

# Your Under 19s account product conditions.

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>You must be:             <ul style="list-style-type: none"> <li>aged between 11 and 18</li> <li>a UK or EU resident.</li> </ul> </li> </ul>												
<b>Restrictions</b>	<ul style="list-style-type: none"> <li>If you're aged between 11 and 15, a parent/guardian must be present, both when an account is opened and when additional services are applied for.</li> <li>Arranged Overdrafts are not available with this account.</li> <li>Mobile Banking, Apple Pay and Google Pay™ are only available when you reach 13 years old.</li> <li>Services such as Telephone Banking and Save the Pennies are only available when you reach 16 years old.</li> <li>You can find details of these services in your Welcome Pack.</li> </ul>												
<b>Credit interest</b>	<ul style="list-style-type: none"> <li>Credit interest is interest we pay you. The interest rate is variable, which means it can go up or down.</li> <li>Interest is paid by the 10th of each month.</li> <li>The interest we pay you is shown in the table below:</li> </ul> <table border="1"> <thead> <tr> <th></th> <th colspan="2">Interest paid monthly</th> </tr> <tr> <th>Balance in your account</th> <th>AER%</th> <th>Gross%</th> </tr> </thead> <tbody> <tr> <td>£0+</td> <td>2.50%</td> <td>2.47%</td> </tr> <tr> <td>Over £2,500</td> <td>0.10%</td> <td>0.10%</td> </tr> </tbody> </table> <p><b>AER</b> stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.</p> <p><b>Gross rate</b> is the contractual rate of interest payable before the deduction of income tax.</p>		Interest paid monthly		Balance in your account	AER%	Gross%	£0+	2.50%	2.47%	Over £2,500	0.10%	0.10%
	Interest paid monthly												
Balance in your account	AER%	Gross%											
£0+	2.50%	2.47%											
Over £2,500	0.10%	0.10%											
<b>Account conversion</b>	<ul style="list-style-type: none"> <li>After you turn 18, we'll write to you with details of our Student account.</li> <li>If you aren't going on to further education or your account hasn't been changed to a Student account we'll change it to a Classic account (or similar if it's no longer available).</li> <li>We'll tell you in writing at least two months before we do this.</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. We'll pay you interest until you cancel.</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>												

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 TSB Partner for more information.

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**Local banking  
for Britain**

