

Savings Account General Conditions.

01 – About these terms and conditions.

About our savings accounts.

Our savings accounts are designed to help you save money for the future. They're not designed for everyday payments, so if you think you'll need regular access to your money for example to pay bills then a current account may be more suitable for your needs.

Our Savings Accounts aren't for business customers or clubs, charities, sole traders and partnerships. This means that you cannot use your savings account for your business (including sole traders and partnerships), club or charity.

What is covered in this document?

The Savings Account General Conditions cover all of your TSB Savings accounts, except Savings Pots because they have their own terms and conditions.

Which other terms and conditions do you need to read?

As well as this document, you'll need to read some other documents which are part of your agreement with us. These are:

1. our product conditions – each savings account you have with us has separate conditions, called "product conditions". These include things like how to qualify for the account and when interest is paid to you.
2. the interest rate for your account – if it pays you interest. These can be found at [tsb.co.uk](https://www.tsb.co.uk), in our branches or by calling us.

If any product condition conflicts with any of these conditions in this document, the product conditions will apply.

Can you have a savings account with TSB?

You must be resident in the UK. Your account must also be used in pounds.

We might limit the number of accounts you can have with us. We'll let you know in the product conditions if we're going to do this.

02 – Keeping your account safe.

How do we protect your account?

You'd be right to think that we take your security seriously. We have our own secure systems to help us do this, but by working together we can use your security details to keep your personal information and your money safe.

What are your security details?

Security details are things like your passwords, codes (such as PINs, your Telephone Banking code or One Time Passwords we send to your mobile phone or a UK landline) or other personal characteristics, such as your fingerprint.

You must always keep your security details safe at all times.

What should you do to keep your account safe?

- Follow the instructions we give you. They'll help protect you from people using your account when they aren't allowed to.
- Check your statements, text messages and any other account information we give you. If you spot an error just tell us, we'll put it right.
- Keep your contact details up to date so we can send you One Time Passwords or contact you quickly if we need to.

What should you do if you think someone is trying to use your account?

Tell us as soon as you can if you:

- Think any of your security details have been lost, stolen, damaged or misused.
- Think someone may be accessing your accounts without you agreeing to it.
- Think someone has found out your security details.
- Find anything wrong, such as a payment that you didn't make.

You can find our contact details in section 18.

If you think any of these things have happened, make sure you change your security details through Internet or Mobile Banking, or the Mobile App. You can change your PIN at a cash machine.

What shouldn't you do?

Don't do any of the things explained below.

- Don't let anyone know your security details. You can prevent this by:
 - Not choosing obvious passwords or codes like your name or date of birth.
 - Not writing down your security details in a way that can be understood by someone else.
 - Not letting anyone hear or see your security details. They could overhear a call you have with us or see you entering your security details on your phone when you log into the Mobile Banking App.
- Don't let anyone use your security details. Even if you have a joint account, each customer has their own security details.
- Don't let anyone either use your account or have access to information about your account, unless you've allowed them to do so in a way agreed with us.
- Don't send us confidential information or security details using email or social media like Facebook. We'll never ask you to do this.

If you don't keep your account safe you may be responsible for money that is taken out of your account and payments that are made as a result. Please see section 3 for more information.

Checking your identity.

Before you can make payments, and we can start discussing confidential information about your account with you, we'll check your identity. We'll do this by checking:

- Your signature.
- Identification you've given us.
- The security details we've given you or agreed with you.

Once we've confirmed your identity, we'll assume we're dealing with you.

Using authorised online third party providers.

What is an authorised online third party provider?

They provide services like using information from your account so you can see all your account information in one place. Some may also provide services like giving payment instructions for you with money from your bank account.

You can only use a provider authorised by law.

How can you allow them to access your account?

- You must have registered for Internet Banking to use one of these authorised online third party providers.
- You must give them specific consent to access your account details.

These online third party providers will ask you for access using the Open Banking platform. They'll never ask you for your Internet Banking login details, so please don't share them.

If you give access to an authorised online third party provider, check that anyone you have a joint account with agrees to this.

How can you stop an online third party provider from accessing your account?

You can log in to Internet Banking and stop their access in the "Your Account Tools" section.

We suggest that you also speak to the online third party provider and ask them to remove your TSB account from their service.

03 – Taking money out of your account.

With some accounts you can't make payments using Internet, Telephone or Mobile Banking or the Mobile Banking App. We'll tell you in the product conditions for your account whether you can use any of these options.

Where we talk about a "working day" we mean a Monday to Friday, not including bank holidays in England and Wales.

Immediate payments.

An immediate payment is an electronic payment that's made the same day, usually within two hours. You can make an immediate payment in pounds into a TSB current or savings account. The account must be in your name or, if you have a joint account, it can be in either of your names.

How can you make an immediate payment?

Using Internet or Mobile Banking, or the Mobile App.

- You need to log in using your security details and give us the information for the account you want to pay, including the amount of the payment.
- You'll then need to check the information and enter your security details. Once you've done this and confirmed you want to make the payment, you'll have agreed to make it.

Using Telephone Banking.

- Call us and we'll check your security details. Then tell us about the account you want to pay, including the sort code and account number and the amount of the payment.
- Once you've confirmed these details you've agreed to make the payment.

By visiting a branch.

- We'll check your identity. Then you'll need to tell us about the account you want to pay, including the sort code and account number and the amount of the payment
- Once you're confirmed these details, this means that you've agreed to make the payment.

When will the immediate payment be made?

| When will your payment be made? | When will it reach the person you've sent it to after we've received it? | What will happen if you don't have enough money in your account? |
|--|---|--|
| We'll receive your instruction when you give it and make the payment immediately. If you ask us to make the payment in branch you must tell us on a working day before the branch closing time. | Normally within two hours, but at the latest, by the end of the next day. | The payment won't be made. |
| Real life example: You ask us to move money into your TSB current account using Internet Banking at 3pm on a Saturday. It should reach your current account within two hours that same day. If you ask us to move money using Internet Banking on a Monday at 11pm, it should reach your account by the early hours of Tuesday morning. | | |

Can I cancel an immediate payment?

You can't cancel this type of payment because we start processing it as soon as we've received it.

Taking cash out of your account.

In branch

You can take cash out of your account in branch. We'll check your identity before you can do this.

Taking money out of your account by banker's draft.

You can ask us to give you a banker's draft in branch. This is where you ask us to write a cheque for you, from money in your account. We'll check your identity before you can do this. There is a fee for taking money out using a banker's draft. You can find out how much the fee is in section 20.

Are there any limits on payment amounts?

Yes. For example, there's a limit on the amount of money you can transfer using Internet Banking in a single day. We may tell you the limit when you ask us to make a payment. You can find most of our payment limits at [tsb.co.uk](https://www.tsb.co.uk). We also set some payment limits for security reasons which we cannot tell you about.

What is your available balance?

In these terms and conditions we talk about you having enough money to take money out of your account. To work out if you have enough money we look at your "available balance". This is:

- any money in your account
- minus any payments where the money hasn't yet been taken from your account.

When can we stop you using your card or security details?

We don't want to do this, but there are some reasons why we can stop you using your card or security details. We can do either of these if:

- We're worried about the security of your security details.
- We think your security details are being used by someone else.
- We think fraud is happening on your account.
- If there's a significantly increased risk that you won't be able to pay us back any money you owe us.
- You don't provide us with identification to allow us to verify your identity within a reasonable time after we've asked you to do this.

We can also stop you using your security details if there are legal reasons for us to do so. We can also stop an authorised online third party provider accessing your account if we're worried about the security of your account.

If we do stop you using your security details you won't, for example, be able to access or make payments through Internet or Mobile Banking or the Mobile Banking App.

We'll try to contact you beforehand to let you know we're going to do this and the reasons why. We'll usually contact you by calling or sending you a text message, or telling you at the time you try to take money out from your account. If we can't tell you in advance, we'll tell you immediately after. But, we might not be able to tell you if that means we might compromise our security measures. We also might not be able to tell you if there are legal reasons that we can't do so.

We'll remove the stop on your security details as soon as we can after the reasons for us doing it are resolved.

When might we refuse to make a payment?

We may refuse to let you take money out of your account if:

- There isn't enough money in your account to make it.
- The amount you want to pay is more than any limits we've set.
- There are legal reasons that mean we must refuse to make it, for example, there is a court order telling us not to.
- We believe that someone else has rights over the money in your account, for example someone else owns it.
- The request seems unusual compared with the way you normally use your account.
- We believe you or someone else has used your account or has used or obtained the money in it illegally or fraudulently.
- You've provided the wrong payment information, such as a sort code or account number for an account that isn't in your name (or in either of your names for a joint account) or isn't a TSB account.
- You don't provide us with identification to allow us to verify your identity within a reasonable time after we've asked you to do this.

Don't forget. If you provide us with the wrong sort code or account number, the payment will be made, but it will go to the wrong person. If this does happen, we'll try to get the money back. If we succeed, we may charge reasonable costs for doing this.

If we refuse to make a payment from your account, we'll try to contact you to let you know that we've done this, and why. We'll usually contact you by calling or sending you a text message, or telling you at the time you try to make a payment. We'll do this as soon as we can – at the latest this will be by the time the payment should have been made. We might not be able to let you know if there are legal reasons stopping us.

You can contact us in branch or over the phone to find out why we've refused to make a payment.

04 – Paying money into your account.

The tables in this section tell you more about when your money will be available to take out of your account. If your account earns interest, the tables will also tell you when your money will start to earn interest.

Cash (in pounds).

The times in the table are based on us receiving the money into your account before the cut-off time.

| Where is cash paid in? | When is it paid into your account? | Cut-off time | When will it show in your account after you've paid it in? | When will it earn interest after you've paid it in? | When will it be available to use after you've paid it in? |
|--|--|--|--|---|---|
| TSB Branch counter/ TSB immediate deposit machine | Monday – Friday Saturday | Branch closing time | Immediately | Same day | Immediately |
| TSB branch pay in box | Monday – Friday Saturday | The cut-off time will be shown on the pay in box | Same day Next working day | Same day Next working day | Same day Next working day |
| Real life example: You put £50 in cash in a pay in box in a TSB branch on a Tuesday. It will show on your account, start earning interest and be available to use on that Tuesday. If you pay it in on a Saturday, it will be available to use on the following Monday. It will also start earning interest on that Monday. | | | | | |
| TSB cash machine that accepts deposits | Monday – Friday Saturday | Branch closing time | Next working day | Next working day | Next working day |
| Post Office | Monday – Friday Weekends or bank holidays | Post Office will confirm the cut-off time | Next working day Second working day | Next working day Second working day | Next working day Second working day |
| Real life example: You pay in £100 in cash to a Post Office on a Friday. You can use it on the following Monday. If you pay in cash to a Post Office on a Saturday, you can use it on the following Tuesday. | | | | | |

Paying in standing orders, immediate payments and transfers into your account (in pounds).

| Type of payment | When is the payment made? | When will it show in your account? | When will it earn interest? | When will it be available to use? |
|---|-------------------------------|------------------------------------|-----------------------------|-----------------------------------|
| Standing order | Monday – Friday | Same day | Same day | Immediately |
| Immediate Payment from an account with another bank or from one TSB customer to another | 24 hours a day, 7 days a week | Same day | Same day | Immediately |
| Transfer between your TSB accounts | 24 hours a day, 7 days a week | Same day | Same day | Immediately |

Paying CHAPS payments into your account (in pounds).

| Type of payment | When is the payment made? | When will it show in your account? | When will it earn interest? | When will it be available to use? |
|-----------------|---------------------------|------------------------------------|-----------------------------|-----------------------------------|
| CHAPS | Monday – Friday | Same day | Same day | Immediately |

CHAPS stands for the Clearing House Automated Payment System. This is an electronic payment that's received on the same business day the person wanting to make the payment asks for it to be made.

Cheques.

Cheques always go through a system called 'clearing'. This means that we check whether the person that gave the cheque to you has enough money to make the payment. If they do, we say that a cheque has 'cleared'.

The table in this section explains how quickly a cheque you pay into your account will clear.

| Where is the cheque paid in? | When is the cheque paid in? | Cut-off time | When will it show in your account? |
|--|---|--|--|
| TSB Branch counter/TSB immediate deposit machine | Monday – Friday Saturday | Branch closing time | Same day Next working day |
| TSB branch pay in box | Monday – Friday Saturday | Cut-off time will be shown on the pay in box | Same day Next working day |
| Cash Machine that accepts deposits | Monday – Friday Saturday | Cash machine cut off time is 11.59pm | Next working day |
| Post Office | Monday – Friday Weekends and Bank Holidays | The Post Office will tell you the cut off time | Next working day Second working day |
| Real life example 1: You pay a cheque into your account at a Post Office on a Monday. It will show on your account on the Tuesday. You'll start earning interest on the Wednesday, and you can also take the money out by 11.59pm on that same day. It can't be returned unpaid after 4pm on the Wednesday. | | | |

| Where is the cheque paid in? | When will it earn interest after you've paid it in? | When can you use it after you've paid it in? | When can it be returned unpaid after you've paid it in? |
|--|---|--|---|
| TSB Branch counter/TSB immediate deposit machine | Next working day | By 11.59pm on next working day | Before 4pm on next working day |
| | Second working day | By 11.59pm on second working day | Before 4pm on second working day |
| TSB branch pay in box | Next working day | By 11.59pm on next working day | Before 4pm on next working day |
| | Second working day | By 11.59pm on second working day | Before 4pm on second working day |
| Cash Machine that accepts deposits | Second working day | By 11.59pm on second working day | Before 4pm on second working day |
| Post Office | Next working day | By 11.59pm on next working day | Before 4pm on next working day |
| | Third working day | By 11.59pm on third working day | Before 4pm on third working day |

Real life example 2: You pay a cheque into your account at a TSB branch counter on a Friday. It will show on your account on the Friday. You'll start earning interest on the following Monday, and you can take the money out by 11.59pm on that same day. It can't be returned unpaid after 4pm on the Monday.

What does a cheque being returned unpaid mean?

If a cheque is returned unpaid, it means that the person doesn't have enough money in their account to pay the cheque.

We can take the money out of your account but only up to a certain number of days after you've paid the cheque in.

The last column in the table above shows the number of days.

We might not accept a cheque being paid into your account if it's more than six months old.

Payments made into your account by mistake.

If another bank tells us you've received a payment by mistake, we can take it out of your account and give it back to the other bank. If we have to do this, we'll consider all of the information and act responsibly.

We don't have to ask you before we give the money back to the other bank. But we'll always tell you what's happened. We'll also let you know what you can do if you don't agree that the payment was a mistake.

What happens if someone pays you money, and we don't pay it into your account when we should?

If this happens, we'll pay the right amount into your account straight away. We'll refund you any charges and interest you've paid (or any interest we should have paid you) as a result of not receiving the payment when you should have. If you want to claim this refund, you'll need to tell us within 13 months of the date when you should have received the money.

Are there any limits on the amount of money I can pay into my account?

We can set limits on the amount of money you can pay into your account. For example, there are limits to the amount of money you pay in using an Immediate Deposit Machine. We may tell you the limit if you try to pay money into your account. You can find most of our payment limits at [tsb.co.uk](https://www.tsb.co.uk). We also set some payment limits for security reasons, which we cannot tell you about.

Paying money back to us.

Very occasionally, your account may go below zero, for example if we take money from your account because a payment was made to you by mistake. You'll have to pay us back the money, but we won't charge you any interest or fees.

You and each person named on the account are responsible for any money you owe us. This means we can ask any of the following people to repay the money to us:

- you
- any joint customer that you have a joint account with
- both you and any joint account holders.

Everyday Banking at the Post Office.

- Pay in cash and cheques at any Post Office counter using a personalised payment slip.
- Access your account at many Post Office locations, whenever the Post Office is open, including evenings and Sundays.
- See section 19 for how you can withdraw money at a Post Office if you have an ATM card.

05 – What happens if things go wrong with a payment.

Money taken from your account that you didn't agree to.

This means that you didn't agree to the money being taken from your account.

In some instances, you may let someone like an Attorney under a Power of Attorney, or an authorised online third party provider, access your account and make payments. This means that you've agreed to the money being taken from your account.

Please see section 9 for more information about allowing other people to use your account. And section 2 for details about authorised online third party providers.

Payment that hasn't been made properly.

This could mean:

- the payment didn't arrive in the account you sent it to
- the payment was for the wrong amount
- the payment had incorrect information, such as the wrong sort code or account number.

When to tell us about an unauthorised or improperly made payment.

You should check your account regularly to see if there are any payments or sums of money being taken out that don't look right. If this happens, you should tell us as soon as possible.

If you want to claim a refund, you need to tell us as soon as possible. At the latest, this must be within 13 months of the payment or the money being taken out of your account. If you tell us after this time, we'll still look at your request. However, we won't need to give you a refund within the times mentioned in this section.

When we'll give you a refund.**You've told us that you didn't agree to the payment or money being taken out of your account.**

We'll refund you, as long as none of the circumstances outlined in the "When we won't refund you" section below.

You've told us you've lost your security details and payments have been made from your account after you've done this.

We'll refund you for payments made from your account after you've told us that your security details have been lost or stolen.

We made a payment to someone else and it wasn't made properly (for example, it didn't reach your other TSB account).

We'll refund you if:

- you haven't made any mistakes in the information about the account you wanted to pay, such as an incorrect sort code or account number
- we can't show that the payment reached the other account.

If this happens, we'll try our best to find out where your payment went.

When we won't refund you.**You've been acting fraudulently.**

You're responsible for all payments from your account that we haven't been able to stop.

You haven't kept your security details safe – either intentionally, or by being very careless, when your account is in credit.

We won't say that you've failed to keep your security details safe if you've shared them with someone you've agreed can use your account, for example under a Power of Attorney. For more information see section 9.

You've deliberately not told us that you've lost your security details, or you've been very careless.

Once you tell us that your security details have been lost or stolen, you aren't responsible for any further payments made from your account, and you can get a refund for those payments only.

What happens if we need to refund you?

If we agree to refund you, we'll do this as soon as possible. If we do this, we'll refund:

- the amount of the payment or withdrawal
- any charges you've paid
- any interest you've paid or lost.

Once we've paid you, we won't be responsible for paying you any more money.

If we think there's been any fraud on your account, we have to look into this before we can refund you. Once we've done this and we agree there's been no fraud, we'll refund you.

06 – Interest we pay you.**If we pay interest on your account, we'll calculate the interest each day. We'll do this unless your product conditions say something different.**

Your product conditions will tell you how often we pay interest to you. It's usually once a month or once a year.

When interest is paid into your account, it earns interest too.

We'll pay interest without taking off income tax (sometimes you'll see this called 'gross'). If you earn more interest than any Personal Savings Allowance that applies to you, you'll have to pay any tax due to HMRC yourself.

07 – Joint accounts.

The product conditions for your account will tell you if you can have a joint account. Each person on the joint account must follow these terms and conditions. If one person doesn't we can take action against all or one of you.

What can a joint account holder do without telling the other(s)?

A joint account holder can do any of the following without telling the other account holder(s):

- take out any or all of the money
- close the savings account or end a service
- ask for statements or other information we send you to be given to you electronically or by paper. If they do that, we'll send statements and other information electronically to all account holders instead of paper copies, and all the joint account holders agree to this
- ask for other services
- replace an account or service with another one
- give information about the other account holder including telling us that another joint account holder has changed address
- give an authorised online third party provider access to a joint account.

We won't ask why the account holder is doing any of these things or check the instructions with other account holders. However, we will if we must by law or if one of our regulators has told us to.

What can't a joint account holder do without the other(s)?

You all must give us your permission to remove a joint account holder, add a new joint account holder, or allow someone else to use your account (like a power of attorney).

What happens if joint account holders disagree?

We may ask all of you to give us instructions, for example when you want to take money out of your account. We might also stop any of you using the account individually until the dispute is over.

What can we do with joint accounts?

- Give information to just one account holder. Including the pre-contractual account information for the account.
- Use money in your joint account to pay back money that one of the other joint account holders owes us. We call this "set-off" and it's explained more in section 10 of these terms and conditions.
- Pay or send money in the joint account to just one joint customer, if your account is closed or this agreement ends.

What happens if a joint account holder dies?

We'll remove their name from the account and it will stay open in the name of the remaining joint customer(s). Occasionally we won't do this if it is clear to us that the person didn't intend for this to happen when the joint account was set up.

08 – Changes to your terms and conditions

We can make changes to your terms and conditions for various reasons, including changes to your interest rate and charges. We can make changes for the following reasons:

| Why we can make changes | Real life examples |
|---|--|
| To make improvements which benefit you | We introduce a new service and add in some new terms to explain it |
| To make sure we're following changes in law, regulation, industry code or guidance (known as "regulatory requirements") | A new regulation is introduced to reduce the time it takes cheques to clear |
| Because our running costs have changed. This includes a change in costs when we borrow money | There is an increase in the Bank of England base rate |
| Because of changes to the technology, good banking practice, or changes in customer demand. | New channels become available through which we can communicate with you, like live chat on mobile banking. |

You might have your savings account with us for a long time. So it's very difficult for us to predict all the reasons we might need to make a change to your account. But, if we do have to make a change for a reason we can't predict, we'll always tell you beforehand. If, as a result of these changes, you want to close your account, you can do so without paying any charges.

How we'll tell you about changes.

We will let you know about changes by either telling you personally or publishing a change.

"Publishing a change" means that we'll make details of the change available in our branches, at [tsb.co.uk](https://www.tsb.co.uk) and through telephone banking. We'll do this within three days of making the change.

"Personally" telling you about a change means that we'll contact you by email, text message, letter or any other method of written communication. This includes messages on or with your statements.

Do you have to accept the changes to your account?

You can close your account or switch to another account with us or another bank at any time. For some savings accounts there may be restrictions on whether you can close your account or switch to an account with us or another bank. There may also be charges. Your product conditions will tell you more about this.

If you don't tell us otherwise before the change happens, we'll assume you've accepted any change we've told you about.

Changes to your savings account (except Fixed savings accounts).

A fixed savings account is an account with a fixed interest rate for a certain amount of time. It could be a fixed bond or a fixed rate ISA.

| Changes we can make | Will we tell you before we make the change? | How will we tell you about it? | Can you close your account as a result of this change? |
|--|---|--|---|
| Reduce the rate of interest we pay you | Yes, we'll tell you 14 days' in advance | We'll tell you personally. We may not do this if your account has a balance of less than £100. Instead, we may tell you about it by making details of the change available in our branches, at tsb.co.uk and through telephone banking. | Yes, you can close your account without charge within 30 days of the change and at any time |
| Increase the rate of interest we pay you | No | We'll tell you: <ul style="list-style-type: none"> • Either personally within 30 days of the change • By publishing it within 3 days of the change | Yes, you can close your account without charge at any time |
| Changes to any of the sections in your terms and conditions listed below: <ul style="list-style-type: none"> • keeping your account safe • taking money out of your account • ATM Cards • paying money into your account • what happens if things go wrong with a payment | Yes, we'll tell you 2 months in advance | We'll tell you personally | Yes, you can close your account without charge at any time |
| Any other changes not listed above that are not in your favour | Yes. We'll tell you at least 30 days in advance | We'll tell you personally | Yes, you can close your account without charge at any time |
| Any other changes not listed above that are to your advantage | No | We'll tell you: <ul style="list-style-type: none"> • Either personally within 30 days of the change; or • By publishing it within 3 days of the change | Yes, you can close your account without charge at any time |

Changes to your fixed savings accounts.

| Changes we can make | Will we tell you before we make the change? | How will we tell you about it? | Can you close your account as a result of this change? |
|--|---|--|---|
| Interest rates | We won't ever change an interest rate on a fixed rate savings account for the time it is fixed. So, for example, if you have a fixed bond for three years, the interest rate won't change in those three years. | | |
| A change that doesn't benefit you | Yes. We'll tell you 30 days in advance | We'll tell you personally | Yes. You can close your account without charge within 60 days after we tell you about the change. |
| A change that benefits you or adds a new service to your account | No | We'll tell you: <ul style="list-style-type: none"> • Either personally within 30 days of the change; or • By publishing it within 3 days of the change | Check your product conditions to see whether you can close your account. |

09 – Letting other people use your account.

You can do this by:

- giving us a signed third party mandate form. We can give you one to complete. This lets you choose a person to use your account for you for a short while, without needing a legal document. You might use one if you're going on holiday or into hospital
- giving us an original Power of Attorney document. This is a legal document that lets you appoint one or more people (called an Attorney) to help you make decisions, or make decisions on your behalf.

We might have to let someone use your account for legal reasons, for instance if:

- you're made bankrupt
- you're incapable of making decisions about your account. For instance, if you were in an accident and fall into a coma
- you die.

For security reasons, we might not let someone who's using your account use some services, like Internet Banking. But if we do allow this, they can use your security details. Don't worry, we won't say you've broken these terms and conditions if you tell them your security details.

If you let someone use your account or the law means we can let someone use your account for you, we're usually not responsible for their actions. But, we'll be responsible if we know or suspect that they were acting dishonestly towards you.

Real life example: You have a Power of Attorney set up, and someone you've chosen as your Attorney takes money out of your account and uses it themselves. We aren't responsible for this, unless we suspected or should have suspected that your Attorney was being dishonest.

10 – Using money between accounts (set-off).

We can use money in your account to pay back what you owe us. For instance if you have an overdraft, credit card, mortgage or loan with us. We call this 'set-off'.

When can we use set-off?

We can use set-off on any accounts you have in either your own name or any joint accounts you have to repay any money you owe us. So, imagine you have a joint account with your partner and you have a joint loan. We can use money in your joint account to repay that loan. Or, if your partner owes money on a loan in their own name, we could use money in your joint account to repay that.

Occasionally, we'll pay you money to settle a complaint you make against us or to give you compensation for something we've done wrong. If that happens, we can use this money to pay back any money you owe us.

If we do use set-off:

- we won't use any money that you need as essential living expenses or to pay important things like your mortgage or rent
- we'll tell you 14 days in advance.

| Which account is in credit? | Set-off against money owed by: |
|-------------------------------|---|
| Your account (your name only) | You |
| | You and the other joint account holder(s) |
| Your joint account | You |
| | You and the other joint account holder(s) |
| | The other joint account holder(s) |

Can we take money from your account if you owe money to other agencies?

Yes. If you owe money to certain other agencies, such as HMRC, we can take it from your account to repay them what you owe.

11 – Statements.

Your statement shows you all the payments into and out of your account, plus additional information such as interest and charges. It also gives you a reference to help you check each payment.

We'll send you a statement annually, usually on the anniversary of your account opening.

If you use Internet Banking we may agree with you that you will receive statements electronically. We call these "paperless statements". Otherwise we'll post them to you.

You can change your paperless preferences at any time by logging in to Internet Banking and going to the "Manage Online and Paper Preferences" page.

You can order copies of paper statements in branch, over the phone or using Internet Banking.

If you ask for a copy of a statement that we've already given you (paper or electronic), we'll charge you for this. Section 20 will tell you how much.

12 – What happens if we break this agreement?

We believe in working in partnership with our customers. So if we break this agreement, we're responsible for anything you lose as a result.

However, we're not responsible for losses caused by:

- some unusual or unforeseeable things outside our control. These might be things like a strike or a technical breakdown
- a legal or regulatory requirement causes us to break these terms and conditions.

We also aren't responsible for any business losses you suffer.

Will we always do what we say we'll do under these terms and conditions?

Occasionally we might not do all the things we say we'll do under these terms and conditions, normally because we're helping you. For instance, we might allow you more time than we say we will to repay money you owe us. If we do this, it will be a temporary measure and we're still allowed to do the things we said we can or would do under this agreement.

13 – How can you end this agreement?

Within the cancellation period.

- Your product terms and conditions will tell you if you are allowed to cancel and, if you are, what the cancellation period is.
- You don't need to give us any reason and you don't need to tell us in advance.
- If you don't cancel during the cancellation period, your agreement will continue until you or we close your account.

At any time after the cancellation period.

- Unless your product terms and conditions say otherwise, you can also close your account for any other reason, at any time.
- You don't need to tell us in advance.

How to cancel or close your account.

- You can cancel or close your account by visiting us in branch, by writing to us or telling us via Internet Banking or our Mobile Banking App. You can also tell us by using our chat service when it is available.

14 – How can we end this agreement?

We can end this agreement immediately if:

- you're acting fraudulently
- you're behaving improperly (for example, in a threatening or abusive manner)
- you're using a service or money illegally (or allowing someone else to do so)
- you've seriously or regularly broken these terms and conditions in some other way.

We can close your account if you move, or have moved, abroad. We'll tell you at least 30 days in advance if we're going to do this.

If we close your account for any other reason, we'll write to you two months in advance.

What do you need to do when your account is closed?

You must:

- cancel any Standing Orders or other regular payments into your account
- destroy anything that belongs to us or that we have given to you, like an ATM card. Please cut them up and give them back to us. Or get rid of them so that no-one else can use them.

When your account is closed, we'll pay the money in your account to you. Or we can pay it to any other person you name in writing. Just let us know their account details.

If you die, we may need to see a grant of probate or grant of representation (in England, Wales and Northern Ireland) or a certificate of confirmation (in Scotland). We'll need this before we can release the money in your account to your personal representatives.

They name the people (called the executors) who can administer the estate of the person who died, their property and money they owned, as well as any debt. A grant of letters of administration is a legal document issued when a person dies without a will.

15 – What happens if I don't use my account.

If you don't pay money into your account within 90 days of the account being opened we may close your account. We'll write to you before we do this so you can pay money in if you want to keep the account open.

If you don't pay money in or take money out of your account for more than a year we may freeze your account. This means we won't allow any more payments into or out of the account, or send statements, until we've carried out identity checks to make sure it's you giving us the instructions. We do this to protect the security of your account. Once we've carried out the identity checks you'll be able to use the account as normal.

We'll always write to you at least two months before we freeze your account to give you the opportunity to tell us you don't want us to do this.

We take part in the Unclaimed Assets Scheme. This uses the money which is held in accounts that haven't been used for at least 15 years to help benefit good causes.

So, if you don't use your account for at least 15 years and we've lost touch with you, we may transfer any money in your account to the scheme. We'll try to contact you before we do this. If this does happen, you can still get your money back.

16 – How you can make a complaint.

If you feel that we've made a mistake or haven't met your expectations, please let us know. We want to put things right for you and make sure we don't repeat any mistakes in the future.

We will try to sort out your complaint as soon as we can.

How can you tell us about a complaint?

You can tell us by:

- using our online complaint form, which you can find at [tsb.co.uk/help/complaint-form](https://www.tsb.co.uk/help/complaint-form) or the online chat service when it's available in the Mobile Banking App or Internet Banking
- visiting a branch
- calling us
- writing to us at TSB Bank plc, Customer Services, PO Box 373, Leeds, LS14 9GQ.

What should you do if you're still not happy?

If you're unhappy with our final response to your complaint, you can ask the Financial Ombudsman Service to look at it.

Their address is [financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk) and they will only look at your complaint once you've tried to resolve it with us.

Which law applies to these terms and conditions?

English law will decide questions about these terms and conditions. The courts of England and Wales will be able to deal with any claim that you have about them.

However if you live in Scotland, Scottish law applies. Scottish courts will be able to deal with any claim you have about these terms and conditions. If you live in Northern Ireland, Northern Irish law applies. Northern Irish courts will be able to deal with any claim you have about these terms and conditions.

17 – Sharing your information with other people.

When will we share tax information about you?

Sometimes the law or a regulation will tell us that we need to share information about you with tax authorities. We can share information about you with tax authorities in the UK (HMRC) or in other countries (such as the USA).

What information will we share with tax authorities?

We'll share things like:

- your account number
- the amount of interest paid into the account
- the amount of money in your account
- your name and address
- your social security number or taxpayer identification number.

You might also need to give us extra information for the tax authorities. This could be things like where you live for tax purposes or your nationality.

What if we transfer our rights under this agreement to another provider?

We may transfer some or all of our rights and duties under our agreement with you to another provider in the future. Your agreement will then continue with them. We'll only do this if we reasonably think they'll treat you fairly and to the same standard we have. It won't change your rights under the terms and conditions which apply to your account.

18 – Contacting each other.

How will we contact you?

We can contact you by:

- post
- phone
- electronically – this means email, text message and other digital methods such as sending you a message on your Internet Banking or through the Mobile App (if you use it).

By giving us your mobile number or email address, you agree that we can use these to get in touch with you so that we can service your account.

When will we contact you?

We'll need to contact you about your account for various reasons. For example, we'll let you know if there are changes to your terms and conditions. Or we'll contact you if we need to prevent fraud or protect the security on your account. Which method we use will depend on the circumstances.

When do you need to contact us?

You must tell us if you change:

- your name
- any of your contact details such as your address, phone number (including mobile) or email address
- your nationality.

If you don't tell us about a change in your contact details, we might send information about your account to the wrong place. This could mean that you don't hear about changes to your account. Or your account information could get into the wrong hands. Or you may not be able to make a payment or log in to Internet Banking, Mobile Banking or the Mobile app. This could happen for example, if we're not able to send you a One Time Password because we don't have your up to date mobile number.

We might charge a reasonable cost for trying to find you if your contact details aren't up to date.

How can you contact us?

In branch, over the phone, by post or by using Internet or Mobile Banking or the online chat service when it's available in Internet Banking or the Mobile Banking App.

What language will we use when we contact you?

We'll communicate with you in English.

19 – ATM cards.

Because our savings accounts are designed to help you save, most of them don't allow you to have an ATM card. Your product conditions will tell you if your account allows this or not. If it does, you need to ask us for one. You should only do this if there is no other way for you to take money out of your account. A joint account holder can ask us for a card without asking the other joint account holder(s).

If we allow you to have an ATM card the following conditions apply in addition to the other conditions in this document:

Keeping your card safe.

You must:

- Tell us as soon as you can if you think your card has been lost, stolen, damaged or misused. You can find our contact details in section 18. You should also change your PIN. You can do this at a cash machine.
- Not let anyone see you entering your PIN at a cash machine.
- Not let anyone use your cards. Even if you have a joint account, each customer has their own card.

Using your card.

Withdrawing money from an ATM.

You can withdraw cash using your ATM card by entering your PIN and confirming the amount. We'll take that amount out of your account once we've confirmed details with the card organisation. For example, this could be Mastercard® or Visa.

Withdrawing money from a Post Office® counter.

You can withdraw cash using your ATM card at a Post Office® counter by using your card and PIN to withdraw cash free of charge.

Using your ATM card abroad.

You may use your card to make a cash withdrawal in foreign currency outside the UK. If you do, we'll change the amount into pounds on the day you make the cash withdrawal.

The exchange rate we use is set by the card organisation. We use the rate that applies on the day you make the cash withdrawal. This rate changes all the time. You can find out the current rate on [tsb.co.uk](https://www.tsb.co.uk). We also add a fixed percentage to cover our costs when we convert the payment or withdrawal into pounds. You can find out the fixed percentage in section 20.

If you withdraw Euros from a cash machine in the UK, the bank operating the cash machine will convert the amount into pounds. They'll use their own exchange rate, and may charge you.

You can find out more about the costs of making a cash withdrawal outside the UK in section 20.

When can we stop you using your card?

We can stop you using your card for the reasons and in the same way as we can stop you using your security details set out in section 3 above.

If we do this, we (or someone else who's acting for us) might hold onto it. This might happen, for example, if you're using your card at a cash machine.

We'll remove the stop on your card as soon as we can after the reasons for us doing it are resolved.

What happens if something goes wrong when I withdraw money using my ATM card?

When we'll give you a refund.

You've told us you've lost your card or PIN and payments have been made from your account after you've done this.

We'll refund you for payments made from your account after you've told us that your card or PIN have been lost or stolen.

When we won't refund you.

You haven't kept your card or PIN safe – either intentionally, or by being very careless, when your account is in credit.

You've deliberately not told us that you've lost your card or PIN, or you've been very careless.

Once you tell us that your card has been lost or stolen, you aren't responsible for any further payments made from your account, and you can get a refund for those payments only.

20 – Fees.

We currently charge the following fees. See section 08 above for when and how we can change our fees.

We will take these fees from your account at the time you use the service.

| Type of fee | Description | Amount |
|---|---|---------------------|
| Banker's draft/cheque | This is where you ask us to write a cheque for you, from money in your account | £20 |
| International payment fee when an international payment is made into your account | SEPA payments | £0 |
| | Any other payments received in Euros | £0 |
| | All other payments up to £100 | £2 |
| | All other payments over £100 | £7 |
| Duplicate statement fee | If we've already given you a statement (paper or electronic) and you'd like a copy of it again you'll pay a fee to get this | £5 for each request |

SEPA payments are electronic payments made in euros between two member countries both within the SEPA region, through the SEPA credit transfer scheme. Payments from member countries will usually arrive via this scheme.

SEPA is the Single Euro Payments Area. It includes all of the countries in the EEA plus Monaco, San Marino, Switzerland, Andorra, Vatican City, the UK and Gibraltar.

The EEA is the European Economic Area. It's a group of the following countries: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lichtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain (including the Balearic Islands), Sweden, Azores, Canary Islands, French Guiana, Guadeloupe, Madeira, Martinique, Mayotte, La Reunion and Saint Martin.

Using your ATM card to make a cash withdrawal in pounds in the UK.

| Where you use your card to make a cash withdrawal | Our fees | Any other fees |
|---|----------|--|
| Our cash machines | No fees | No fees |
| Our branches | | |
| Any other cash machine or branch | | <ul style="list-style-type: none"> You may be charged by the owner of the branch or cash machine You'll be told the amount of the charge when you withdraw the cash. |

Fees for using your ATM card to make a cash withdrawal in foreign currency.

These are the fees you'll pay if you make a cash withdrawal in foreign currency either from a cash machine or over the counter either in the UK or abroad. Over the counter abroad means in a bank or currency exchange in a foreign country.

| Fee | We do the currency conversion | | The cash machine operator, foreign bank or currency exchange does the conversion | | |
|----------------------------|---|--|--|---|--|
| Description | Our fees | Which exchange rate will be used? | Our fees | Which exchange rate will be used? | Any other fees |
| Non-pounds transaction fee | 2.99% of the amount withdrawn | The exchange rate will be the one set by MasterCard® or Visa depending on what type of card you have | There aren't any | The cash machine operator or foreign bank sets the fees | The cash machine operator or foreign bank may charge an additional fee. We can't tell you what this is, as it's set by each operator |
| Non-pounds cash fee | 1.5%* of the amount withdrawn (minimum £1.50) | | | | |

*You'll not be charged a non-pounds cash fee if you make a cash withdrawal in euros from a cash machine in an EEA country. In this case the EEA doesn't include the UK, so you'll be charged the non-pounds cash fee if you withdraw cash in euros in the UK.

When will the cash be converted into pounds?

When you use your card to make a cash withdrawal in a foreign currency, the cash is converted into pounds. This normally happens on the day you withdraw the cash. When you use a cash machine to make a cash withdrawal in a foreign currency, you can sometimes choose if you want the currency converted by us or the cash machine operator.

The exchange rate and charges you'll pay depends on which option you choose and these are explained in the table above.

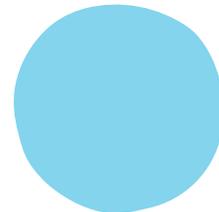
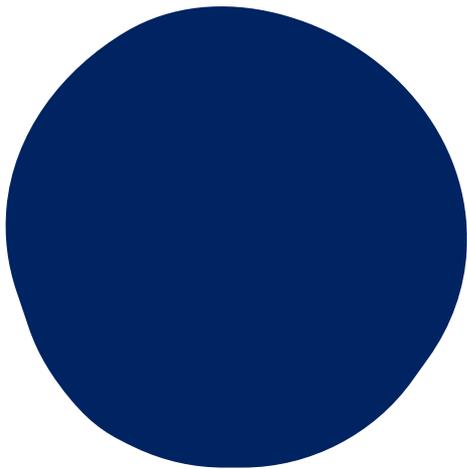
We've a handy calculator to help you see the total cost of your currency charges (including the way we charge above the European Central Bank Exchange rate). Visit tsb.co.uk/currency-conversion-calculator

How can you choose for the cash machine operator to convert the cash?

You can choose this by selecting the amount you want to withdraw in pounds (not the foreign currency) on the cash machine. Some cash machines won't allow you to do this. If you don't choose this option, the conversion will be done by us.

Is it cheaper for us to convert the currency, or the cash machine operator or other bank?

We can't tell you which the cheapest option is because we don't know what charges and exchange rates are used by the cash machine operator.



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 (previously Typetalk) or Textphone on **0345 835 7982** (lines open from 7am to 11pm, seven 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. 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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