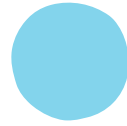


Monthly Saver.

savings

Summary box

Account Name	Monthly Saver	
What is the interest rate?	Interest rate (for 12 month term)	6.00% Gross/AER (fixed)
	Interest is calculated each day and paid at the end of the 12 month term. At the end of the term the account will convert to an Easy Saver. We'll contact you before this happens with your options to continue saving.	
Can TSB change the interest rate?	No, we can't change the interest rate during the term of your Monthly Saver.	
What would the estimated balance be after 12 months?	Based on accounts opened on the first of March, with 12 monthly deposits of £250 made on the 25th of the month (which is the maximum you can pay in each month). This example assumes that no withdrawals are made from the account:	
	Amount Saved	£3,000.00
	Interest earned at 6.00% Gross/AER (fixed)	£85.57
	Estimated balance after 12 months	£3,085.57
	At the end of the term the funds are transferred to an Easy Saver account.	
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	In branch Online
	Who can open	You must be 16 or over, a UK resident and a TSB current account holder.
	Open with	You must set up a monthly standing order between £25 and up to £250 from a TSB current account. You can only make one payment each month into your account. £3,000 is the maximum that can be paid into your Monthly Saver.
	Manage your account	£1 minimum balance In branch Over the phone Online Mobile app
Can I withdraw money?	Withdrawals allowed	Yes, instant access. You can't replace withdrawn funds.
	Withdrawal charges	No withdrawal penalties apply.
	How to withdraw	Cash Bankers draft Transfer to a TSB current or savings account in your own name. (Fees may apply to some of these services, please see our Savings Account General Conditions for more information.)



Summary box

Additional information

Accounts can be held in sole or joint names.

One account per customer.

If you close your Monthly Saver before the end of the 12 month term, you won't be able to open another account before the first anniversary of this account.

Interest is paid gross (without taking off tax).

If you earn more interest than the Personal Savings Allowance, you may have to pay extra tax yourself.

The Personal Savings Allowance is £1,000 for basic rate taxpayers and £500 for higher rate taxpayers. Additional rate taxpayers don't receive a Personal Savings Allowance.

Account can be closed at any time without charge.

At the end of your term your account will convert to an Easy Saver. We'll contact you before this happens with your options to continue saving.

Rates and information correct at 11 December 2023.

16+ and UK resident only. Save £25 - £250 by standing order.

Gross rate means that credit interest is paid without income tax being deducted.

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.

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 Mondays 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.

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**. Calls may be monitored or recorded.

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