

Savings rates.

For personal customers as at 9 January 2018

Local banking
for Britain



Instant access accounts.

Easy Saver

Accounts opened from 2 February 2017

Rates effective from 1 December 2017

Account balance	Variable annual interest with 12 month bonus	Variable annual interest without 12 month bonus
	Gross%/AER% with 12 month bonus*	Gross%/AER%
£1+	0.40%	0.20%
Account information	*Accounts opened will receive a fixed introductory bonus of 0.20% gross payable for 12 months from the date of account opening. At the end of the bonus period, variable rates without bonus will apply. Interest is paid annually on the anniversary of account opening.	

Monthly Saver*

Accounts opened from 30 June 2016

Account balance	Fixed annual interest for 12 months
	Gross%/AER%
£1+	2.00%
Account information	*You need to be a TSB Current Account holder to have this account. An amount between £25 and £250 a month must be paid into your Monthly Saver by standing order to receive the interest rate. Interest rates are fixed for the one year term of the account and interest is paid on maturity. After 12 months this account matures into an Easy Saver with bonus.

eSavings

Accounts opened from 2 February 2017

Rates effective from 1 December 2017

Account balance	Variable annual interest with 12 month bonus*	Variable annual interest without 12 month bonus
	Gross%/AER% with 12 month bonus	Gross%/AER%
£1+	0.45%	0.20%
Account information	*Accounts opened will receive a fixed introductory bonus of 0.25% gross payable for 12 months from the date of account opening. At the end of the bonus period, variable rates without bonus will apply. Interest is paid annually on the anniversary of account opening.	

Cash ISAs.

Cash ISA Saver

Accounts opened from 9 January 2018

Account balance	Variable annual interest with 12 month bonus*	Variable annual interest without 12 month bonus
	Tax free%/AER% with 12 month bonus	Tax free%/AER%
£1+	0.50%	0.20%
Account information	*Accounts opened will receive a fixed introductory bonus of 0.30% tax free payable for 12 months from the date of account opening. Interest is paid annually on 31 March. The annual ISA allowance for the tax year 2017/2018 is £20,000.	

Fixed Rate Cash ISA

For interest rates, visit tsb.co.uk/savings or ask in branch.

Bonds.

Fixed Bond

For interest rates, visit tsb.co.uk/savings or ask in branch. Bonds are subject to availability.

Matured Funds

Rates effective 1 December 2017

Account balance	Variable annual interest
	Gross%/AER%
£1+	0.20%
Account information	The Matured Funds account is a restricted account, and has limited payment capability. Part withdrawal and additional deposits are not permitted. The Matured Funds account can be closed at any time in branch or by phone. Only available to customers whose Fixed Bond has matured. Interest is paid annually.

Saving for children.

Young Saver

Accounts opened from 23 August 2016

Rates effective from 1 December 2017

Account balance	Variable quarterly interest	
	Gross%	AER%
£1 – £20,000	0.99%	1.00%
Anything over £20,001	0.20%	0.20%
Account information	The first £20,000 of your balance will earn the variable interest rate of 1.00% AER. Any balance over £20,000 will earn the interest rate of 0.20% Gross/AER. Interest is paid quarterly on 10 March, June, September and December. This product is only available for children under 16. The adult opening the account on behalf of the child must be over 18 and must have a TSB personal current account.	

Junior Cash ISA

Accounts opened from 13 February 2012

Account balance	Variable annual interest
	Tax free%/AER%
£1+	3.00%
Account information	This product is only available to children under 18 who do not have a Child Trust Fund. No withdrawals can be made from the account until the child is 18. Interest is paid annually on 31 March. The annual allowance for a Junior Cash ISA in the 2017/2018 tax year is £4,128.

Important information.

Rates can change at any time and you should check the current interest rate before applying for the account.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

Gross rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.

Tax free rate is the contractual rate of interest payable where interest is exempt from income tax. Tax treatment depends on your individual circumstances.

We may monitor or record calls in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

How to complain

Our promise

If you do have a problem, we'll do our best to resolve it immediately. Where we can't, we'll ensure you have the name and contact details of the person or team dealing with your complaint.

Tell us if there's a problem

If you have a complaint or just want to tell us about something we could do better, there are a number of ways you can let us know:

Call: 03459 758 758

If you have a hearing impairment, call us on **0345 835 3843**

Visit: Drop into your local branch

Write: TSB, Customer Relations
BX4 7SB

If you're still not happy

We'll do our best to sort things out, but if we can't put things right to your satisfaction, you can ask the Financial Ombudsman Service to look at your complaint – provided you have tried to resolve the matter directly with us first.

We hope you won't need to contact the Financial Ombudsman Service, but if you do, we'll tell you how to do this.

Other ways we can help...

For everything from current accounts and loans to mortgages and credit cards, we're here to help. Just go online, ask a member of our team or pick up a brochure in branch.

Call 03459 758 758
Click [tsb.co.uk](https://www.tsb.co.uk)
Visit Drop into your local branch

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 are open 7am to 11pm, 7 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 a Partner 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.

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

Information correct as at 9 January 2018.