

Important information about your Cash Account.

I'd like to let you know that we're making some changes to your Cash Account terms and conditions. These changes will make them easier to read and understand. They also reflect changes in the law and regulations for basic bank accounts.

These changes start from 18 September 2016.

Updates to Cash Account terms and conditions

Change	Term until 18 September	Term from 18 September
£10 'buffer'	If you make a small payment when there is not enough money in your account, you benefit from a £10 'buffer' on borrowings. You also would not pay a fee for borrowing up to £10.	<p>You won't be able to borrow any money from us. This means you won't qualify for any type of overdraft, so we are removing the £10 'buffer'. If you try to withdraw cash from an ATM and the balance in your account is less than the amount you want to take out, you won't be able to make that withdrawal.</p> <p>In certain rare situations you may accidentally borrow money from us. If this happens you won't be charged any fees or interest, even if the borrowed amount is more than £10. But you must pay back the money you've borrowed as soon as possible and, if we ask you for it, you must pay it back immediately.</p>
Fees and charges	You are charged when you withdraw money or make a payment in either foreign currency or pounds when you are abroad.	<p>You won't be charged by us for using your debit or ATM card abroad if:</p> <ul style="list-style-type: none"> • you withdraw pounds from an ATM • when you withdraw a foreign currency from an ATM, you choose the amount you want to withdraw in pounds • when you pay for something in a foreign currency, you choose the amount you want to pay in pounds. <p>However you may be charged by others for these services. For example, the overseas ATM provider may charge to convert the foreign currency into pounds.</p> <p>You will be charged by us for using your card abroad if:</p> <ul style="list-style-type: none"> • you pay for something in a foreign currency • when you withdraw a foreign currency from an ATM, you choose the amount you want to withdraw in that foreign currency. <p>However, you shouldn't be charged additional fees by others.</p> <p>A new version of the Banking Charges Guide, which will apply to your Cash Account from 18 September 2016, will reflect these changes. It will be available from 22 August 2016, and you can get a copy at tsb.co.uk/legal, by calling us on 03459 758 758 or by visiting your local branch.</p>
Ending our agreement with you and/or closing your Cash Account	We can end our agreement with you and close your account for various reasons, including at any time if we give you two months' notice in writing or if you don't use your account for 12 months.	<p>We can end this agreement and close your account immediately if:</p> <ul style="list-style-type: none"> • you've used or tried to use your Cash Account for something illegal. • you gave us incorrect information when you applied for your Cash Account and if we'd known the correct information we would have refused your application. • you've abused or harassed our staff to the extent that we believe your behaviour may be a criminal offence. <p>We can end this agreement and close your account after giving you two months' notice in writing, if:</p> <ul style="list-style-type: none"> • there hasn't been a transaction on your Cash Account for two years. • you aren't legally resident in the EU anymore. • you have access to another bank account in the UK which provides basic banking services and you opened that after you'd already opened your Cash Account. <p>We can't end this agreement or close your account for any other reason.</p>

Other important information

Your updated Cash Account terms and conditions are included with this letter. The updated Banking Charges Guide will be available from 22 August 2016 at tsb.co.uk/legal, by calling us on **03459 758 758** or by visiting your local branch. The current Banking Charges Guide and Personal Banking Terms and Conditions are also available from the same places.

We're always here to help you get the most from your account. So if you have any questions, or if something has changed recently which makes you think a different account might be more suitable, please call us on **03459 758 758** or visit us in branch.

If you are happy with these changes you don't need to do anything, and they will apply to you from 18 September 2016. If you are not happy with these changes, our agreement with you allows you to close your account before 18 September 2016 without any charge. You can close your account at any other time in accordance with your account conditions.

Thank you for banking with TSB.

Yours sincerely,

A handwritten signature in black ink that reads "Craig Bundell". The signature is written in a cursive style with a large initial 'C' and a long, sweeping tail.

Craig Bundell
Head of Personal Current Accounts

Your Cash Account terms and conditions

Eligibility	<ul style="list-style-type: none">You must be 18 or older and legally resident in the UK or another EU country to have a Cash Account.We'll also consider your personal circumstances to decide whether you're eligible for a Cash Account.You can't have a Cash Account if you have access to another current account in the UK.
Benefits	<ul style="list-style-type: none">Your account is a basic current account. Benefits, such as a chequebook or overdraft, aren't available.You won't get any interest on the balance of your Cash Account.Further details of the benefits/services associated with your Cash Account can be found at tsb.co.uk or by visiting a branch.
Account conversion	<ul style="list-style-type: none">The Cash Account has limited features and is designed for customers who don't meet the criteria for any of our other personal current accounts.If you tell us, or we become aware, that you meet the criteria for another account, we may upgrade you to that account. If we do upgrade your account, we'll give you at least two months' notice in writing before we do so.
Overdrafts	<ul style="list-style-type: none">If there isn't enough money in your account to make a payment, it won't be made. You can't have an overdraft with this product.If you accidentally borrow money from us, you won't be charged any interest or fees, but you must repay us as soon as possible.
Fees	<ul style="list-style-type: none">Generally this is a no-fee account. Any fees that we do charge (e.g. for non-sterling currency conversion) will be reasonable, and are listed in the Banking Charges Guide.
Personal information	<ul style="list-style-type: none">To see how TSB uses your personal information go to tsb.co.uk/privacy
Ending this agreement	<p>You may end this agreement at any time by writing to us, visiting us in branch or phoning us.</p> <p>We can end this agreement and close your account immediately if:</p> <ul style="list-style-type: none">you've used or tried to use your Cash Account for something illegal.you gave us incorrect information when you applied for your Cash Account and if we'd known the correct information we would have refused your application.you've abused or harassed our staff to the extent that we believe your conduct could be a criminal offence. <p>We can end this agreement and close your account after giving you two months' notice in writing, if:</p> <ul style="list-style-type: none">there hasn't been a transaction on your Cash Account for two years.you aren't legally resident in the EU anymore.you have access to another bank account in the UK which provides basic banking services and you opened it after you'd opened your Cash Account with us. <p>We can't end this agreement or close your account for any other reason.</p>
Other terms	<ul style="list-style-type: none">Our agreement with you is made up of general conditions (contained in the Personal Banking Terms and Conditions) and additional conditions. These additional conditions are detailed in this table and in the Banking Charges Guide which contains our standard fees.This product is a basic bank account which does not come with an overdraft or benefits package and we won't charge you interest or pay you interest on your account balance. You also won't be able to use cheques to pay money from your account (but you can pay in cheques that you receive from others). This means the sections in the Personal Banking Terms and Conditions about those services won't apply to this product.The general conditions, additional conditions and any other conditions about your Cash Account will apply to you if you are legally resident in the UK or somewhere else in the EU.

If you'd like this in another format such as large print, Braille or audio please ask in branch or phone us on **0845 835 7835**.

If you have a hearing or speech impairment you can contact us using Text Relay (previously Tynetalk) or Textphone on **0345 835 3843** (lines are open 7am to 11pm, seven days a week).

Calls may be monitored and recorded. If you need to call us from abroad, or prefer not to use our **0345** number you can also call us on **+44 (0)203 284 1575**.

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Information correct as at July 2016.

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