

# Your Fixed Rate Cash ISA product conditions.

## Fixed Rate Cash ISA product conditions

<b>Which other terms and conditions apply?</b>	<ul style="list-style-type: none"> <li>• There are other terms and conditions that cover your Fixed Rate Cash ISA (FRISA).</li> <li>• These are set out in the Personal Banking terms and conditions and the Banking Charges Guide.</li> <li>• You also have TSB Cash ISA conditions which cover all TSB ISAs (except the Junior Cash ISA).</li> </ul>												
<b>Term</b>	<ul style="list-style-type: none"> <li>• The account term will be the fixed period you apply for when opening the account, for example 1 or 2 years.</li> <li>• The term will start on the date we open your account.</li> <li>• The letter we give you when you open your account will tell you what the term of your account is.</li> </ul>												
<b>Paying money into the Fixed Rate Cash ISA account</b>	<ul style="list-style-type: none"> <li>• Your first payment into your account must be a minimum of £3,000.</li> <li>• The maximum you can pay into your account is up to the yearly ISA allowance.</li> <li>• You must pay all money into your account within 30 days of opening, including any ISA transfers.</li> <li>• The first day starts on the date we open your account. After 30 days, you can't pay any more money into your account.</li> </ul>												
<b>Can you pay an additional permitted subscription into your account?</b>	<ul style="list-style-type: none"> <li>• Yes, but you can only pay in an additional permitted subscription into your account if you do this within 30 days after opening your account.</li> <li>• An additional permitted subscription is where you have a husband, wife or civil partner who dies, and they had an ISA. You can pay in the amount of money that they had in an ISA into an ISA in your name.</li> </ul>												
<b>Can you transfer an existing ISA to your account?</b>	<ul style="list-style-type: none"> <li>• Yes. But, you can only do this within 30 days after opening your account.</li> <li>• If you want to transfer an existing ISA to a FRISA with TSB after you've had your account opened for 30 days, you'll need to open a new FRISA.</li> </ul>												
<b>What charges will you pay if you take money out of your account (including if you transfer to another ISA provider)?</b>	<ul style="list-style-type: none"> <li>• If you take money out of your account more than 14 days after opening the account, you'll pay a charge. This includes transfers to another ISA with us or another provider.</li> <li>• The charge depends on the term of your account: <table border="1" data-bbox="469 1489 1369 1765"> <thead> <tr> <th>Term</th> <th>Withdrawal Charge</th> </tr> </thead> <tbody> <tr> <td>1 year</td> <td>Equivalent to 90 days interest on the amount taken out or transferred</td> </tr> <tr> <td>2 years</td> <td>Equivalent to 180 days interest on the amount taken out or transferred</td> </tr> <tr> <td>3 years</td> <td>Equivalent to 270 days interest on the amount taken out or transferred</td> </tr> <tr> <td>4 years</td> <td>Equivalent to 320 days interest on the amount taken out or transferred</td> </tr> <tr> <td>5 years</td> <td>Equivalent to 365 days interest on the amount taken out or transferred</td> </tr> </tbody> </table> <p>For example: if you had an account with a 2 year term and took out £2,000, the charge would be the amount of interest you'd earn on the £2,000 for 180 days.</p> </li> <li>• We'll take the charge from the balance in your account before you take out the money. You may get back less money than you originally paid into your account.</li> </ul>	Term	Withdrawal Charge	1 year	Equivalent to 90 days interest on the amount taken out or transferred	2 years	Equivalent to 180 days interest on the amount taken out or transferred	3 years	Equivalent to 270 days interest on the amount taken out or transferred	4 years	Equivalent to 320 days interest on the amount taken out or transferred	5 years	Equivalent to 365 days interest on the amount taken out or transferred
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<p><b>Can you replace any money you take out of your account?</b></p>	<ul style="list-style-type: none"> <li>• You can only replace any money that you take out of your account if you do any of the below things: <ul style="list-style-type: none"> <li>◦ you replace it within 30 days after you open your account</li> <li>◦ you replace the money in a different account in your TSB Cash ISA that is already open</li> <li>◦ you open a new FRISA account.</li> </ul> </li> <li>• If you take any money out of your account, you'll pay a charge, as set out in the table overleaf.</li> <li>• You can't replace any money that we've taken from your account as a charge.</li> <li>• There is more information about replacing money in your account in the TSB Cash ISA terms and conditions.</li> </ul>
<p><b>Transferring your FRISA to another provider</b></p>	<ul style="list-style-type: none"> <li>• You can transfer your account to another provider before the end of the term. But, if you do this, you'll pay a charge, as set out in the table above.</li> </ul>
<p><b>Interest</b></p>	<ul style="list-style-type: none"> <li>• The interest rate is fixed for the term of your account. This means that the interest rate won't change during the term.</li> <li>• Interest is paid yearly on the anniversary of opening your account.</li> <li>• Interest is paid to the account you nominate at opening.</li> </ul>
<p><b>What happens at the end of your fixed term period?</b></p>	<ul style="list-style-type: none"> <li>• At least 30 days before the end of the term we'll contact you about what you'd like to do with the money in your account. We may also send you information about other accounts we offer to help you make your decision.</li> <li>• If you don't tell us what you want to do with your account before the end of the term, we'll change your account into a Cash ISA Saver (or similar account in our TSB Cash ISA range). We'll do this on the last day of the term.</li> <li>• Your sort code and account number won't change, and the Cash ISA Saver conditions in force at the time will apply.</li> </ul>

Information created on 1 July 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).

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

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