

Your Classic Essentials account product conditions.

This product is no longer on sale.

Eligibility	<ul style="list-style-type: none"> You must be 18 or over. We'll look at your personal circumstances to see whether you're eligible to have a Classic Essentials account.
What don't you get with this account?	<ul style="list-style-type: none"> You can't have a chequebook or an overdraft on this account. We won't pay or charge interest on this account. We won't usually make a payment if there isn't enough money in your account. If you try to make a payment and there isn't enough money in your account, you'll be charged a Returned Item Fee since we can't make the payment. For more information, see the Banking Charges Guide. You can get this in branch and at tsb.co.uk In the rare event that you accidentally borrow money from us, you won't be charged any interest or fees. This might happen if you make a payment on a plane, for example and we can't check at the time whether you have enough money. If this happens, you must pay us back as soon as possible. If we ask you to, you'll need to pay it back straight away.
Account conversion	<ul style="list-style-type: none"> If you're eligible for another account which has more services, such as a Classic account, we can upgrade your account. If this happens, we'll tell you in writing two months before we change your account type.
Can you cancel or close your account?	<ul style="list-style-type: none"> If you aren't happy with your account, you can cancel it within 30 days of opening without charge. You can also close your account at any time by post, phone or in branch. For more information, see the Personal Banking terms and conditions.
Which other terms and conditions do you need to read?	<ul style="list-style-type: none"> 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. As the Classic Essentials account doesn't come with a chequebook or overdraft, the sections in the Personal Banking terms and conditions that talk about cheques and overdrafts do not apply.

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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