

# Your Fixed Bond product conditions.

Fixed Bond product conditions	
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>You must:               <ul style="list-style-type: none"> <li>be 16 or over</li> <li>be a UK resident</li> <li>want to save a minimum of £2,000.</li> </ul> </li> </ul>
<b>Term</b>	<ul style="list-style-type: none"> <li>The account term will be the fixed period you apply for when opening the account, for example 1 or 2 years.</li> <li>The term will start on the date we open your account.</li> </ul>
<b>Joint accounts</b>	<ul style="list-style-type: none"> <li>You can have a joint Fixed Bond 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 Fixed Bond 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> </ul> </li> <li>Your first payment into your account must be a minimum of £2,000.</li> <li>The maximum amount you can pay into your account is £1,000,000.</li> <li>You must pay all money into your account within 10 working days of opening it. The first working day starts on the date we open your account.</li> <li>After 10 working days, you can't pay any more money into your account.</li> <li>You can have a maximum of £5,000,000 in fixed term accounts with us at any one time. The £5,000,000 doesn't include any interest you earn on the money in your accounts.</li> </ul>
<b>Taking money out of your Fixed Bond account</b>	<ul style="list-style-type: none"> <li>You can't take any money out of your account during the fixed term.</li> <li>If you die, we'll pay your account balance and interest up to the date of closure.</li> </ul>
<b>Interest</b>	<ul style="list-style-type: none"> <li>The interest rate is fixed for the term of your account. This means that the interest rate won't change during the term.</li> <li>If the term of your account is in years, for example 2 years, you can choose whether interest is paid:               <ul style="list-style-type: none"> <li>monthly or</li> <li>yearly.</li> </ul> </li> <li>If the term of your account is in months, for example 18 months, you can choose whether interest is paid:               <ul style="list-style-type: none"> <li>monthly or</li> <li>yearly and at the end of the term.</li> </ul> </li> <li>Yearly interest is paid once a year on the anniversary of opening your account.</li> <li>Monthly interest is paid on the same day as you opened the account. If that day does not occur in a given month, your interest is paid on the last working day of that month. Monthly interest may be paid at a slightly different rate to yearly interest.</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>What happens at the end of your fixed term period</b>	<ul style="list-style-type: none"> <li>• At least 30 days before the end of the term we'll contact you about what you'd like to do with the money in your account. We may also send you information about other accounts we offer to help you make your decision.</li> <li>• If you don't tell us what you want to do with your account before the end of the term, we'll change your account into a Matured Funds account (or similar if it is no longer available). We'll do this on the last day of the term.</li> </ul>
<b>How can you cancel your account?</b>	<ul style="list-style-type: none"> <li>• You can't cancel or close your account during the term.</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, 7 days a week. Please speak to a Partner for more information.

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**Local banking  
for Britain**

