

# Your Classic Enhance account product conditions.

This product is no longer on sale.

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>You must be 18 or over.</li> </ul>															
<b>Credit interest</b>	<ul style="list-style-type: none"> <li>Credit interest is interest we pay you. The interest rate is variable, which means it can go up or down.</li> <li>Interest is paid by the 2nd of each month.</li> <li>We don't pay interest on any amount over £5,000.</li> <li>The interest we pay you is shown in the table below:</li> </ul> <table border="1"> <thead> <tr> <th></th> <th colspan="2">Interest paid monthly</th> </tr> <tr> <th>Balance in your account</th> <th>AER%</th> <th>Gross%</th> </tr> </thead> <tbody> <tr> <td>£0+</td> <td>0.25%</td> <td>0.25%</td> </tr> <tr> <td>£1,000+</td> <td>0.25%</td> <td>0.25%</td> </tr> <tr> <td>£3,000 up to £5,000</td> <td>0.25%</td> <td>0.25%</td> </tr> </tbody> </table> <p><b>AER</b> stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.</p> <p><b>Gross rate</b> is the contractual rate of interest payable before the deduction of income tax.</p>		Interest paid monthly		Balance in your account	AER%	Gross%	£0+	0.25%	0.25%	£1,000+	0.25%	0.25%	£3,000 up to £5,000	0.25%	0.25%
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£3,000 up to £5,000	0.25%	0.25%														
<b>What do you need to do to earn interest?</b>	<ul style="list-style-type: none"> <li>You must: <ul style="list-style-type: none"> <li>pay at least £1,000 into your account each month and</li> <li>keep your account in credit (that means above £0) during the monthly billing period.</li> </ul> </li> <li>If you don't do this each month, we won't pay you credit interest for that month.</li> </ul>															
<b>Restrictions</b>	<ul style="list-style-type: none"> <li>You can have a maximum of three Enhance accounts.</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. Whether we give you an overdraft or not depends on us checking your personal circumstances.</li> <li>We can ask you to repay your overdraft at any time.</li> </ul>															
<b>Planned Overdrafts</b>	<ul style="list-style-type: none"> <li>If you apply for a Planned Overdraft, we'll give you separate information about it, including the limit and interest rate.</li> </ul>															
<b>Unplanned Overdrafts</b>	<ul style="list-style-type: none"> <li>If you go overdrawn unexpectedly, or over your Planned Overdraft limit, we may agree to cover your payments with an Unplanned Overdraft.</li> <li>If we agree to give you an Unplanned Overdraft, we'll charge you Unplanned 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 close your account at any time by post, phone or in branch. We'll pay you interest until you cancel.</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 April 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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