

# Banking Charges Guide.

Not exactly a thriller.  
But definitely essential reading.



Click anywhere to begin, and then use the navigation buttons on the bottom.

All interactive features require Adobe Reader.

Local banking  
for Britain



# Contents

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# 01

## Introduction to our fees

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### What is covered in this booklet?

We're talking about the fees that you might need to pay when you use certain services if you have:

- a current account
- an overdraft
- a savings account.

If you have a savings account, you won't be charged most of the fees in this booklet. But if you do any of these things you'll be charged:

- make a CHAPS payment
- use your ATM card abroad
- order a duplicate statement.

This booklet is part of your terms and conditions for your account with us. You might find it helpful to keep it with your bank statements and use it to plan ahead and avoid being charged fees.

### A mark of excellence.

We asked the independent consumer group, Fairer Finance, to take a look at our Banking Charges Guide.

They awarded us a Fairer Finance Clear & Simple Mark. It's a mark of excellence for clear customer communication.



## What types of fees do we have?

You'll have to pay a fee if:

- you have a current account with a monthly account fee
- you use a Planned Overdraft
- you use an Unplanned Overdraft
- you don't have enough money in your account to make a payment
- you use our Control service
- you make certain payments from your account, such as if you use a card when you're abroad or make an international payment
- you use other services, like ordering a copy of a statement.

These fees are all explained in this booklet.

If you want to use a service that we haven't covered here, we'll always let you know beforehand if you're going to be charged.

## Some terms explained.

- **Monthly billing cycle**
  - This is the period of time that we use to work out any fees that you need to pay us.
  - For most accounts, the monthly billing cycle is from the second of the month, to the first of the next month. For example, it would be from the 2<sup>nd</sup> May to the 1<sup>st</sup> June.
  - You can check what your monthly billing cycle is by asking in branch or calling us on 03459 758 758.

- **Returned item fee**

This is a fee you'll pay when you don't have enough money to make the following types of payment:

- Direct Debit
- standing order
- cheque
- future dated payment.

This is explained on **page 16**.

# When do fees come out of your account?

We take different fees from your account at different times. The table below explains more.

Type of fee	When is it taken from your account?
<b>Monthly account fees</b>	<ul style="list-style-type: none"> <li>At the end of your monthly billing period.</li> <li>If your monthly billing cycle is from the second of one month to the first of the next, these fees will be taken on the first of each month. If you change an account or service with a regular fee part way through your billing period, you'll only pay for the time you've actually had it.</li> </ul>
<b>All overdraft fees and charges:</b> <ul style="list-style-type: none"> <li>Monthly overdraft usage fee</li> <li>Unplanned Overdraft daily fees</li> <li>Planned and Unplanned Overdraft interest</li> </ul>	<ul style="list-style-type: none"> <li>At the end of your monthly billing period. This will usually be on the first of each month.</li> <li>We'll tell you at least 14 days before these fees and charges are taken from your account.</li> </ul>
<b>Returned item fees</b> Fees you're charged where you don't have enough money in your account to make a payment	
<b>Fees for using your debit card abroad</b>	At the time you use the service.
<b>CHAPS payments</b>	
<b>International payments</b>	Making an international payment from your account.      At the time you make the payment.
	If an international payment is made into your account.      At the time you receive the payment into your account.
<b>Can we change our fees?</b> Yes. We can change any of our fees. For more information about this, and when we'll tell you about any changes, please see section 10 of the Personal Banking terms and conditions.	

# 02

## Monthly current account fees

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### What monthly account fees will you pay for using a current account?

The table on the following page shows whether you'll pay a monthly account fee for your current account. If you have a savings account, you won't pay any monthly account fees.



# When do fees come out of your account?

We take different fees from your account at different times. The table below explains more.

Type of current account	Monthly account fees
Under 19s	No fee
Cash	
Classic	
Classic Plus	
Student	
Graduate	
Classic with Control (You can find more information on <a href="#">page 17</a> )	£10
Classic Plus with Control (You can find more information on <a href="#">page 17</a> )	£10
Silver	£9.95
Platinum	£17
<b>The following accounts are no longer available to new customers:</b>	
Classic Essentials	No fee
Enhance	
Select	£8.95
Gold	£12.95
Premier	£25

If you're not sure what type of current account you have, please log into your Internet Banking at [tsb.co.uk](https://www.tsb.co.uk), visit any branch or call us on 03459 758 758.

# 03

## Overdrafts

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### What type of overdraft can you have?

We offer two types of overdraft:

- A Planned Overdraft is when you ask us for an overdraft before you need the money. If we give you a Planned Overdraft, we'll agree a certain limit with you.
- An Unplanned Overdraft is when we decide to lend you money to pay for something without you applying for an overdraft first. You're asking for an Unplanned Overdraft if you try to pay for something when there's not enough money in your account (including any Planned Overdraft).

### Can you have an overdraft?

You must be 18 or over to ask us for an overdraft. You can only apply for an overdraft if you have a current account.

All of our overdrafts are repayable on demand. This means that we can ask you to repay some or all of your Planned or Unplanned Overdraft at any time. If you don't, this could affect your credit rating and your ability to borrow money in the future.

Overdrafts are subject to application and status. This means that we check your personal circumstances when you apply for an overdraft, to see if you can have one with us.

Please remember, we can't always give you an overdraft.

For more information about our overdrafts, see section 9 of the Personal Banking terms and conditions.



# 04

## Planned Overdrafts

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### What are the fees and interest for using a Planned Overdraft?

You only pay fees and interest if you use your Planned Overdraft over your interest and fee-free amount. Interest and fee-free amounts are explained on [page 11](#).

There's no fee for setting up your Planned Overdraft.

If you borrow more than your interest and fee-free amount, the fees in the table on the [next page](#) apply.



Fee	Amount	Description
Monthly overdraft usage fee	£6	<ul style="list-style-type: none"> <li>If you have an interest and fee-free Planned Overdraft limit as part of your account, you'll pay the £6 fee if you go over your interest and fee-free limit.</li> <li>You'll pay this monthly overdraft usage fee each month you use a Planned or Unplanned Overdraft. Planned and Unplanned Overdrafts continue until they are repaid. So, if you have an overdraft from the previous month at the start of a new monthly billing period, you'll pay another £6 that next month.</li> </ul>
Interest on the amount you use	0.6% a month 8.21% EAR	Student account
	1.3% a month 16.77% EAR	Graduate account
	1.52% a month 19.84% EAR	All other accounts

EAR is the Equivalent Annual Rate. This is the actual annual rate of an overdraft. It doesn't take into account fees and charges. Overdraft interest rates are variable. This means that they can go up or down. For more information, see section 10 of the Personal Banking terms and conditions where we tell you about changes to interest rates.

# Planned Overdraft interest and fee-free amounts.

Some of our current accounts have a Planned Overdraft which offers an interest and fee-free amount.

This means that you won't pay any fees or interest if you use a Planned Overdraft up to that interest and fee-free limit.

For example, you have a Classic account. This has an interest and fee free amount of £35, so you won't pay any fees or interest if you use £34 of your Planned Overdraft.

You need to apply for a Planned Overdraft (and then we need to agree to give you one) to have an interest and fee-free amount.

The table on the following page tells you what the interest and fee-free amount is for each of our current accounts.



Type of account	Interest and fee-free amount (you must have successfully applied for a Planned Overdraft before you can get this)
Under 19s	You can't have a Planned Overdraft on these accounts.
Cash	
Classic	£35
Classic Plus	£35
Student	Up to £1,510
Graduate	Up to £2,010
Silver	£60
Platinum	£310
<b>These accounts are not available for new customers:</b>	
Classic Essentials	You can't have a Planned Overdraft on this account.
Enhance	£35
Select	£60
Gold	£160
Premier	£510

**Representative example:** You have a Classic account and a Planned Overdraft limit of £1,200. The first £35 of the Planned Overdraft is interest and fee-free. If you use your Planned Overdraft limit of £1,200 on your Classic account, the overdraft interest rate we charge on the first £35 is 0% EAR variable. The monthly overdraft usage fee won't apply. So you pay no interest or fees on the first £35. Then on the next £1,165, you'll have to pay the overdraft interest rate of 19.84% EAR variable. You'll also be charged a monthly overdraft usage fee of £6.

# 05

## Unplanned Overdrafts and returned item fees

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### What is the maximum monthly charge?

To make comparing bank accounts easier for you, banks and building societies are setting a maximum monthly charge. Each bank may charge a different amount, but all banks are explaining this to their customers in the same way, with the same wording. This wording is in the box to the right.

We'll never charge you more than £80 each monthly billing period for all of the following fees added together:

- Unplanned Overdraft daily usage fees
- monthly overdraft usage fees (when it's charged for using an Unplanned Overdraft)
- returned item fees
- interest charged on the amount you borrow using an Unplanned Overdraft.

The maximum monthly charge doesn't include fees we charge for Planned Overdrafts.



Monthly cap on unarranged overdraft charges.

1. Each current account will set a monthly maximum charge for:
  - a. going overdrawn when you have not arranged an overdraft; or
  - b. going over/past your arranged overdraft limit (if you have one).
2. This cap covers:
  - a. interest and fees for going over/past your arranged overdraft limit
  - b. fees for each payment your bank allows despite lack of funds; and
  - c. fees for each payment your bank refuses due to lack of funds.

## What is an Unplanned Overdraft buffer?

We have a £10 buffer on our Unplanned Overdrafts. Here's how it works:

- If you have an Unplanned Overdraft of £10 or less, you won't be charged interest or fees on the amount you've borrowed.
- If you borrow more than the £10 buffer, you'll be charged both fees and interest on the full amount, including on the £10 buffer.



**Real life example:** You borrow £9 using an Unplanned Overdraft. You won't pay any interest or fees on this £9.

If, in another month, you borrow £15, you'll pay Unplanned Overdraft fees and interest on that £15.

## What fees and interest will you pay for using an Unplanned Overdraft?

The fees and interest you'll pay for using an Unplanned Overdraft over the £10 buffer are shown in the table on the

Fee	Amount	Description
Monthly overdraft usage fee	£6	<ul style="list-style-type: none"> <li>If you borrow more than £10 using an Unplanned Overdraft and haven't already paid this fee for using a Planned Overdraft, you'll pay this fee.</li> <li>You'll pay this monthly overdraft usage fee each month you use a Planned or Unplanned Overdraft. Planned and Unplanned Overdrafts continue until they are repaid. So, if you have an overdraft from the previous month at the start of a new monthly billing period, you'll pay another monthly overdraft usage fee.</li> </ul>
Unplanned Overdraft daily fee	<b>Unplanned Overdraft balance</b>	
	£10 or less	£0
	Over £10 but under £25	£5 a day
	£25 or more	£10 a day
Interest on the amount you borrow over £10	0.60% a month 8.21% EAR	Student account
	1.30% a month 16.77% EAR	Graduate account
	1.52% a month 19.84% EAR	All other accounts where you can have an overdraft

EAR is the Equivalent Annual Rate. This is the actual annual rate of an overdraft. It doesn't take into account fees and charges. Overdraft interest rates are variable. This means that they can go up or down. For more information, see section 10 of the Personal Banking terms and conditions where we tell you about changes to interest rates.

# Can you have an overdraft if you have a Cash, Classic Essentials or Under 19s account?

You can't have a Planned Overdraft on one of these accounts.

In some rare circumstances, we may have to give you an Unplanned Overdraft. If we do this, we won't charge you any fees or interest. This might happen if you make a payment on a plane, and we can't check at the time whether you've got enough money to cover it.

## Returned item fees.

Sometimes you might not have enough money to pay for a Direct Debit, standing order, cheque or future dated payment. If we don't give you an Unplanned Overdraft, you won't be able to make the payment.

We'll write to tell you we've not allowed you to use an Unplanned Overdraft and that we'll charge you a returned item fee. We don't charge any returned item fees on our Cash accounts or Under 19s accounts.

Fee	Amount
Returned item fee	£10 for each returned item. You'll be charged a maximum of three a day. Remember, you'll never be charged more than <b>£80</b> each monthly billing cycle for all Unplanned Overdraft and returned item fees.



# 06

## Our Control service

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### How our Control service works.

If you've got a Classic or Classic Plus account, you can pay £10 a month to use our Control service. **Control can help save you money on fees in three ways:**

- it stops your account from going into an Unplanned Overdraft (except in some situations beyond our control, such as in-flight purchases)
- if your account goes into an Unplanned Overdraft because we can't check your balance, you won't pay fees for the Unplanned Overdraft but you'll still be charged interest
- you won't be charged returned item fees if you try to make a payment without enough money in your account. But you may be charged by the person you're meant to be paying.



# 07

## How can you avoid paying fees and interest?

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### Retry periods.

Our retry periods can help you avoid paying returned item fees if there isn't enough money in your account to make a payment. For Direct Debits, cheques, standing orders or future dated payments, we'll give you extra time to put money into your account so that we can make these payments.

The money needs to be immediately available to use. You could transfer money from another account you have with us by using Internet, Telephone or Mobile Banking, or the Mobile App. Or, you could pay in cash over the counter in branch or transfer money from another bank account you have.

If you do pay enough money into your account, we'll make the payment, and you won't be charged a returned item fee.



# What are our retry periods?

Payment that can't be made	How many times will we try to make the payment before we charge you a returned item fee?
<p><b>Future dated payment</b></p>	<p>If there's not enough money in your account, the payment won't go through. We'll try three times to make it:</p> <ol style="list-style-type: none"> <li>1. Shortly after midnight on the due date (or the next working day if it's a non-working day).</li> <li>2. Again after 2.30pm that same day.</li> </ol>
<p><b>Standing order</b></p>	<ol style="list-style-type: none"> <li>3. Shortly after midnight the next working day after we first tried to make the payment.</li> </ol> <p>If it still doesn't go through after the third try, it won't be paid and you'll be charged a returned item fee. If you don't have enough money in your account to pay a standing order three times in a row, we'll cancel it. For example, if you have a monthly standing order and don't have enough money to pay it three months in a row, we'll cancel it after this happens.</p>
<p><b>Direct Debit</b></p>	<p>If there's not enough money in your account, the payment won't go through. We'll try twice to make it:</p> <ol style="list-style-type: none"> <li>1. Shortly after midnight on the date you've agreed with the organisation you've set up the Direct Debit with (or the next working day if it's a non-working day).</li> <li>2. Again after 2.30pm that same day.</li> </ol> <p>If it still doesn't go through after the second try, we'll charge you a returned item fee.</p>
<p><b>Cheque</b></p>	<p>If there's not enough money in your account, the payment won't go through. We'll try twice to make it:</p> <ol style="list-style-type: none"> <li>1. Shortly after midnight on the day after your cheque is paid into the other person's account (or the next working day if it's a non-working day).</li> <li>2. Again after 2.30pm that same day.</li> </ol> <p>If it still doesn't go through after the second try, we'll charge you a returned item fee.</p>

## Grace period.

Our grace period means that you have until 10pm to pay money into your account to avoid paying any Planned and Unplanned Overdraft fees. If you pay enough money in by then, you'll avoid paying Planned and Unplanned Overdraft fees and interest that we may charge that day.

The money needs to be immediately available to use. You could transfer money from another account you have with us by using Internet, Telephone or Mobile Banking, or the Mobile App. Or, you could pay in cash over the counter at a branch, or transfer money from another bank account you have.

If you don't pay in enough money by 10pm, you'll be charged the Planned or Unplanned Overdraft fees and interest explained earlier in this booklet.

## Register for balance alerts and text alerts.

If you register for text alerts, we'll send you a text message when you get close to or go over your limit. This means that you'll know to move money around so you can avoid paying fees and interest.

You can register for text alerts by calling **03459 758 758**, in branch or online by logging into your Internet Banking.

# 08

## Fees for using your card

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### Taking out cash using your card in the UK.

Where you use your card to take money out	Our fees	Any other fees
Our cash machines	No fees	No fees
Our branches		
Any other cash machine or branch	No fees	<ul style="list-style-type: none"><li>You may be charged by the owner of the branch or cash machine.</li><li>You'll be told the amount when you take out the cash.</li></ul>

## Taking out foreign currency from a cash machine or over the counter.

You can take out cash if you have an ATM card or a debit card. You'll pay fees for doing this. These are explained in the tables on [pages 24 and 25](#).

## Some terms explained.

Taking out foreign currency means taking out cash:

- in a foreign currency from a cash machine or over the counter in the UK
- in a foreign currency from a cash machine or over the counter abroad
- in pounds whilst abroad.

Over the counter abroad means:

- in a bank in a foreign country
- in a currency exchange in a foreign country.

## When will the cash be converted into pounds?

When you take out foreign currency cash with your card, the cash is converted into pounds. This normally happens on the day you take out the cash. The Personal Banking terms and conditions explain more about this.

When you take out foreign currency from a cash machine, you can sometimes choose if you want the currency to be converted by us or the cash machine operator.

The exchange rate and charges you'll pay depends on which option you choose, and these are explained in the tables on [pages 24 and 25](#).

## How can you choose for the cash machine operator to convert the cash?

You can choose this by selecting the amount you want to withdraw in pounds (not the foreign currency) on the cash machine. Some cash machines won't allow you to do this.

If you don't choose this option, the conversion will be done by us.

## Is it cheaper for us to convert the currency, or the cash machine operator or other bank?

When you want to take out foreign currency, we can't tell you which the cheapest option is. This is because we don't know what charges and exchange rates are used by the cash machine operator.



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# Fees for taking out cash with your debit card in a foreign currency.

These are the fees you'll pay if you take out cash in a foreign currency either from a cash machine or over the counter.

Fee	We do the currency conversion		The cash machine operator, foreign bank or currency exchange does the conversion		
	Description	Our fees	Which exchange rate will be used?	Our fees	Which exchange rate will be used?
<b>Non-pounds transaction fee</b> (you'll be charged this if you make a payment or take money out in a foreign currency)	2.99% of the amount taken out	The exchange rate will be the one set by MasterCard® or Visa depending on what type of card you have.	1.5% of the amount withdrawn (minimum £2 and maximum £4.50 for each transaction). If you have a Cash account, you won't pay this fee.	The cash machine operator or foreign bank sets the fees.	The cash machine operator or foreign bank may charge an additional fee. We can't tell you what this is, as it's set by each operator.
<b>Non-pounds cash fee</b> (you'll be charged this if you take out cash from a cash machine or over the counter in a foreign bank or currency exchange)	1.5% of the amount taken out (minimum £2 and maximum £4.50)		There aren't any fees.		



**Real life example:** You take the equivalent of £100 in foreign currency out of a cash machine in France and we do the conversion for you. You'll pay both the non-pounds transaction fee and the non-pounds cash fee. So you'll pay 2.99% on the £100 (non-pounds transaction fee £2.99) plus 1.5% cash fee (this is a minimum of £2). The total amount of fees you'll pay is £4.99.

# Fees for taking out cash with your ATM card in a foreign currency.

These are the fees you'll pay if you take out cash in a foreign currency either from a cash machine or over the counter.

Fee	We do the currency conversion		The cash machine operator, foreign bank or currency exchange does the conversion		
	Description	Our fees	Which exchange rate will be used?	Our fees	Which exchange rate will be used?
Non-pounds transaction fee	2.99% of the amount taken out	The exchange rate will be the one set by MasterCard® or Visa depending on what type of card you have.	There aren't any.	The cash machine operator or foreign bank sets the fees.	The cash machine operator or foreign bank may charge an additional fee. We can't tell you what this is as it's set by each operator.
Non-pounds cash fee	1.5% of the amount taken out (minimum £2 and maximum £4.50)				



## **Purchases and other transactions in a foreign currency.**

You can only buy things when you're abroad if you have a debit card. If you have an ATM card, you can't do this.

If you buy something when you're abroad, we'll charge you fees.

## **When will the currency be converted if you buy things in a foreign currency?**

You can sometimes choose whether you want the currency conversion to be done by us or the seller you're buying something from. For example, if you're buying something in a shop abroad, the exchange rate and charges you'll pay depend on which option you choose. These are explained in the table on the next page.

## **How can you choose whether TSB or the seller does the conversion?**

If you want the seller to do the conversion, when you're paying you'll need to select the amount you want to pay in pounds (not the foreign currency). Some sellers won't allow you to do this.

## **Is it cheaper for us to do the conversion or the seller?**

We can't advise you on this because we don't know what charges and exchange rates would be used by the seller.

# Fees you'll pay if you buy something abroad using your debit card.

Fee	We do the currency conversion		The seller does the conversion		
	Description	Our fees	Which exchange rate will be used?	Our fees	Which exchange rate will be used?
<p><b>Non-pounds transaction fee</b> (you'll be charged this if you make a payment in a foreign currency)</p>	2.99% of the amount of the payment in pounds	The amount is converted into pounds on the day it's processed by the card operator. The exchange rate will be the one set by MasterCard® or Visa depending on what type of card you have.	There aren't any.	The seller sets the exchange rate.	The seller might charge a fee.
<p><b>Purchase fee</b> (you'll be charged this if you buy something in a foreign currency. You won't pay this fee if you have a Premier or Platinum account)</p>	£1 per transaction				

# Examples of how fees work if you buy something abroad using your debit card.

You buy something in a shop abroad costing 50p, £5 or £30 and choose us to do the conversion.

The table below shows how much you'll pay.

Purchase amount you make when abroad (equivalent in pounds)	Account type	Contactless and Chip & PIN transaction (TSB charges only)	Total amount you'll pay
50p	Platinum or Premier	2.99% = £0.01	<b>£0.51</b>
	All other accounts	£1 + 2.99% (£0.01) = £1.01	<b>£1.51</b>
£5	Platinum or Premier	2.99% = £0.15	<b>£5.15</b>
	All other accounts	£1 + 2.99% (£0.15) = £1.15	<b>£6.15</b>
£30	Platinum or Premier	2.99% = £0.90	<b>£30.90</b>
	All other accounts	£1 + 2.99% (£0.90) = £1.90	<b>£31.90</b>

# 09

## Fees for making payments out of your account

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### Payments from your account to an account in the UK.

Type of fee	Description	Amount
CHAPS payment	<p>This sends money electronically to an account at any other bank in the UK on the same day. If you send a CHAPS payment, a notification to the person you're paying will be sent.</p> <p>CHAPS payments are usually used for large amounts of money.</p>	£30
Banker's draft/cheque (in pounds)	<p>This is where you ask us to write a cheque for you, from money in your account.</p>	£20



# Foreign payments out of your account.

Type of fee	Fees for all accounts except Cash accounts	Fees for Cash accounts
International payment using Internet Banking	<ul style="list-style-type: none"> <li>• If the payment is up to £5,000: £10</li> <li>• If the payment is over £5,000: £17.50</li> </ul>	<ul style="list-style-type: none"> <li>• If the payment is sent in pounds within the EU: £0</li> <li>• All other payments up to £5,000: £10</li> <li>• All other payments over £5,000: £17.50</li> </ul>
International payment using Telephone Banking or in branch	£20	<ul style="list-style-type: none"> <li>• If the payment is sent in pounds within the EU: £0</li> <li>• All other payments: £20</li> </ul>



# 10

## Fees for receiving foreign payments into your account

### Fees for receiving foreign payments into your account.

Type of fee	Fees for all accounts except Cash accounts	Fees for Cash accounts
International payment received from abroad	<ul style="list-style-type: none"><li>• If the payment is up to £100: £2</li><li>• If the payment is over £100: £7</li></ul>	<ul style="list-style-type: none"><li>• If the payment is received in pounds from within the EU: £0</li><li>• All other payments where the payment is up to £100: £2</li><li>• All other payments where the payment is over £100: £7</li></ul>



# 11

## Fees for other services

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### Fees for other services.

There are a few other services that we offer which you'll need to pay a fee for if you use them. These are explained in the table below.

Service	Description	Amount
Stopping a cheque	You'll pay this fee if you tell us you want to stop a cheque.	£10
Stopping a lost or stolen cheque	Where you ask us to stop a cheque because it is lost or stolen.	Free
Account statements	These are the statements that you receive for your current or savings account.	Free – for the first copy each month
Duplicate statements	If we've already given you a statement (paper or electronic), and you'd like a copy of it again, you'll pay a fee to get this.	£5 for each request



# Other ways we can help.

For everything from current accounts and loans to mortgages and credit cards, we're here to help. Just go online, ask a member of our team or pick up a brochure in branch.

Call **03459 758 758**

Click **tsb.co.uk**

Visit **Drop into your local branch**

If you'd like this in another format such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 3843** (lines open from 7am to 11pm, 7 days a week).

Not all Telephone Banking services are available 24 hours, 7 days a week. Speak to a Partner for more information. Calls may be monitored or recorded.

If you need to call us from abroad, or prefer not to use our 0345 number, you can also call us on **0203 284 1575**.

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**Local banking  
for Britain**

