

# Your Silver account product conditions.

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>You must be:             <ul style="list-style-type: none"> <li>18 or over</li> <li>a UK resident.</li> </ul> </li> </ul>
<b>Charges</b>	<ul style="list-style-type: none"> <li>You agree to pay the maintaining the account fee (monthly) for this account. For more information about this fee including the amount, see the Banking Charges Guide.</li> <li>If you currently have a fee waiver on this account and you later change the type of account you have with us, you'll no longer have the fee waiver. So, if you move to another account that has a maintaining the account fee (monthly), you'll have to pay the maintaining the account fee (monthly) on the new account.</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> </ul>
<b>Arranged Overdrafts</b>	<ul style="list-style-type: none"> <li>If you apply for an Arranged Overdraft, we'll give you separate information about it, including the limit and interest rate.</li> </ul>
<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.</li> <li>You can find these in the Banking Charges Guide.</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> <li>Your Silver account also comes with a range of benefits. Details of these can be found in your Welcome Pack or online at <a href="https://www.tsb.co.uk">tsb.co.uk</a></li> </ul>

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.

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Local banking  
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