



Business

Business Instant Access

Summary box		
Account name	Business Instant Access	
What is the interest rate?	Interest rate on balances up to and including £4,999.99	1.34% Gross/1.35% AER
	Interest rate on balances of £5,000 and over	1.48% Gross/1.50% AER
	You'll earn interest on balances of £1 or more. Interest is calculated each day and paid monthly.	
Can TSB change the interest rate?	<p>Yes. We can move the interest rate up or down at any time. Our Terms and Conditions explain when we'll do this.</p> <p>If we increase the interest rate, we'll make details of the rate change available in branch 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.</p>	
What would the estimated balance be after 12 months, based on a £1,000 deposit?	Based on a £1,000 deposit, with no withdrawals made from the account, and variable interest rates remaining the same:	
	Initial deposit	£1,000.00
	Interest earned at 1.34% Gross/1.35% AER	£13.50
	Estimated balance after 12 months	£1,013.50
	This is an example only and doesn't take into account your individual circumstances.	
What would the estimated balance be after 12 months, based on a £5,000 deposit?	Based on a £5,000 deposit, with no withdrawals made from the account, and variable interest rates remaining the same:	
	Initial deposit	£5,000.00
	Interest earned at 1.48% Gross/1.50% AER	£75.00
	Estimated balance after 12 months	£5,075.00
	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	Online at: tsb.co.uk/business/savings Telephone – 0345 835 3858
	Who can open	You must be: A UK registered business A UK resident Aged 18 or over.
	Open with	£1 minimum opening balance £5 million maximum balance.
	Manage your account	In branch Over the phone Online.
Can I withdraw money?	Withdrawals allowed	Yes, instant access
	Notice period	None
	Withdrawal charges	No withdrawal penalties apply
	How to withdraw	Transfer Faster Payment CHAPS (Service charges may apply, please see the Business Banking Charges Guide for more information).
Additional information	<p>Accounts can only be opened in the business name.</p> <p>Interest is paid gross (without taking off tax).</p> <p>If you are entitled to the Personal Savings Allowance as an individual UK taxpayer and earn interest in excess of this amount, then you may have to pay extra tax yourself.</p> <p>The annual Personal Savings Allowance is currently for basic rate taxpayers and for higher rate taxpayers. Additional rate taxpayers don't receive a Personal Savings Allowance. Corporate customers (e.g. limited companies) should seek their own tax advice.</p> <p>Tax is dependent on your individual circumstances and may be subject to change in the future.</p> <p>The Annual Equivalent Rate (AER) shows what the interest would be if the interest was paid and added to the account once each year. It lets you compare savings accounts easily. Gross rate means that credit interest is paid without income tax being deducted.</p>	

Other ways we can help.

Go to tsb.co.uk/business

18+ and UK-based businesses only.

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **0345 835 3858** or visit us in branch.

This information is available in large print, braille and audio. Ask in branch or call us on **0345 835 3858** (lines open Monday to Friday 8am to 6pm, Saturday 9am to 2pm).

If you have a hearing or speech impairment you can call us using the Relay UK service. Type '18001' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit www.relayuk.bt.com to read how they manage your data.

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Not all Business Telephone Banking services are available 24 hours, 7 days a week. Speak to a Partner for more information.

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 1576**. Calls may be monitored or recorded.

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TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. (Please note that due to the schemes' eligibility criteria not all TSB business customers will be covered by these schemes).

Information correct as at 17 March 2026.



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