

# Your Graduate account product conditions.

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>You must:             <ul style="list-style-type: none"> <li>be 18 or over</li> <li>have been a UK resident for at least three years</li> <li>have graduated with a degree or diploma from a UK university or college within the last three years.</li> </ul> </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> <li>If you have an overdraft when your Graduate account is converted to a different account, then the overdraft interest rate and overdraft fees for that account will apply. They'll apply from the date your Graduate account is transferred.</li> </ul>								
<b>Arranged Overdrafts</b>	<ul style="list-style-type: none"> <li>You can apply for an interest and fee-free Arranged Overdraft as set out in the table below. If you apply for an Arranged Overdraft, we'll give you separate information about it.</li> <li>The interest and fee-free amount you could get depends on when you graduated. It'll reduce at the end of each academic year.</li> <li>We'll write to remind you at least 60 days before we reduce your interest and fee-free amount.</li> </ul> <table border="1"> <thead> <tr> <th>Year of graduation</th> <th>Interest and fee-free amount</th> </tr> </thead> <tbody> <tr> <td>Year 1</td> <td>£2,010</td> </tr> <tr> <td>Year 2</td> <td>£1,510</td> </tr> <tr> <td>Year 3</td> <td>£1,010</td> </tr> </tbody> </table>	Year of graduation	Interest and fee-free amount	Year 1	£2,010	Year 2	£1,510	Year 3	£1,010
Year of graduation	Interest and fee-free amount								
Year 1	£2,010								
Year 2	£1,510								
Year 3	£1,010								
<b>Unarranged Overdrafts</b>	<ul style="list-style-type: none"> <li>If you go overdrawn unexpectedly, or over your Arranged Overdraft limit, we may agree to cover your payments with an Unarranged Overdraft.</li> <li>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.</li> </ul>								
<b>Restrictions</b>	<ul style="list-style-type: none"> <li>You can only have one Graduate account with us.</li> <li>Your account must be in your own name as an individual.</li> <li>You can't have a joint Graduate account.</li> </ul>								
<b>Account conversion</b>	<ul style="list-style-type: none"> <li>You can have a Graduate account for up to three years.</li> <li>Around the third anniversary of your graduation, we'll convert your account to a Classic account or similar account if it's no longer available.</li> <li>We'll tell you in writing two months before we do this.</li> <li>Once your account is converted, the benefits connected with the Graduate account will stop.</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 also close your account at any time by post, phone or in branch.</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>								

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.

TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 191240. TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

**Local banking  
for Britain**

