

About our overdrafts.

What is an overdraft?

An overdraft is where we lend you money when you wouldn't otherwise have enough to pay for something. It is a form of short-term credit. You can find out more about our overdraft products at tsb.co.uk/current-accounts/overdrafts

There are two kinds of overdraft.

1. **Arranged Overdraft** – an Arranged Overdraft is a type of short-term borrowing. We agree an amount in advance, allowing you to pay for things when there isn't enough money in your account (so long as it's within your Arranged limit). It's useful for borrowing a small amount for a short period of time.
2. **Unarranged Overdraft** – when you pay for something and there isn't enough money in your account, or you spend more than the limit on your Arranged Overdraft (if you have one), you're asking us to give you an Unarranged Overdraft. It will cost the same as an Arranged Overdraft, but there is no guarantee we'll be willing to lend you the extra money. If we are not willing to provide an Unarranged Overdraft then the payment will be refused due to lack of funds and your payment will not be made.

Overdrafts are not the best option for longer-term borrowing. You can find out more about our other borrowing products at tsb.co.uk/help/support/managing-money/borrowing-sensibly

To see if you are eligible for an Arranged Overdraft with TSB, please check our eligibility calculator at tsb.co.uk/current-accounts/overdraft-eligibility-checker

What are the charges for using an overdraft?

We charge you interest when we lend you money using an overdraft. The interest rate we charge is personal to you and may go up, or down, based on how you manage your accounts with us and information we receive from external Credit Reference Agencies. For example, repeated use of Unarranged Overdrafts or having payments returned could result in your interest rate going up.

The overdraft cost calculator will help you to find out exactly how much your overdraft will cost for different amounts and durations. Please check our overdraft cost calculator at tsb.co.uk/current-accounts/overdraft-cost-calculator

You can find out your personal interest rate by checking your statement, phoning us or visiting your nearest branch.

To understand even more about our fees please see our Banking Charges Guide.

When do you have to pay your overdraft interest?

We'll tell you about any overdraft interest that you have to pay at least 14 days before we take the amount from your account. We'll also tell you when we take the amount from your account.

Can an overdraft impact my credit file?

The information on your credit file is used by a lender to help them decide whether to offer you credit and on what terms.

The way you manage your Arranged or Unarranged Overdraft may affect your credit rating and your ability to borrow money in the future.

What if I want to reduce or remove my Arranged Overdraft?

You can reduce or remove your Arranged Overdraft at any time using Internet Banking or the TSB Mobile Banking App. Alternatively call us on **03459 758 758** or visit one of our branches. To reduce or remove any overdraft you must have paid back any money you owe us, or your account must be within your new Arranged Overdraft limit.

Text Alerts.

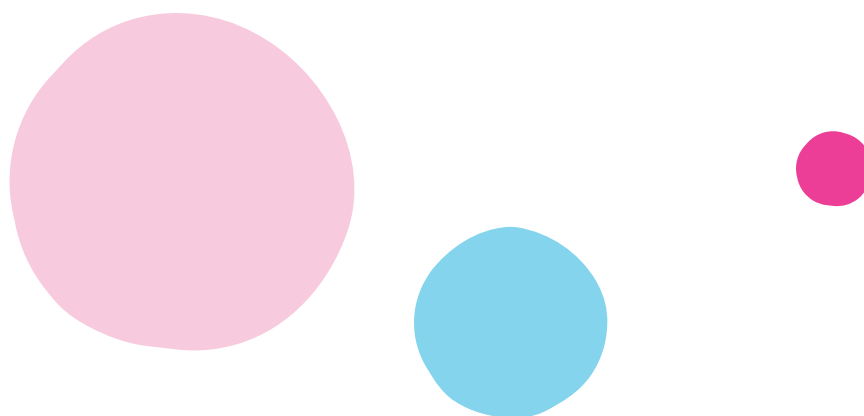
Text alerts help you manage your account.

When you open your personal current account and provide us with a valid UK mobile number, you'll automatically be registered for certain text alerts. These include:

- An Arranged Overdraft alert when you go into an Arranged Overdraft.
- A Near Limit alert when you have £50 or less available in your account.
- An Over Limit alert when you are over your account limit or when you do not have enough money to make a payment.

You can also get text alerts about your balance. To register for these – and change, pause or cancel text alerts – logon to Internet Banking, and click on Text Alerts on the right hand side under 'Your account tools'. Alternatively, call us on **03459 758 758** or visit us in branch.

For more information about our overdrafts please visit tsb.co.uk



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 **03459 758 758**, chat to us in the Mobile Banking App, or visit us in branch.

This information is available in large print, braille and audio. 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 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.

The opening hours of our Telephone Banking advisor services are 8am to 8pm. 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.

TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

TSB Bank plc Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration No. 191240.

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