

# Your Classic account product conditions.

## Classic account product conditions

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>You must be 18 or over.</li> </ul>
<b>Overdrafts</b>	<ul style="list-style-type: none"> <li>How much we let you borrow, if any, is subject to you applying for an overdraft. It also depends on us checking your personal circumstances.</li> <li>We can ask you to repay any money you borrow at any time.</li> </ul>
<b>Arranged Overdrafts</b>	<ul style="list-style-type: none"> <li>If you apply for an Arranged Overdraft, we'll give you separate information about it, including the limit and interest rate.</li> </ul>
<b>Unarranged Overdrafts</b>	<ul style="list-style-type: none"> <li>If you go overdrawn unexpectedly or over your Arranged Overdraft limit, we may agree to cover your payments with an Unarranged Overdraft.</li> <li>If we agree to give you an Unarranged Overdraft, we'll charge you Unarranged Overdraft fees and interest on the amount you borrow. You can find these in the Banking Charges Guide.</li> </ul>
<b>Can you cancel or close your account?</b>	<ul style="list-style-type: none"> <li>If you aren't happy with your account, you can cancel it within 30 days of opening without charge.</li> <li>You can also close your account at any time by post, phone or in branch.</li> <li>For more information, see the Personal Banking terms and conditions.</li> </ul>
<b>Which other terms and conditions do you need to read?</b>	<ul style="list-style-type: none"> <li>There are other terms and conditions that cover your account. These are set out in the Personal Banking terms and conditions and the Banking Charges Guide.</li> </ul>

Information correct as at 31 October 2018.

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).

Calls may be monitored or recorded.

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Local banking  
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