



**The Plus  
account.  
No bank  
gives you  
more  
with no  
monthly  
fee.**

Local banking  
for Britain



TSB believes in working in partnership. And that the more you put into a partnership the more you should get back.

That 'more you get back' is what we at TSB call plusness.

And that's why our famous Plus account gives you more, the more you use it.

Like 3% AER on balances up to £1500, which isn't just a teaser rate that gets taken away after a year.

# Plus

£5 cashback every month just for having two Direct Debits.\*

# Plus

Another £5 cashback every month just for regularly spending with your debit card.

All debit card payments count towards this, including Apple Pay and Android Pay™ payments.\*\*

# Plus

If you also use an eligible TSB credit card you can earn up to £5 cashback every month on that too.<sup>†</sup>

Representative 18.9% APR (variable).

# Plus

Because you can do your banking on your mobile, tablet, desktop, over the phone or in a branch, you can get access to all this plusness whenever you decide, wherever you decide.

That's what we call local banking on demand.

# Plus

Our Plus account gives you all this plusness for no monthly fee.

So when you join TSB, the more you do what you do anyway, the more plusness you get back in return.

No wonder we're Britain's most recommended high street bank.<sup>††</sup>



tap | click | call | visit

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).

Plus account interest: 3% AER/2.96% gross variable interest (paid monthly). Pay in £500 a month, register for paperless and Internet Banking.

Plus account cashback offers only available for new Plus accounts opened on or after 1 March 2017.

\*Direct Debit cashback: Min 2 Direct Debit transactions each month to earn £5.

\*\*Debit card cashback: Min 20 payments monthly (inc. using Android Pay and Apple Pay) using your debit card to earn £5. ATM withdrawals, Direct Debits, Standing Orders, payments made using Pay a Contact (Paym), bill payments made in a TSB branch and future dated payments don't count towards the 20 debit card payments.

Plus account cashback offers end 30 June 2018.

†Credit card cashback: 1% monthly cashback on up to £500 eligible spend. Plus account required. Excludes TSB Avios, Premier Avios, TrustCard, Visa and business credit cards. Offer ends 30 June 2018. 18+, UK resident and subject to status.

††BDRC Continental Customer Advocacy (NPS) Benchmark. Based on 15,000 customers surveyed from October to November 2016.

For full Terms and Conditions, please talk to a TSB Partner or visit [tsb.co.uk/plusness](https://www.tsb.co.uk/plusness)

Advertised rates correct as at 01/03/2017. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Gross rate is the contractual rate of interest payable before the deduction of income tax.

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**Five reasons  
Fix and Flex  
is Britain's  
best loan.  
2.8% APR  
representative.**

**Local banking  
for Britain**



At TSB we understand that no-one can really predict what the future holds.

That's why we created our Fix and Flex loan to help everybody borrow well.

Here's how our loans can help you borrow well:

## 1. Lowest rate

We've dropped our rate to **2.8% APR representative** on loans from £7,500 to £20,000, paid back between 1 to 5 years.

The representative APR is the Annual Percentage Rate of charge. You can use it to compare the overall cost of credit between different lenders.

## 2. Take a break

Unlike some other banks our loans also give you the option to take fee-free breaks if you like.

You can take up to two one-month repayment holidays every year.\*

It's worth knowing that if you do decide to take a repayment holiday, the length of your loan will increase and you will pay more interest overall.

## 3. Pay a bit more

Our loans offer you the freedom to pay more whenever you want.

So you can pay your loan off quicker and reduce the interest you pay during your loan term.\*\*

Which can only be a good thing.

## 4. Quickest

You could get a quote in minutes and a decision in under 30 seconds.

The money could be in your account the same day if you have a current account with us.<sup>†</sup>

And, if you're not a customer, you'll get the money in your account the next day.

That's faster than any other high street bank.<sup>††</sup>

## 5. Credit rating friendly

And, unlike some other banks, we'll give you a personalised quote without it affecting your credit rating.

So even if you decide to wait a bit longer before applying, the quote you received won't affect your application and approval.

All of which means no other bank offers a better loan than TSB.

No wonder we have been awarded a 5 Star Rating by Defaqto.

And we are Britain's most recommended high street bank.<sup>‡</sup>

Talk to a TSB Partner today, in branch, on **0345 835 3861** or apply online at **[tsb.co.uk/loans](https://www.tsb.co.uk/loans)**

\* Repayment holidays are subject to approval.

\*\* Early settlement charges could apply.

† The money will be in your account the same day if you have held a TSB current account for more than 3 months and your application is approved before 8pm. Next day payment applies to all other customers approved before 8pm Sunday to Friday (excluding bank holidays). Branch and online applications only.

†† Independent data as at 10 Dec 2016. Comparing high street banks that offer loans to customers who don't bank with them (TSB, HSBC and Santander), from loan application to approval, and the money landing in their account. Lending is subject to status & criteria.

‡ Source: BDRG Continental Customer Advocacy (NPS) Benchmark. Based on 15,000 consumers surveyed, November 2016. Correct as of March 2017.



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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**. Lines are open 8am-6pm Monday to Friday and 9am-2pm on Saturdays. Calls may be monitored or recorded. Please speak to an adviser for more information.

Borrowers must be UK residents and aged 18 or over, or if you apply online and have not held a TSB current account for more than 3 months, you need to be aged 21 or over.

Britain's best loan, based on TSB research, and rated 5 Star by Defaqto, 2 March 2017.

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