

Your Cash Account Terms and Conditions.

Eligibility

- You must be 18 or older and legally resident in the UK or another EU country to have a Cash Account.
- We'll also consider your personal circumstances to decide whether you're eligible for a Cash Account.
- You can't have a Cash Account if you have access to another current account in the UK.

Benefits

- Your account is a basic current account. Benefits, such as a chequebook or overdraft, aren't available.
- You won't get any interest on the balance of your Cash Account.
- Further details of the benefits/services associated with your Cash Account can be found at tsb.co.uk or by visiting a branch.

Account conversion

- The Cash Account has limited features and is designed for customers who don't meet the criteria for any of our other personal current accounts.
- If you tell us, or we become aware, that you meet the criteria for another account, we may upgrade you to that account.

If we do upgrade your account, we'll give you at least two months' notice in writing before we do so.

Overdrafts

- If there isn't enough money in your account to make a payment, it won't be made. You can't have an overdraft with this product.
- If you accidentally borrow money from us, you won't be charged any interest or fees, but you must repay us as soon as possible.

Fees

- Generally this is a no-fee account. Any fees that we do charge (e.g. for non-sterling currency conversion) will be reasonable, and are listed in the Banking Charges Guide.

Personal information

- To see how TSB uses your personal information go to tsb.co.uk/privacy

Ending this agreement

You may end this agreement at any time by writing to us, visiting us in branch or phoning us.

We can end this agreement and close your account immediately if:

- you've used or tried to use your Cash Account for something illegal.
- you gave us incorrect information when you applied for your Cash Account and if we'd known the correct information we would have refused your application.
- you've abused or harassed our staff to the extent that we believe your conduct could be a criminal offence.

We can end this agreement and close your account after giving you two months' notice in writing, if:

- there hasn't been a transaction on your Cash Account for two years.
- you aren't legally resident in the EU anymore.
- you have access to another bank account in the UK which provides basic banking services and you opened it after you'd opened your Cash Account with us.

We can't end this agreement or close your account for any other reason.

Other terms

Our agreement with you is made up of general conditions (contained in the Personal Banking Terms and Conditions) and additional conditions. These additional conditions are detailed in this table and in the Banking Charges Guide which contains our standard fees.

- This product is a basic bank account which does not come with an overdraft or benefits package and we won't charge you interest or pay you interest on your account balance. You also won't be able to use cheques to pay money from your account (but you can pay in cheques that you receive from others). This means the sections in the Personal Banking Terms and Conditions about those services won't apply to this product.
- The general conditions, additional conditions and any other conditions about your Cash Account will apply to you if you are legally resident in the UK or somewhere else in the EU.

Cancellation

If you are not happy with your choice of account or service, you can cancel it within 30 days of opening the account or taking the service. We will then help you to move to another account we offer or will return your money to you with any interest you have earned on it.

If you'd like this in another format, such as large print, Braille or audio please ask in branch or phone us on **03459 758 758**.

If you have a hearing or speech impairment you can contact us using Text Relay (previously Typetalk) or Textphone on **0345 835 3843** (lines are open 24 hours a day, seven days a week).

Calls may be monitored and recorded. If you need to call us from abroad, or prefer not to use our 0345 number you can also call us on +44 (0)203 284 1575.

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Information correct as at September 2016.

**Local banking
for Britain**

