

Easy Saver.

Summary box			
Account name	Easy Saver		
What is the interest rate?	Interest rate with bonus (includes a fixed bonus of 0.20% for the first 12 months)	0.40% Gross/AER (variable)	
	Interest rate without bonus (applicable after 12 months)	0.20% Gross/AER (variable)	
	You'll earn interest on balances of £1 or more. Interest is calculated each day and paid once a year on the anniversary of opening the account.		
Can TSB change the interest rate?	Yes. We can move the interest rate up or down at any time. Our Terms and Conditions explain when we'll do this. If we increase the interest rate, we'll make details of the rate change available in branch, on the phone and on our website, within 3 days of the change. If we decrease the interest rate, we'll let you know personally and give you at least 2 months' notice.		
What would the estimated balance be after 12 and 24 months based on a £1,000 deposit?	Based on a £1,000 deposit, with no deposits or withdrawals made from the account, and variable interest rates remaining the same:		
	Initial deposit	£1,000.00	
	Year 1	Interest earned at 0.40% Gross/AER (variable) (includes a bonus of 0.20% for the first 12 months)	£4.00
		Estimated balance after 12 months	£1,004.00
	Year 2	Interest earned at 0.20% Gross/AER (variable)	£2.01
		Estimated balance after 24 months	£1,006.01
This is an example only and doesn't take into account your individual circumstances.			
How do I open and manage my account?	Ways to open	<ul style="list-style-type: none"> • Online • In branch 	
	Who can open	You must be: <ul style="list-style-type: none"> • 16 or over; and • A UK resident. 	
	Balance	£1 minimum opening balance	
	Manage your account	<ul style="list-style-type: none"> • In branch • Over the phone • Online • Mobile app You can ask us for an ATM card to make deposits and withdrawals to or from your account.	
Can I withdraw money?	Withdrawals allowed	Yes, instant access	
	Withdrawal charges	No withdrawal penalties apply	
	How to withdraw	<ul style="list-style-type: none"> • Cash • Bankers draft • Funds transfer (Service charges may apply, see our Banking Charges guide for more information)	
Additional information	<ul style="list-style-type: none"> • Accounts can be opened in sole or joint names • Interest is paid gross (without taking off tax) • If you earn more interest than the Personal Savings Allowance, you may have to pay extra tax yourself • The Personal Savings Allowance is £1,000 for basic rate taxpayers and £500 for higher rate taxpayers. Additional rate taxpayers don't receive a Personal Savings Allowance. 		

Rates and information correct as at 1 December 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).

Not all Telephone Banking services are available 24 hours, 7 days a week. Speak to a Partner for more information. Calls may be monitored or recorded.

Rates can change at any time and you should check the current interest rate before applying for the account.

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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