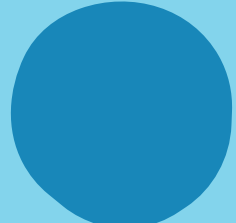


**We're making
changes to your
savings account
terms and
conditions.**



Changes to your savings account terms and conditions.

We're making some changes to our Savings Account General Conditions.

This booklet explains the changes and what these mean for you. These changes will come into effect on the date we tell you in the letter included with this booklet (unless we state otherwise below).

Section 03 – Taking money out of your account

- Taking money out of your account by banker's draft

We wanted to let you know that we've removed one of our fees. If you'd like us to write a cheque for you from money in your account (known as a 'banker's draft') we won't charge a fee for our service anymore. We've updated our terms and conditions to make this clear.

- When might we refuse to make a payment?

We're making clear we may refuse or delay in making a payment out of a savings account if we reasonably believe you've instructed a payment as a result of fraudulent, dishonest or criminal activity.

The table below shows exactly what's changing in our terms and conditions.

Now	From when the changes take effect
<p data-bbox="87 225 516 248">When might we refuse to make a payment?</p> <p data-bbox="87 264 508 316">We may refuse to let you take money out of your account if:</p> <ul data-bbox="87 325 544 1018" style="list-style-type: none"> <li data-bbox="87 325 544 376">• there isn't enough money in your account to make it <li data-bbox="87 386 544 437">• the amount you want to pay is more than any limits we've set <li data-bbox="87 446 544 529">• there are legal reasons that mean we must refuse to make it, for example, there is a court order telling us not to <li data-bbox="87 539 544 612">• we believe that someone else has rights over the money in your account, for example someone else owns it <li data-bbox="87 622 544 673">• the request seems unusual compared with the way you normally use your account <li data-bbox="87 683 544 756">• we believe you or someone else has used your account or has used or obtained the money in it illegally or fraudulently <li data-bbox="87 766 544 900">• you've provided the wrong payment information, such as a sort code or account number for an account that isn't in your name (or in either of your names for a joint account) or isn't a TSB account <li data-bbox="87 909 544 1018">• you don't provide us with identification to allow us to verify your identity within a reasonable time after we've asked you to do this. 	<p data-bbox="573 225 1002 248">When might we refuse to make a payment?</p> <p data-bbox="573 264 1002 316">We may refuse to let you take money out of your account if:</p> <ul data-bbox="573 325 1030 1295" style="list-style-type: none"> <li data-bbox="573 325 1030 376">• there isn't enough money in your account to make it <li data-bbox="573 386 1030 437">• the amount you want to pay is more than any limits we've set <li data-bbox="573 446 1030 529">• there are legal reasons that mean we must refuse to make it, for example, there is a court order telling us not to <li data-bbox="573 539 1030 612">• we believe that someone else has rights over the money in your account, for example someone else owns it <li data-bbox="573 622 1030 673">• the request seems unusual compared with the way you normally use your account <li data-bbox="573 683 1030 756">• we believe you or someone else has used your account or has used or obtained the money in it illegally or fraudulently <li data-bbox="573 766 1030 900">• you've provided the wrong payment information, such as a sort code or account number for an account that isn't in your name (or in either of your names for a joint account) or isn't a TSB account <li data-bbox="573 909 1030 1018">• you don't provide us with identification to allow us to verify your identity within a reasonable time after we've asked you to do this <li data-bbox="573 1027 1030 1295">• we reasonably believe that a payment you're asking us to make is as a result of fraudulent, dishonest or criminal activity. If that is the case, we may delay processing your payment and/or block access to those funds (though we'll try to keep any delay to a minimum) whilst we carry out some checks. The payment and/or access to those funds may still be refused if we believe fraud is taking place on your account.

Section 04 – Paying money into your account

- Everyday Banking at the Post Office

You can pay in cash and cheques free of charge in any Post Office. Going forward, we'll start asking you to use your card and PIN to pay in cash (and from next year you won't be able to use a personalised payment slip – this option will only be available when paying in cheques). We wanted to give you plenty of time to be aware of this change.

- Cheques

When you pay cheques in at the Post Office, they'll be added to your TSB account when we receive them from the Post Office. That's normally within two business days. We've updated our terms and conditions to reflect this in our processing times.

Section 05 – What happens if things go wrong with a payment?

This section of the terms and conditions explains when you may be entitled to a refund if money was taken from your account that you didn't agree to (in other words, it was an "unauthorised" payment because you didn't ask us to make it, rather than a payment that you instructed yourself). We've made the language clearer by specifically including the word "unauthorised".

Section 14 – How can we end this agreement?

- How can we end this agreement?

We're making some changes to the circumstances in which we can close your account.

We're making it clearer that we may close your account immediately if you're behaving improperly, for example, in a threatening or abusive manner. That behaviour could be to us or others and would include anyone that you're trying to make a payment to.

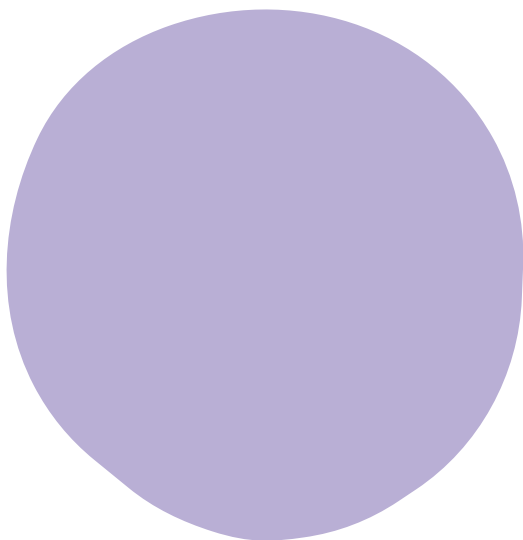
Below we've set out a table which shows the terms and conditions as they are today and what they will be from when the changes take effect, so you can see exactly what's different.

Now	From when the changes take effect
We can end this agreement immediately if:	We can end this agreement immediately if:
<ul style="list-style-type: none"> • you're acting fraudulently • you're behaving improperly (for example, in a threatening or abusive manner) • you're using a service or money illegally (or allowing someone else to do so) • you've seriously or regularly broken these terms and conditions in some other way. <p>We can close your account if you move, or have moved, abroad. We'll tell you at least 30 days in advance if we're going to do this.</p> <p>If we close your account for any other reason, we'll write to you two months in advance.</p>	<ul style="list-style-type: none"> • you're acting fraudulently • you're behaving improperly. This includes being abusive or threatening to us or others (for example, using an abusive message in a payment instruction) • you're using a service or money illegally (or allowing someone else to do so) • you've seriously or regularly broken these terms and conditions in some other way. <p>We can close your account if you move, or have moved, abroad. We'll tell you at least two months in advance if we're going to do this.</p> <p>If we close your account for any other reason, we'll write to you two months in advance.</p>

Changes to the TSB Cash ISA terms and conditions.

If you have a TSB Cash ISA (which includes a Fixed Rate Cash ISA, a Cash ISA Saver or a Save Well Limited Access ISA), we've also made some changes to your terms and conditions. These changes came into effect on 6 April 2024 to stay in line with Government changes on ISA regulations.

You'll now need to be over 18 to open a Cash ISA with TSB (if you're under 18 and already have a Cash ISA don't worry, you can keep this open and manage it as you do today and can open additional ISAs with TSB). You'll also now be able to pay into multiple ISAs of the same type in the same tax year providing you do not exceed your subscription allowance (currently £20,000).



Other ways we can help.

Go to tsb.co.uk/savings

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.

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.

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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