

Your Islamic Current Account Terms and Conditions.

Current 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.

Islamic Current Account

Your Islamic Account is interest free and all money deposited in it will be held in conformity with the rules of Shariah as determined by our Shariah Committee.

The Shariah Committee is made up of eminent Islamic scholars well known for their expertise in Islamic finance. More information on the committee members and their credentials is available on request.

Eligibility

To have the account you must be 18 or over.

Shariah approved features of the Islamic Account

We will operate the Islamic Account in accordance with the rulings and guidance given by the TSB Shariah Committee. We agree to be bound by the rules and guidance of our Shariah Committee in all matters of interpretation and application of Shariah to the Islamic Account.

We do not pay or charge interest on this account and Planned Overdrafts are not available. If you do not have enough money in your account to make a payment, we will not usually give you an Unplanned Overdraft and we will return the payment. A Returned Item Fee will be charged. If we do provide you with an Unplanned Overdraft you will not be charged interest. You will be charged an Overdraft Management Fee in any billing period in which you do use an Unplanned Overdraft. For details of the fees, please refer to the Banking Charges Guide.

Cooling off

If you are not happy with the choice of account or service, you can cancel it within 30 days of opening the account or taking the service. We will then help you to move to another account we offer or will return your money to you.

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.

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 Tynetalk) 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.

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. We subscribe to the Lending Code; copies of the Code can be obtained from www.lendingstandardsboard.org.uk

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

Information correct as at March 2015.

Local banking
for Britain

