment using your TSB Visa debit card, we round up the amount to the next nearest pound. We then transfer the difference from your current account to the TSB savings account you have chosen.

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• You must choose:               <ol style="list-style-type: none"> <li>a) a personal current account you hold with us, which has a Visa debit card; and</li> <li>b) an eligible savings account which you or a family member or friend hold with us.</li> </ol> </li> <li>• The TSB savings accounts that are not eligible to receive Save the Pennies transfers are currently:               <ul style="list-style-type: none"> <li>◦ Monthly Saver</li> <li>◦ TSB Cash ISAs</li> <li>◦ Fixed savings accounts.</li> </ul> </li> </ul>
<b>How it works</b>	<ul style="list-style-type: none"> <li>• Every time you make a payment with your TSB Visa debit card, we'll round up the amount you spend to the nearest pound.</li> <li>• The difference (known as 'the pennies') will be added to the pennies from your other Visa debit card payments made in the same day.</li> <li>• We'll then transfer the total amount of pennies to your chosen savings account at the start of the next working day.</li> <li>• Whole pound payments will not be rounded up to the next pound, for example £1 will not be rounded up to £2.</li> <li>• Save the Pennies transfers will appear on your current account and your chosen savings account statements as 'Save the Pennies'.</li> </ul>
<b>Which payments apply</b>	<ul style="list-style-type: none"> <li>• We'll apply Save the Pennies to all Visa debit card payments both in the UK and abroad.</li> <li>• We won't apply Save the Pennies if you use your Visa debit card to withdraw cash or to fees charged for non-TSB cash machine withdrawals.</li> <li>• If any Visa debit card payments are later:               <ul style="list-style-type: none"> <li>◦ cancelled</li> <li>◦ reversed, or</li> <li>◦ you notify us as being fraudulent</li> </ul>               the corresponding pennies will remain in your chosen savings account.             </li> </ul>
<b>When we won't make a transfer</b>	<ul style="list-style-type: none"> <li>• We won't make a Save the Pennies transfer if it will take your current account overdrawn or further overdrawn (whether or not an overdraft has been arranged in advance).</li> <li>• To work out whether the transfer would take you overdrawn or further overdrawn, we look at:               <ul style="list-style-type: none"> <li>◦ any money in your account to use</li> <li>◦ minus any card payments where the money hasn't yet been taken from your account.</li> </ul> </li> </ul>

<b>Joint and chosen accounts</b>	<ul style="list-style-type: none"> <li>• If you hold a joint account we'll apply Save the Pennies to any Visa debit cards issued to the joint account holders on that account.</li> <li>• All joint account Save the Pennies transfers must be made to the same chosen savings account.</li> <li>• You shouldn't register for Save the Pennies unless the other joint account holders are happy for you to do so.</li> <li>• If you choose a family member or friend's savings account, you won't be able to give us instructions about the pennies once it is transferred to their account.</li> </ul>
<b>How can you cancel or change your Save the Pennies?</b>	<ul style="list-style-type: none"> <li>• You can cancel your Save the Pennies or change your chosen savings account into which your pennies are transferred at any time.</li> <li>• You can do this: <ul style="list-style-type: none"> <li>◦ in branch</li> <li>◦ using Telephone or Internet Banking.</li> </ul> </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 product conditions.</li> </ul>

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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