

Loans



Local banking
for Britain



How having a loan with TSB is different.

Having a loan with TSB isn't like having a loan with other big banks.

Not only because none of the interest TSB customers pay for their loans goes towards investment banking, overseas speculation or big corporate finance.

But also because we don't just want our customers to take out loans. We want them to borrow well.

That means:

Borrowing in the way that makes the best financial sense for you.

Using the right kind of product for the right kind of reason.

Borrowing an amount that means you're able to afford the repayments.

Borrowing in a way that means you're not paying over the odds to do so.

When TSB customers borrow well it's not just good for them, it's good for our business too.

Because happy customers tend to remain customers longer.

And of course, borrowing well is not just good for TSB and our customers.

Borrowing well is a fundamental part of the life-blood of our economy, helping people to get on and thrive along with the local economies they're part of.

And people thriving all over Britain is what Local Banking for Britain is all about.

We all have projects we can't wait to get started. A shiny new car. A sparkly new kitchen. A flowery new garden. Or maybe some straightened-out finances. Well, a personal loan from TSB could be just what you need to get things moving.

We'll start by giving you a personalised quote which sets out all the details of your loan, clearly and in black and white. We'll take you through all our flexible repayment options step by step. Once your loan is approved, you could get the money the same day if you've held a TSB current account for more than 3 months. Or within two working days if you haven't.

We're serious about responsible lending. So if you're struggling with your monthly repayments, come and talk to us. We have all sorts of options that could help make all the difference.



* We'll transfer your money between 9am and 8.30pm on weekdays, or by 9am the next working day.

** We'll transfer your money within the next two working days.

With our flexible loans, you're in control.

TSB loans are really useful if you need extra spending power to put some pep in your plans. But they're also easy to stay in charge of, so you'll always know exactly where you stand. And if you want to move things around to suit you, we can help with that too.

You make the decisions

When it comes to deciding how much to borrow, you're in charge. In fact, you can borrow between £1,000 and £25,000. **Representative 3.9% APR** on loans between £7,500 to £20,000. We'll help you to work out what you can afford so you're comfortable with the repayments.

Giving you a bit more time

If you need a bit of extra flex in your financial life, just ask. We can arrange to start your repayments up to three months after you get your loan. This will only be available for TSB customers with a current account held for over 3 months and you'll start paying interest from when we pay the money into your account.

Repayments to fit your schedule

We'll arrange your fixed repayments over a period of time that's right for you, from one year to seven years. And if it works for you, you can make extra payments, or even pay off your whole loan early. At any time*. And because we want to make it all really convenient for you, you'll also get the chance to choose the day of the month you'd like your payment to go out on – except the 29th to 31st – so it can fit in with your pay day.



* Up to 58 days' interest will be added when we calculate the amount needed to pay off your loan.

Repayment holidays: for those months with an ‘ouch’.

Because some months just don't go according to plan, it's handy to have flexibility on your side. We're here to help. We can give you some time out from your loan with a one month repayment holiday. And, if it helps to take the pressure off, you can claim up to two repayment holidays every 12 months.

How it all works

Provided you've made at least one repayment on your loan, and have a Direct Debit in place, you can ask for a repayment holiday at any time. All we ask is that your repayments are up to date before the holiday begins.

The important stuff

If you take a repayment holiday, the length of your loan will increase and you'll still be charged interest on the outstanding balance of your loan during the months you take a repayment holiday. We'll let you know more about the extra interest when you ask for your repayment holiday.

Repayment holidays are available if you meet certain conditions, so if you'd like to arrange one, please call us at least a week before your next loan repayment is due. The number and frequency of repayment holidays you can take may be changed at any time without notice. We will charge interest if you take a break from your repayments or defer your repayments, so you will pay more interest overall.

Our personal loans come with a fixed interest rate that's guaranteed for the length of your loan.

Finding a loan that fits your world.

Taking out a bank loan is one of life's bigger decisions. It makes all sorts of exciting stuff possible, but it needs a bit of careful thought to get it spot-on. Our expert advisors will help you make the right decisions.

When you pop in to see us in branch or speak to us over the phone, we'll make time to understand exactly what you need and check you're comfortable with what you're borrowing. Not to mention your ability to pay it all back. We'll then take you through the whole process and make sure we come up with a flexible and affordable approach.

Our team will have all the latest information to hand, including our current loan rates, so you'll be able to make the most informed decisions.



To get a clear idea of what you can borrow, take a look at our online Affordability Calculator. Just visit [tsb.co.uk/loans](https://www.tsb.co.uk/loans)

Let's get you started.

It really couldn't be simpler to apply...

Call 0345 835 386

(lines are open Monday to Friday 8am–9pm,
8am–4pm at weekends)

Click [tsb.co.uk/loans](https://www.tsb.co.uk/loans)

Visit Drop by to see us in branch

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Other ways we can help...

For everything from current accounts and savings to mortgages and credit cards, we're here to help. Just go online, ask a member of our team or pick up a brochure in branch.

Call 03459 758 758
Click tsb.co.uk
Visit Drop into your local branch

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).

Important information

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Lending is subject to status and the actual rate offered will depend on our assessment of your personal circumstances. Borrowers must be aged 18 or over and UK resident.

Calls may be monitored or recorded.

If you need to call us from abroad, or prefer not to use our 0800 number, you can also call us on **0191 335 7409**. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information.

TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 191240. We subscribe to the Lending Code; copies of the Code can be obtained from www.lendingstandardsboard.org.uk

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

Information correct as at October 2015.

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