

# Your Easy Saver product conditions.

Easy Saver product conditions	
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>You must be:               <ul style="list-style-type: none"> <li>16 or over</li> <li>a UK resident.</li> </ul> </li> </ul>
<b>Joint accounts</b>	<ul style="list-style-type: none"> <li>You can have a joint Easy Saver account.</li> <li>You can only add an extra person to your account once it has been opened. You need to do this in branch.</li> </ul>
<b>Paying money into your Easy Saver account</b>	<ul style="list-style-type: none"> <li>You can pay money into your account:               <ul style="list-style-type: none"> <li>in branch</li> <li>by transferring money from another account with us or another provider</li> <li>using an ATM card (if you've asked for one).</li> </ul> </li> </ul>
<b>Taking money out of your Easy Saver account</b>	<ul style="list-style-type: none"> <li>You can take money out of your account:               <ul style="list-style-type: none"> <li>in branch</li> <li>at a cash machine using an ATM card (if you've asked for one)</li> <li>by using Telephone, Internet or Mobile Banking, or the Mobile App.</li> </ul> </li> <li>If you take money out of your account using Telephone, Internet or Mobile Banking or the Mobile App, you must pay it 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.</li> <li>You can't set up standing orders or Direct Debits.</li> <li>You can't have a cheque book.</li> </ul>
<b>Interest</b>	<ul style="list-style-type: none"> <li>The interest rate is variable. This means it can go up or down at any time.</li> <li>Interest is paid once a year on the anniversary of opening your account.</li> <li>Interest is paid to the account you choose when you open your account. It can't be paid into a TSB Cash ISA.</li> <li>You can find the interest rate for your account in our branches, online at <a href="https://www.tsb.co.uk">tsb.co.uk</a> or by phoning us on <b>03459 758 758</b></li> </ul>
<b>How can you cancel 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.</li> <li>If you want to cancel or close your account, we'll help you move to another account that we offer or will return your money to you.</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 created on 1 July 2017.

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. 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.

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**Local banking  
for Britain**

