



savings

# Savings accounts rates.

Accounts no longer available to open.

Rates and information correct  
as at 25 September 2024.



This brochure shows you the current rates and information for accounts that are no longer available to open (excluding Fixed Bonds and Fixed Rate Cash ISAs).

For further details on the accounts we offer, just ask a Partner in branch, call us on **03459 758 758** or visit **[tsb.co.uk/savings](https://tsb.co.uk/savings)**

# Instant access accounts.

## Savings Pots

Accounts opened on or before the 4 June 2023

Rates effective from 25 September 2024

Account balance	Variable annual interest without 12 month bonus
	Gross%/AER%
£1+	1.29%/1.30%
Account information	A Savings Pot is opened automatically with a Spend & Save or Spend & Save Plus account and you can open multiple Pots. Interest is paid monthly.

# Save Well Limited Access Account

Accounts opened between 10 October 2023 and 7 February 2024

Rates effective from 10 October 2023

Account balance	Variable annual interest for 12 months if no withdrawals are made	Variable annual interest for 12 months if a withdrawal is made. This applies to the whole balance for the calendar month that the withdrawal is made
	Gross%/AER% (variable)	Gross%/AER% (variable)
£1+	3.92%/4.00%	0.49%/0.50%
Account information	A higher interest rate applies in months where no withdrawals are made during the 12 month term. If a withdrawal is made a lower interest rate applies to the balance for that calendar month. After 12 months the account will switch to an Easy Saver (excluding the bonus rate) account. Interest is calculated each day and paid monthly on the 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.	

Accounts opened between 12 July 2023 and 9 October 2023

Rates effective from 17 August 2023

Account balance	Variable annual interest for 12 months if no withdrawals are made	Variable annual interest for 12 months if a withdrawal is made. This applies to the whole balance for the calendar month that the withdrawal is made
	Gross%/AER% (variable)	Gross%/AER% (variable)
£1+	3.68%/3.75%	0.49%/0.50%
Account information	A higher interest rate applies in months where no withdrawals are made during the 12 month term. If a withdrawal is made a lower interest rate applies to the balance for that calendar month. After 12 months the account will switch to an Easy Saver (excluding the bonus rate) account. Interest is calculated each day and paid monthly on the 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.	

## Accounts opened between 5 May 2023 and 11 July 2023

### Rates effective from 17 August 2023

Account balance	Variable annual interest for 12 months if no withdrawals are made	Variable annual interest for 12 months if a withdrawal is made. This applies to the whole balance for the calendar month that the withdrawal is made
	Gross%/AER% (variable)	Gross%/AER% (variable)
<b>£1+</b>	<b>3.20%/3.25%</b>	<b>0.49%/0.50%</b>
<b>Account information</b>	A higher interest rate applies in months where no withdrawals are made during the 12 month term. If a withdrawal is made a lower interest rate applies to the balance for that calendar month. After 12 months the account will switch to an Easy Saver (excluding the bonus rate) account. Interest is calculated each day and paid monthly on the 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.	

## Accounts opened between 18 November 2022 and 4 May 2023

### Rates effective from 17 August 2023

Account balance	Variable annual interest for 12 months if no withdrawals are made	Variable annual interest for 12 months if a withdrawal is made. This applies to the whole balance for the calendar month that the withdrawal is made
	Gross%/AER% (variable)	Gross%/AER% (variable)
<b>£1+</b>	<b>2.71%/2.75%</b>	<b>0.49%/0.50%</b>
<b>Account information</b>	A higher interest rate applies in months where no withdrawals are made during the 12 month term. If a withdrawal is made a lower interest rate applies to the balance for that calendar month. After 12 months the account will switch to an Easy Saver (excluding the bonus rate) account. Interest is calculated each day and paid monthly on the 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.	

## eSavings

### eSavings (includes accounts formally known as Online Saver and Internet Saver)

Accounts opened on or before 24 September 2024

Rates effective 25 September 2024

Account balance	Variable annual interest without 12 month bonus	Variable annual interest with 12 month bonus
	Gross%/AER% (variable)	Gross%/AER% (variable)
£1+	1.30%	1.40%
£25,000+	1.40%	1.50%
£50,000+	1.50%	1.60%
£100,000+	1.60%	1.70%
Account information	Accounts opened will receive a fixed introductory bonus of 0.10% gross payable for 12 months from the date of account opening. At the end of the bonus period, variable rates without bonus will apply. Interest is paid once a year on the anniversary of opening the account.	

## Monthly Saver

Accounts opened between 25 January 2023 and 9 October 2023

Account balance	Fixed annual interest for 12 months
	Gross%/AER%
£1+	5.00%
Account information	You need to be a TSB Current Account holder to have this account. An amount between £25 and £250 a month must be paid into your Monthly Saver by standing order to receive the interest rate. Interest rates are fixed for the one year term of the account and interest is paid on maturity. After 12 months this account matures into an Easy Saver with bonus.

## Easy Saver

Accounts opened on or before 24 September 2024

Rates effective 25 September 2024

Account balance	Variable annual interest without 12 month bonus	Variable annual interest with 12 month bonus
	Gross%/AER% (variable)	Gross%/AER% (variable)
£1+	1.30%	1.40%
£25,000+	1.40%	1.50%
£50,000+	1.50%	1.60%
£100,000+	1.60%	1.70%
Account information	Accounts opened will receive a fixed introductory bonus of 0.10% gross payable for 12 months from the date of account opening. At the end of the bonus period, variable rates without bonus will apply. Interest is paid once a year on the anniversary of opening the account.	

## Flexible Savings Account (includes accounts formerly known as London Account, 90 Day Account and Direct 30)

Accounts opened on or before 24 September 2024

Rates effective from 25 September 2024

Account balance	Variable annual interest		Variable monthly interest	
	Gross%/AER%		Gross%	AER%
£1+	1.30%		1.29%	1.30%
£25,000+	1.40%		1.39%	1.40%
£50,000+	1.50%		1.48%	1.50%
£100,000+	1.60%		1.58%	1.60%

## Flexible Savings Account (includes accounts formerly known as Bonus Tracker)

Accounts opened on or before 24 September 2024

Rates effective from 25 September 2024

Account balance	Variable annual interest		Variable monthly interest	
	Gross%/AER%		Gross%	AER%
£1+	1.30%		1.29%	1.30%
£25,000+	1.40%		1.39%	1.40%
£50,000+	1.50%		1.48%	1.50%
£100,000+	1.60%		1.58%	1.60%

## Passbook Saver Account

Accounts opened on or before 24 September 2024

Rates effective from 25 September 2024

Account balance	Variable annual interest	Variable quarterly interest		Variable monthly interest	
		Gross%	AER%	Gross%	AER%
£1+	1.30%	1.29%	1.30%	1.29%	1.30%
£25,000+	1.40%	1.39%	1.40%	1.39%	1.40%
£50,000+	1.50%	1.49%	1.50%	1.48%	1.50%
£100,000+	1.60%	1.59%	1.60%	1.58%	1.60%
Account information	Interest is paid yearly, monthly or quarterly depending on the account type. Quarterly interest is paid on 10 March, 10 June, 10 September and 10 December. For accounts that were formerly 60 day notice accounts interest will be paid either yearly on 1 April or monthly on the same date as that of account opening.				



# Advantage Saver

Rates effective from 25 September 2024

Account balance	Variable annual interest without 12 month bonus		Variable monthly interest without 12 month bonus	
	Gross%/AER%		Gross%	AER%
£1+	1.30%		1.29%	1.30%
£25,000+	1.40%		1.39%	1.40%
£50,000+	1.50%		1.48%	1.50%
£100,000+	1.60%		1.58%	1.60%
Account information	Interest is paid once a year on the anniversary of opening your account or monthly on the same date.			

# Advantage Saver (formerly known as Reserve Account)

Rates effective from 25 September 2024

Account balance	Variable annual interest		Variable monthly interest	
	Gross%	AER%	Gross%	AER%
£1+	1.30%	1.40%	1.29%	1.30%
£25,000+	1.40%	1.50%	1.39%	1.40%
£50,000+	1.50%	1.60%	1.48%	1.50%
£100,000+	1.60%	1.70%	1.58%	1.60%
Account information	Interest is paid once a year on the anniversary of opening your account or monthly on the same date.			

# Advantage Saver (formerly known as Reward Saver)

Rates effective from 25 September 2024

Account balance	Variable annual interest – without bonus	
	Gross%	AER%
£1+	1.30%	1.30%
£25,000+	1.40%	1.40%
£50,000+	1.50%	1.50%
£100,000+	1.60%	1.60%
Account information	Interest is paid once a year on the anniversary of opening your account or monthly on the same date.	

# Cash ISA Accounts.

## Cash ISA Saver

### Cash ISA Saver (including accounts previously known as Cash ISA Postal)

Accounts opened on or before 24 September 2024

Rates effective from 25 September 2024

Account balance	Variable annual interest without 12 month bonus	Variable annual interest with 12 month bonus
	Tax free%/AER% (variable)	Tax free%/AER% (variable)
£1+	1.30%	1.50%
£25,000+	1.40%	1.60%
£50,000+	1.50%	1.70%
£100,000+	1.60%	1.80%
Account information	Accounts opened will receive a fixed introductory bonus of 0.20% gross payable for 12 months from the date of account opening. At the end of the bonus period, variable rates without bonus will apply. Interest is paid once a year on 31 March.	

## Cash ISA (Branch)

Rates effective from 25 September 2024

Account balance	Variable annual interest without bonus
	Tax free%/AER%
£1+	1.30%
£25,000+	1.40%
£50,000+	1.50%
£100,000+	1.60%
Account information	Interest is paid once a year on 31 March.

## Save Well Limited Access ISA

Accounts opened from between 10 October 2023 and 7 February 2024

Rates effective from 10 October 2023

Account balance	Variable annual interest for 12 months if no withdrawals are made	Variable annual interest for 12 months if a withdrawal is made. This applies to the whole balance for the calendar month that the withdrawal is made
	Tax free%/AER% (variable)	Tax free%/AER% (variable)
£1+	3.92%/4.00%	0.49%/0.50%
Account information	A higher interest rate applies in months where no withdrawals are made during the 12 month term. If a withdrawal is made a lower interest rate applies to the balance for that calendar month. After 12 months the account will switch to a Cash ISA Saver (excluding the bonus rate) account. Interest is calculated each day and paid monthly on the 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.	

Accounts opened between 12 July and 9 October 2023

Rates effective from 17 August 2023

Account balance	Variable annual interest for 12 months if no withdrawals are made	Variable annual interest for 12 months if a withdrawal is made. This applies to the whole balance for the calendar month that the withdrawal is made
	Tax free%/AER% (variable)	Tax free%/AER% (variable)
£1+	3.68%/3.75%	0.49%/0.50%
Account information	A higher interest rate applies in months where no withdrawals are made during the 12 month term. If a withdrawal is made a lower interest rate applies to the balance for that calendar month. After 12 months the account will switch to a Cash ISA Saver (excluding the bonus rate) account. Interest is calculated each day and paid monthly on the 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.	

## Accounts opened between 5 May 2023 and 11 July 2023

### Rates effective from 17 August 2023

Account balance	Variable annual interest for 12 months if no withdrawals are made	Variable annual interest for 12 months if a withdrawal is made. This applies to the whole balance for the calendar month that the withdrawal is made
	Tax free%/AER% (variable)	Tax free%/AER% (variable)
<b>£1+</b>	<b>3.20%/3.25%</b>	<b>0.49%/0.50%</b>
<b>Account information</b>	A higher interest rate applies in months where no withdrawals are made during the 12 month term. If a withdrawal is made a lower interest rate applies to the balance for that calendar month. After 12 months the account will switch to a Cash ISA Saver (excluding the bonus rate) account. Interest is calculated each day and paid monthly on the 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.	

## Accounts opened between 18 November 2022 and 4 May 2023

### Rates effective from 17 August 2023

Account balance	Variable annual interest for 12 months if no withdrawals are made	Variable annual interest for 12 months if a withdrawal is made. This applies to the whole balance for the calendar month that the withdrawal is made
	Tax free%/AER% (variable)	Tax free%/AER% (variable)
<b>£1+</b>	<b>2.52%/2.55%</b>	<b>0.49%/0.50%</b>
<b>Account information</b>	A higher interest rate applies in months where no withdrawals are made during the 12 month term. If a withdrawal is made a lower interest rate applies to the balance for that calendar month. After 12 months the account will switch to a Cash ISA Saver (excluding the bonus rate) account. Interest is calculated each day and paid monthly on the 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.	

# Important information.

TSB savings accounts are only available if you have your permanent home in the UK.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. As every advertisement for a savings product, which quotes an interest rate, will contain an AER you will be able to compare more easily what return you can expect from your savings over time.

Gross rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.

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.

We may change the rates on an account at any time subject to the account's Terms and Conditions. If you have one of the accounts shown and we change the rate, we will tell you in accordance with your account's conditions.

## How to complain.

### Our promise.

If you do have a problem we'll do our best to resolve it immediately. Where we can't, we'll ensure you have the name and contact details of the person or team dealing with your complaint.

## Tell us if there's a problem.

If you have a complaint or just want to tell us about something we could do better, there are a number of ways you can let us know:

Call: **03459 758 758**

If you have a hearing impairment, call us on **0345 835 7982**.

Visit: Drop into your local branch.

Write: TSB, Customer Relations, PO Box 373, Leeds LS14 9GQ.

## If you're still not happy.

We'll do our best to sort things out but if we can't put things right to your satisfaction, you can ask the Financial Ombudsman Service to look at your complaint – provided you have tried to resolve the matter directly with us first.

We hope you won't need to contact the Financial Ombudsman Service but if you do, we'll tell you how to do this.

# Other ways we can help...

For everything from current accounts and loans to mortgages and credit cards, we're here to help.

For more information ask us or 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 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.

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.

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.

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

Information is correct as at 25 September 2024.

