

Your Classic Plus account product conditions.

Eligibility	<ul style="list-style-type: none"> You must be 18 or over. 												
Credit interest	<ul style="list-style-type: none"> Credit interest is interest we pay you. The interest rate is variable, which means it can go up or down. Interest is paid by the 2nd of each month. The interest we pay you is shown in the table below: <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>5.00%</td> <td>4.89%</td> </tr> <tr> <td>Over £1,500</td> <td>0%</td> <td>0%</td> </tr> </tbody> </table> <p>AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.</p> <p>Gross rate is the contractual rate of interest payable before the deduction of income tax.</p>		Interest paid monthly		Balance in your account	AER%	Gross%	£0+	5.00%	4.89%	Over £1,500	0%	0%
	Interest paid monthly												
Balance in your account	AER%	Gross%											
£0+	5.00%	4.89%											
Over £1,500	0%	0%											
What do you need to do to earn interest?	<ul style="list-style-type: none"> You must: <ul style="list-style-type: none"> pay at least £500 into your account each month and be registered for Internet Banking, Paperless Statements and Paperless Correspondence. If you don't do this each month, we won't pay you credit interest for that month. If you don't do this over a longer period, we'll convert your account to a Classic account. If we convert your account, your overdraft, sort code and account number will stay the same. We'll contact you so you have time to meet the conditions before we do this. 												
Restrictions	<ul style="list-style-type: none"> You can have one Plus account in your own name as an individual, and another joint Plus account. When we talk about a Plus account we mean a Classic Plus, Select Plus, Silver Plus, Gold Plus, Platinum Plus or Premier Plus account. This means that you can only have one of any of the above accounts in your sole name, and one of any of the above accounts as a joint account with someone else. If you've more than one Plus account in your own name as an individual or more than one joint Plus account, we may convert your additional Plus account(s) into an Enhance account or another current account from our range. We'll tell you in writing two months before we do this. 												
Overdrafts	<ul style="list-style-type: none"> 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. We can ask you to repay your overdraft at any time. 												
Arranged Overdrafts	<ul style="list-style-type: none"> If you apply for an Arranged Overdraft, we'll give you separate information about it, including the limit and interest rate. 												
Unarranged Overdrafts	<ul style="list-style-type: none"> If you go overdrawn unexpectedly or over your Arranged Overdraft limit, we may agree to cover your payments with an Unarranged Overdraft. 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. 												

<p>Can you cancel or close your account?</p>	<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. We'll pay you interest until you cancel. • For more information, see the Personal Banking terms and conditions.
<p>Which other terms and conditions do you need to read?</p>	<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.

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
for Britain**

