

Your Monthly Saver product conditions.

Monthly Saver product conditions	
Eligibility	<ul style="list-style-type: none"> You must: <ul style="list-style-type: none"> be 16 or over be a UK resident have a current account with TSB not already have a Monthly Saver account – you can only have one Monthly Saver account.
Term	<ul style="list-style-type: none"> The account term is 12 months and will start from the date we open your account.
Joint accounts	<ul style="list-style-type: none"> You can have a joint Monthly Saver account. You can only add an extra person to your account once it has been opened. You need to do this in branch.
Paying money into your Monthly Saver account	<ul style="list-style-type: none"> You can only pay money into your account by standing order from a TSB current account. Your standing order must be between £25 and £250 and can only be made once each calendar month. If your standing order is less than £25 or over £250 it will be returned to the account it was paid from. This means that the money won't be added to your Monthly Saver. If you miss a standing order one month, you can't make it up. For example, you couldn't pay double in the next month.
Taking money out of your Monthly Saver account	<ul style="list-style-type: none"> You can take money out of your account: <ul style="list-style-type: none"> in branch by using Telephone, Internet or Mobile Banking, or the Mobile App. 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, in either of your names. You can't replace any money you take out. You can't set up standing orders or Direct Debits. You can't have a cheque book or ATM card with your account.
Interest	<ul style="list-style-type: none"> The interest rate is fixed for 12 months from the date you open your account. This means that the interest rate won't change for 12 months. Interest is paid on the anniversary of opening your account. Interest is paid to the account you choose when you open your account. It can't be paid into a TSB Cash ISA. You can find the interest rate for your account in our branches, online at tsb.co.uk or by phoning us on 03459 758 758
What happens at the end of your fixed term period	<ul style="list-style-type: none"> After you've had your account for 12 months, we'll change it into an Easy Saver account, or similar account if it is no longer available. Your account number and sort code will stay the same. Your standing order will still continue to be paid into your Easy Saver account until you cancel it.
How can you cancel your account?	<ul style="list-style-type: none"> If you aren't happy with your account, you can cancel it within 30 days of opening without charge. You can also close your account at any time. 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. If the account is closed early you'll not be able to open a new one before the anniversary of the original account.

Which other terms and conditions do you need to read?	<ul style="list-style-type: none"> • 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.
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Easy Saver product conditions

Eligibility	<ul style="list-style-type: none"> • You must be: <ul style="list-style-type: none"> ◦ 16 or over ◦ a UK resident.
Joint accounts	<ul style="list-style-type: none"> • You can have a joint Easy Saver account. • You can only add an extra person to your account once it has been opened. You need to do this in branch.
Paying money into your Easy Saver account	<ul style="list-style-type: none"> • You can pay money into your account: <ul style="list-style-type: none"> ◦ in branch ◦ by transferring money from another account with us or another provider ◦ using an ATM card (if you've asked for one).
Taking money out of your Easy Saver account	<ul style="list-style-type: none"> • You can take money out of your account: <ul style="list-style-type: none"> ◦ in branch ◦ at a cash machine using an ATM card (if you've asked for one) ◦ by using Telephone, Internet or Mobile Banking, or the Mobile App. • 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. • You can't set up standing orders or Direct Debits. • You can't have a cheque book.
Interest	<ul style="list-style-type: none"> • The interest rate is variable. This means it can go up or down at any time. • Interest is paid once a year on the anniversary of opening your account. • Interest is paid to the account you choose when you open your account. It can't be paid into a TSB Cash ISA. • You can find the interest rate for your account in our branches, online at tsb.co.uk or by phoning us on 03459 758 758
How can you cancel your account?	<ul style="list-style-type: none"> • If you aren't happy with your account, you can cancel it within 30 days of opening without charge. • You can also close your account at any time. • 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.
What other terms and conditions do you need to read?	<ul style="list-style-type: none"> • 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.

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

**Local banking
for Britain**

