

## Terms and conditions for the TSB Save the Change® scheme

1. With Save the Change® set up on your TSB current account, when you make a purchase using your TSB VISA Debit card, we work out the amount to the next whole pound and transfer it from your current account to the TSB savings account you have nominated. Save the Change® is provided by TSB Bank plc.

2. Our agreement with you is made up of general conditions (contained in the [Personal Banking terms and conditions](#) leaflet) and additional conditions, including the conditions below. If there is any overlap or conflict between the additional conditions and the Personal Banking terms and conditions, the additional conditions apply.

3. You need to nominate:

- a) a personal current account you hold with us, which has a Visa debit card; and
- b) an eligible savings account which you or a family member or friend hold with us.

The TSB savings accounts that are not eligible to receive Save the Change® transfers are currently: Monthly Saver; ISA products and Fixed Products.

4. When you use your Visa debit card to make a purchase, the amount of the purchase debited to your current account will be rounded up to the next whole pound and the difference ('the change') will be combined with the change from your other Visa debit card purchases debited the same day. The combined change will be transferred from your current account to the nominated savings account at the start of the next working day. Whole pound purchases will not be rounded up to the next pound.

5. We will apply Save the Change® to all Visa debit card purchases both in the UK and abroad. We will not apply Save the Change® to over-the-counter cash advances, ATM withdrawals, or fees charged for non-TSB ATM transactions.

6. We will not make a Save the Change® transfer if that transfer will take your current account overdrawn or further overdrawn (whether or not an overdraft has been arranged in advance). To work out whether the transfer would take you overdrawn or further overdrawn, we look at the credit balance available for you to use less the amount of card payments we have authorised but not yet taken.

7. If you hold a joint account we will apply Save the Change® to any Visa debit cards issued to the joint account holders on that account. All joint account Save the Change® transfers must be made to the same nominated savings account. You should not register for Save the Change® unless the other joint account holders are happy for you to do so.

8. If you nominate a family member or friend's savings account, they will receive the change and you will not be able to give us instructions about the change once it is transferred to their account.

9. If any Visa debit card purchases are subsequently cancelled or reversed, or you notify us of any fraudulent debit card purchases, the corresponding change will remain in the nominated savings account.

10. Save the Change® transfers will appear on your current account and the nominated savings account statements as 'Save the Change'.

11. You can cancel the Save the Change® scheme or change the nominated savings account into which your change is transferred by calling **03459 758758** at any time, or by visiting your local TSB branch, or through Internet Banking if you are registered for this service.