

# Your Classic Plus Account Terms and Conditions.

Effective date 4 January 2017

## Classic Account and other services

Thank you for opening your account with TSB Bank plc. Our agreement with you is made up of general conditions (contained in the Personal Banking Terms and Conditions leaflet) and additional conditions. These include the conditions below and the Banking Charges Guide, which contains our standard fees. If there is any overlap or conflict between the additional conditions and the Personal Banking Terms and Conditions, the additional conditions apply.

## Classic Account

Your Classic Account is our standard current account.

### Eligibility

To have the account you must be 18 or over.

## Joint accounts

All account holders can operate their accounts individually and are individually and jointly liable for all amounts owed to us on those accounts. It is important that you read the Personal Banking Terms and Conditions as these explain how we deal with joint accounts and your responsibilities.

## Overdrafts

If you have applied for a Planned Overdraft the limit and interest rate will be as agreed with you today. Full details will be sent to you separately in the post.

If you make a payment which means your account goes overdrawn or over your Planned Overdraft limit, if you have one, we will charge the Unplanned Overdraft fees set out in our Banking Charges Guide. Interest is also payable on Unplanned Overdrafts.

Overdrafts are available subject to status and are repayable on demand.

## Classic Plus Account

A Classic Plus Account gives you the benefit of credit interest if you comply with the following conditions:

|                                |  |
|--------------------------------|--|
| <b>Account opening</b>         | You must have a current account that works with Plus.  |
| <b>Credit interest</b>         | Calculated daily from when you open or upgrade to a Classic Plus Account (or if that day is not a working day, the next working day). Payable: <ul style="list-style-type: none"> <li>On the first working day of each month</li> <li>On the first £1,500 in your account.</li> </ul>  |
| <b>Eligibility conditions</b>  | Each month you must: <ul style="list-style-type: none"> <li>Pay at least £500 into your account</li> <li>Be registered for Internet Banking, Paperless Statements and Paperless Correspondence.</li> </ul>   |
| <b>If you are not eligible</b> | If you don't meet the eligibility conditions in any monthly period, we won't pay you credit interest for that month. If you don't meet the eligibility conditions over a longer period, we will remove Plus from your current account, but all your other account conditions, overdraft, sort code and account number will stay the same. We will contact you so you have time to comply with the conditions before we remove Plus.                                  |
| <b>Interest rate</b>           | <ul style="list-style-type: none"> <li>Variable</li> <li>Find details in branch, online or by phone using our usual contact details.</li> </ul>  |
| <b>Restrictions</b>            | <ul style="list-style-type: none"> <li>You can have one Plus account in your sole name, and another Plus account in joint names.</li> <li>If you have more than one Plus account in your sole name or more than one Plus account in joint names, we may convert your additional Plus account(s) into an Enhance account or another current account from our range.</li> <li>We will write to you giving you two months' written notice before we do this.</li> </ul> |
| <b>Other terms</b>             | <ul style="list-style-type: none"> <li>Set out in the Personal Banking Terms and Conditions</li> <li>These terms replace any other additional terms that apply (for example if you have Enhance, they'll replace the Enhance terms, and if you have an Added Value Account with a fee waiver, they'll replace the fee waiver).</li> </ul>  |
| <b>Right to cancel</b>         | You can cancel within 14 days of starting Plus, and at any time after then by giving us notice by post, in branch or by phone using your usual contact details. We will pay interest until you cancel, but you will not have to pay us anything and these terms will no longer apply.  |

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 (previously Typetalk) or Textphone on **0345 835 3843** (lines are open 24 hours a day, seven days a week).

Calls may be monitored or recorded. If you need to call us from abroad, or prefer not to use our 0345 number, you can also call us on 0203 284 1575. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information.

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TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

Information correct as at 4 January 2017.

Local banking  
for Britain

