

Your Spend & Save account product conditions.

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Eligibility	<ul style="list-style-type: none"> You must be 18 or over.
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 any money you borrow 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 Overdraft interest on the amount you borrow. You can find the interest rate in the Banking Charges Guide.
Can you cancel or close your account?	<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. For more information, see the Personal Banking terms and conditions.
Which other terms and conditions do you need to read?	<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 23 June 2020.

If you'd like this in another format such as large print, Braille or audio please ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

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).

The opening hours of our Telephone Banking advisor services are 8am to 8pm Monday to Sundays to speak to a Partner. Our lost and stolen card and fraud reporting lines are open 24/7. Not all Telephone Banking services are available 24 hours, 7 days a week. Speak to a Partner for more information. 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 **+44 203 284 1575**.

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