

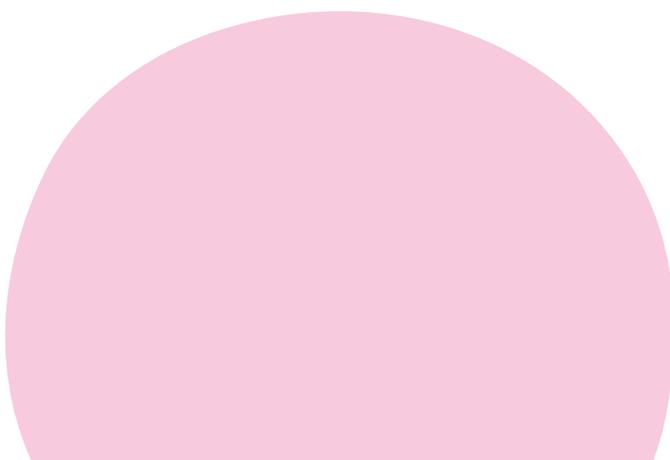
# Your Save Well Limited Access Account product conditions.

savings



## Your Save Well Limited Access Account product conditions

Eligibility	You must be 16 or over and a UK resident.
Joint accounts	You can have a joint Save Well Limited Access 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 Save Well Limited Access Account	You can pay money into your account: <ul style="list-style-type: none"><li>• in branch</li><li>• by transferring money from another account with us or another provider.</li></ul>
Taking money out of your Save Well Limited Access Account	You can take money out of your account: <ul style="list-style-type: none"><li>• in branch</li><li>• by using Telephone, Internet or Mobile Banking, or the Mobile App.</li></ul> 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. You can't set up standing orders or Direct Debits. You can't have a cheque book.
Interest	The interest rate is variable. This means it can go up or down at any time. Interest is paid monthly on 1st of each month. If you have selected to pay interest to a different account, interest will be paid on the first working day of the month. 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 rates for your account in our branches, online at <a href="https://www.tsb.co.uk">tsb.co.uk</a> or by phoning us on <b>03459 758 758</b> .
Term	The account term will be the fixed period agreed when opening the account. The Summary Box you receive when you open your account will tell you what the term of your account is. The term will start on the date we open the account.
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.





## Your Save Well Limited Access Account product conditions

### What happens if I make a withdrawal, transfer money or close the account?

In each calendar month, the interest rate applied to the balance in your account will be the higher rate unless you make a withdrawal.

If you: make a withdrawal; transfer money to another TSB account or to another provider; or close your Save Well Limited Access Account before the end of the term the interest rate applied to the balance in your account for that calendar month, both before and after your withdrawal, will be the lower rate.

### What happens at the end of your term?

At least 30 days before the end of the term we'll contact you about what you'd like to do with the money in your account.

We may also send you information about other accounts we offer to help you make your decision.

If you don't tell us what you want to do with your account before the end of the term, we'll change your account to an Easy Saver excluding the bonus rate (or similar account in our instant access range). We'll do this the day after your term ends.

Your sort code and account number won't change and the Easy Saver conditions in force at the time will apply.

### Which 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 21 March 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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