

Unarranged Overdraft and Returned Item Fees: some examples explained.



We'd like to help you understand how fees are charged on your current account and help you avoid these if possible. The table below gives examples of fees you will pay if you try to make a payment when you don't have money available in your account, or you haven't set up an Arranged Overdraft.

These examples are to help show how our fees are calculated, but you may not be able to use your account in these ways. Remember, we won't charge you more than £80 in any monthly billing period for Unarranged Overdraft and Returned Item Fees.

If at any time you would like help with managing your current account and advice on how to avoid fees, either visit us in branch or call us on **03459 758 758**

Reasons that you might pay Unarranged Overdraft and Returned Item Fees	Typical fees and charges*
We refuse a payment due to lack of funds in your account.	If the amount of the payment that we refuse is £10 or less: £0. If the amount of the payment that we refuse is greater than £10: A Returned Item Fee of £10.
A payment from your account takes you into an Unarranged Overdraft by less than £10. You use an Unarranged Overdraft for one day during the month.	£0
A payment from your account takes you into an Unarranged Overdraft and you make another payment from your account while you're overdrawn. You use an Unarranged Overdraft for two days in a row during the month: 1 day between £10 to £25 and 1 day above £25.	1 x Monthly Overdraft Usage Fee: £6 1 x £5 Daily Fee: £5 1 x £10 Daily Fee: £10 Total fees payable: £21 plus 2 days interest.
A payment from your account takes you into an Unarranged Overdraft by more than £25 and you make nine further payments from your account while you're overdrawn. You use an Unarranged Overdraft for 10 days in a row during the month.	1 x Monthly Overdraft Usage Fee: £6 8 x £10 Daily Fee: £80 2 x £0 Daily Fee: Free These fees total £86 plus 10 days interest. Remember, as we won't charge you more than £80, in this scenario you'll pay £80.
A payment from your account takes you into an Unarranged Overdraft by more than £25. You're overdrawn for one day. But, on three further occasions during the same month, a payment takes you into an Unarranged Overdraft. On each of these occasions you're overdrawn for three days.	1 x Monthly Overdraft Usage Fee: £6 8 x £10 Daily Fee: £80 2 x £0 Daily Fee: Free These fees total £86 plus 10 days interest. Remember, as we won't charge you more than £80, in this scenario you'll pay £80.
A payment from your account takes you into an Unarranged Overdraft by more than £25. You're overdrawn for 21 days in a row during the month and you make 12 further payments from your account while you are overdrawn.	1 x Monthly Overdraft Usage Fee: £6 8 x £10 Daily Fee: £80 13 x £0 Daily Fee: Free These fees total £86 plus 10 days interest. Remember, as we won't charge you more than £80, in this scenario you'll pay £80.

* These are the typical charges that apply to most current accounts. Actual charges may vary depending on the account you have.

Overdrafts are subject to status and repayable on demand. This means that you must pay us any money you've borrowed from us immediately, if we ask you to. You must be aged 18 or over and a UK resident.

As well as Overdraft fees, you'll pay daily interest on any Overdraft you use. Please see in branch or visit our website [tsb.co.uk/rates-and-charges](https://www.tsb.co.uk/rates-and-charges) to find out what the interest rates are.

Continued...

We'll never charge you more than a total of £80 each monthly billing period for all of the following:

- Unarranged Overdraft Daily Usage Fees
- Monthly Overdraft Usage Fees (when it's charged for using an Unarranged Overdraft)
- Unarranged Overdraft interest
- Returned Item Fees

The maximum monthly charge does not include fees we charge for Arranged Overdrafts.

To make comparing bank products easier for you, banks are setting a maximum monthly charge for unarranged borrowing fees. Each bank may charge different fees, but all banks are explaining it the same way, with the same wording.

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:
 - (a) going overdrawn when you have not arranged an overdraft; or
 - (b) going over/past your arranged overdraft limit (if you have one).
2. This cap covers:
 - (a) interest and fees for going over/past your arranged overdraft limit;
 - (b) fees for each payment your bank allows despite lack of funds; and
 - (c) fees for each payment your bank refuses due to lack of funds.

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 are open 7am to 11pm, 7 days a week).

Not all Telephone Banking services are available 24 hours, 7 days a week. Speak to a TSB Partner for more information. If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44 (0)203 284 1575**.

Calls may be monitored or recorded.

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