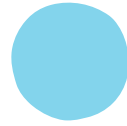


Monthly Saver.

savings

Summary box

Account Name	Monthly Saver		
What is the interest rate?	Interest rate (for 12 month term)	Amount invested £1-£1,500. 2.00% Gross/AER (fixed)	
	Any balance above £1,500 earns an interest rate of 0.00% Gross/AER. Interest is calculated each day and paid at the end of the 12 month term. At the end of the term the account will switch to a variable rate Easy Saver account, where the following rates currently apply:		
	Interest rate with bonus (includes a fixed bonus of 0.05% for the first 12 months)	0.15% Gross/AER (variable)	
	Interest rate without bonus (applicable after 12 months)	0.10% Gross/AER (variable)	
Can TSB change the interest rate?	No, we can't change the interest rate during the term of your Monthly Saver.		
What would the estimated balance be after 12 and 24 months?	Based on accounts opened on the first of March, with 12 monthly deposits of £125 made on the 25th of the month (which is the maximum you can pay in each month). This example assumes that no withdrawals are made from the account and that variable interest rates on Easy Saver remain the same:		
	Year 1 – Monthly Saver	Amount Saved	£1,500.00
		Interest earned at 2.00% Gross/AER (fixed)	£14.19
		Estimated balance after 12 months	£1,514.19
	At the end of the term the funds are transferred to an Easy Saver account.		
	Year 2 – Easy Saver	Opening Balance	£1,514.19
		Interest earned at 0.15% Gross/AER (variable)	£2.27
Estimated balance after 24 months		£1,516.46	
This is an example only and doesn't take into account your individual circumstances.			
How do I open and manage my account?	Ways to open	In branch Online	
	Who can open	You must be 16 or over, a UK resident and a TSB current account holder.	
	Open with	£1 minimum balance. You must set up a monthly standing order between £25 and up to £125 from a TSB current account. You can only make one payment each month into your account. No maximum limit on the amount that can be held within the account	
	Manage your account	In branch Over the phone Online Mobile app	
Can I withdraw money?	Withdrawals allowed	Yes, instant access. You can't replace withdrawn funds.	
	Withdrawal charges	No withdrawal penalties apply.	
	How to withdraw	Cash Bankers draft Transfer to a TSB current or savings account in your own name (Fees may apply to some of these services, please see our Savings Account General Conditions for more information)	



Summary box

Additional information

Accounts can be held in sole or joint names.

One account per customer.

If you close your Monthly Saver before the end of the 12 month term, you won't be able to open another account before the first anniversary of this account.

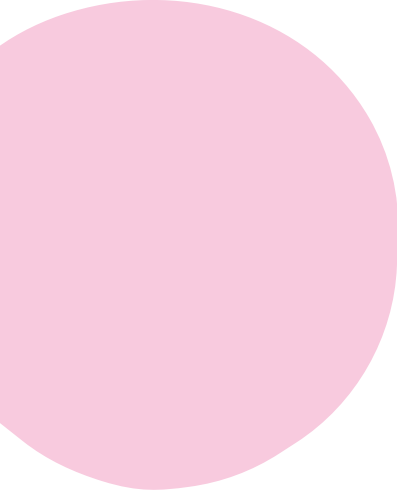
Interest is paid gross (without taking off tax).

If you earn more interest than the Personal Savings Allowance, you may have to pay extra tax yourself.

The Personal Savings Allowance is £1,000 for basic rate taxpayers and £500 for higher rate taxpayers. Additional rate taxpayers don't receive a Personal Savings Allowance.

Account can be closed at any time without charge.

Information correct as at 12 April 2022.



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 or Textphone on **0345 835 7982** (lines open from 7am to 11pm, 7 days a week).

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**.

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.

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

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