

Here's some important stuff to read.

There are some changes coming to your loan account. **We won't change anything before 7 April 2018.** This means the changes will take place sometime after then. Please visit tsb.co.uk/changes to find out exactly when they'll happen. It's important to have a read through the information below and over the page and keep it somewhere safe.

Changes to make banking better.

Please refer to the letter we've sent you recently to check which change applies to you. If you haven't received a letter from us, please let us know and we'll check we have your up to date address details.

	Section of the agreement	The current wording	The new wording	What this means for you
CHANGE A	Other Terms 2. REPAYMENTS 2.1 or Other Terms 3. REPAYMENTS 3.1 <i>This section number will depend on when you applied for the account.</i>	If any repayment from you is due on a non-business day, we will collect it on the next business day. This will affect the amount of interest you have to pay and we will take this in to account when we calculate your final repayment.	If any repayment from you is due on a non-business day, we will collect it on the next business day. For the purposes of calculating interest, we will treat the payment as being made on the non business day.	Under your current terms, when your payment date falls on a weekend or bank holiday, we collect the payment on the next working day. Currently, we calculate interest daily up to this day. This affects the amount of interest you pay. Going forward, we'll calculate interest from the non-working day it's due on. This means that you'll pay less interest in future.
CHANGE B	Other Terms 3. REPAYMENTS 3.2	If any repayment from you is due on a non-business day we will collect it on the next business day. As described in section 2.3, this will affect the amount of interest you have to pay and we will take this in to account when we work out your final repayment.	If any repayment from you is due on a non-business day we will collect it on the next business day. For the purposes of calculating interest, we will treat the payment as being made on the non business day.	Under your current terms, when your payment date falls on a weekend or bank holiday, we collect the payment on the next working day. Currently, we calculate interest daily up to this day. This affects the amount of interest you pay. Going forward, we'll calculate interest from the non-working day it's due on. This means that you'll pay less interest in future.

Other changes you need to know about.

For all loans opened on or after 16 January 2011.

Section of the agreement	The current wording	The new wording	What this means for you
Other Terms 4, FULL & PARTIAL SETTLEMENT, 4.1	You can give us notice at any time that you want to repay early some or all of the money you owe us under your agreement. You may give us notice in writing to Personal Loan Service Centre, St Aidans Hall, Birchwood Drive, Brackenhill Business Park, Peterlee, Co Durham, SR8 2YQ or by telephone to 0800 111 4166	You can give us notice at any time that you want to repay early some or all of the money you owe us under your agreement. You may give us notice in writing to: Personal Loans, TSB Bank plc, PO Box 373, Leeds, LS14 9GQ or telephoning 0800 111 4166	We have changed our address, so please use the new address shown when writing to us to give notice that you want to repay part or all of your loan early.
Other Terms 5, REPAYMENT TABLE, 5.2	You can receive this table by writing to Personal Loan Service Centre, St Aidans Hall, Birchwood Drive, Brackenhill Business Park, Peterlee, Co Durham, SR8 2YQ or telephoning 0800 111 4166	You can receive this table by writing to Personal Loans, TSB Bank plc, PO Box 373, Leeds, LS14 9GQ or telephoning 0800 111 4166	Please use the new address shown when writing to us to request a repayment table.

CHANGE C

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** (7am–11pm seven days a week).

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

Information correct as of 11 December 2017.

Local banking
for Britain

