

Your Control conditions.

Eligibility	<ul style="list-style-type: none"> To have Control you must have one of these accounts: <ul style="list-style-type: none"> a Classic account a Classic Plus account a Classic Enhance account.
How does Control work?	<ul style="list-style-type: none"> Control helps stop you from using an Unarranged Overdraft. Usually, if you have Control on your account and you try to make a payment when you don't have enough money, we won't allow you to use an Unarranged Overdraft. But occasionally, we won't be able to stop a payment taking place and we'll allow you to use an Unarranged Overdraft. This will happen when: <ul style="list-style-type: none"> you use your card to make a payment at a retailer and the retailer doesn't or isn't able to check with us that you have available funds in your account before accepting the payment. For example, purchases you make on a plane a cheque you've paid into your account is returned unpaid. This means that the person who gave you the cheque didn't have enough money. Please see the "Paying money into your account" section of your Personal Banking terms and conditions for more information the Arranged Overdraft limit on your account is reduced, and you don't have available funds to keep within your new Arranged Overdraft limit.
Fees and interest	<ul style="list-style-type: none"> If we allow you to go into an Unarranged Overdraft, you won't pay any Unarranged Overdraft Daily Fees or the Monthly Overdraft Usage Fee. We'll still charge you the Monthly Overdraft Usage Fee if you use an Arranged Overdraft. You'll be charged interest on the amount of the Unarranged Overdraft. To find out the interest rate, please visit tsb.co.uk or the Banking Charges Guide. If you don't have enough money to make a payment and we don't let you use an Unarranged Overdraft, you won't be able to make a payment. If this happens, we'll write to tell you about this. You won't be charged a Returned Item Fee.
Monthly fee for using Control	<ul style="list-style-type: none"> We'll charge you a monthly fee of £10 for each month that you have Control on your account. If you add or stop Control part way through a month, we'll only charge you for the period you have had it on your account.
Your card	<ul style="list-style-type: none"> For Control to work on your debit card payments we may need to send you a new Visa debit card. If we do, when you receive your new card, you must immediately destroy all other cards linked to your account.
What happens if you have an Arranged Overdraft?	<ul style="list-style-type: none"> If you have an Arranged Overdraft, any charges and fees that apply to this Arranged Overdraft will still apply when you have Control on your account.
How can you stop Control from applying to your account?	<ul style="list-style-type: none"> If you want to stop Control applying to your account, you can tell us at any branch or by calling 03459 758 758

When will we stop Control applying to your account?

- We'll stop applying Control to your account if:
 - You change your account so that it's no longer a Classic, Classic Plus or Classic Enhance account
 - You ask us to add Plus or Enhance, unless you expressly tell us you want Control to continue applying to your account
 - You ask us to cancel Plus or Enhance, unless you expressly tell us you want Control to continue applying to your account.
- When we stop applying Control to your account, we'll write to tell you this has happened.

Which other terms and conditions do you need to read?

- There are other terms and conditions that cover your account. These are set out in the Personal Banking terms and conditions, your product conditions for the account you have (for example the Classic account 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.

Not all Telephone Banking services are available 24 hours a day, seven days a week. Please talk to a Partner for more information.

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**.

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**Local banking
for Britain**

