

Your Monthly Saver product conditions.

savings



Your Monthly Saver product conditions

Eligibility	<p>You must:</p> <ul style="list-style-type: none">• be 16 or over• be a UK resident• have a current account with TSB• not already have a Monthly Saver account – you can only have one Monthly Saver account.
Term	<p>The account term is 12 months and will start from the date we open your account.</p>
Joint accounts	<p>You can have a joint Monthly Saver account.</p> <p>You can only add an extra person to your account once it has been opened. You need to do this in branch.</p>
Paying money into your Monthly Saver account	<p>You can only pay money into your account by standing order from a TSB current account.</p> <p>We'll tell you about the minimum and maximum you'll be able to pay into your account each month at the time you open the account and in the summary box document.</p> <p>If you miss a standing order one month, you can't make it up. For example you couldn't pay double in the next month.</p>
Taking money out of your Monthly Saver account	<p>You can take money out of your account:</p> <ul style="list-style-type: none">• in branch• by using Telephone, Internet or Mobile Banking, or the Mobile App. <p>If you take money out of your account using Telephone, Internet or Mobile Banking or the Mobile App, you must pay it into a TSB current or savings account. The account must be in your name or, if you have a joint account, it can be in either of your names.</p> <p>You can't set up standing orders or Direct Debits.</p> <p>You can't have a cheque book.</p>
Interest	<p>The interest rate is fixed for 12 months from the date you open your account. This means that the interest rate won't change for 12 months.</p> <p>Interest is paid on the anniversary of opening your account.</p> <p>Interest is paid to the account you choose when you open your account. It can't be paid into a TSB Cash ISA.</p> <p>You can find the interest rate for your account in our branches, online at tsb.co.uk or by phoning us on 03459 758 758</p>
What happens at the end of your fixed term period	<p>After you've had your account for 12 months, we'll change it into an Easy Saver account, or similar account if it is no longer available.</p> <p>Your account number and sort code will stay the same.</p> <p>Your standing order will still continue to be paid into your Easy Saver account until you cancel it.</p>
How can you cancel your account?	<p>If you aren't happy with your account, you can cancel it within 30 days of opening without charge.</p> <p>You can also close your account at any time.</p> <p>If you want to cancel or close your account, we'll help you move to another account that we offer or will return your money to you.</p>
Which other terms and conditions do you need to read?	<p>There are other terms and conditions that cover your account. These are set out in the Savings Account General Conditions.</p>

Easy Saver product conditions	
Eligibility	You must be 16 or over and a UK resident.
Joint accounts	You can have a joint Easy Saver account. You can only add an extra person to your account once it has been opened. You need to do this in branch.
Paying money into your Easy Saver account	You can pay money into your account: <ul style="list-style-type: none"> • in branch • by transferring money from another account with us or another provider • if there is no other way for you to pay money into your account, you can ask us for an ATM card.
Taking money out of your Easy Saver account	You can take money out of your account: <ul style="list-style-type: none"> • in branch • by using Telephone, Internet or Mobile Banking, or the Mobile App. <p>If you take money out of your account using Telephone, Internet or Mobile Banking or the Mobile App, you must pay it into a TSB current or savings account. The account must be in your name or, if you have a joint account, it can be in either of your names.</p> <p>You can't set up standing orders or Direct Debits.</p> <p>You can't have a cheque book.</p> <p>If there is no other way for you to take money out of your account, you can ask us for an ATM card.</p>
Interest	The interest rate is variable. This means it can go up or down at any time. Interest is paid once a year on the anniversary of opening your account. Interest is paid to the account you choose when you open your account. It can't be paid into a TSB Cash ISA. You can find the interest rate for your account in our branches, online at tsb.co.uk or by phoning us on 03459 758 758
How can you cancel your account?	If you aren't happy with your account, you can cancel it within 30 days of opening without charge. You can also close your account at any time. If you want to cancel or close your account, we'll help you move to another account that we offer or will return your money to you.
What other terms and conditions do you need to read?	There are other terms and conditions that cover your account. These are set out in the Savings Account General Conditions.

Information correct as at 8 July 2021.



If you'd like this in another format such as large print, Braille or audio please ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 7982** (lines open from 7am to 11pm, 7 days a week).

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44 203 284 1575**.

The opening hours of our Telephone Banking advisor services are 8am to 8pm Monday to Sundays to speak to a Partner. Our lost and stolen card and fraud reporting lines are open 24/7. Not all Telephone Banking services are available 24 hours, 7 days a week. 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. Tax free is the contractual rate of interest payable where interest is exempt from income tax. Tax treatment depends on your individual circumstances and may change.

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