



## Important change to your Cash Account.

I'd like to let you know we are changing the name of your Cash Account to **Classic Essentials** on 1 August 2016.

Your existing sort code and account number will not change and you can carry on using your account normally. Your card will stay the same, as will your security details for Internet Banking (if you have it). There aren't any other changes to your terms and conditions, but we've updated some of the wording to make them easier to read and understand.

### Change of account name in the Banking Charges Guide.

Our Banking Charges Guide, which shows you the fees and charges for your account, is available at [tsb.co.uk/legal](http://tsb.co.uk/legal), by calling us on **03459 758 758** or by visiting your local branch.

We'll change the name of your account from Cash Account to Classic Essentials in the new version of the Banking Charges Guide, which takes effect on 18 September 2016. The current version still refers to your account as Cash Account.

The fees and charges for your account won't change because of this change to your account name.

### What do you need to do?

We've updated your terms and conditions and they're included with this letter. It is important that you read these and keep them somewhere safe.

We're always here to help you get the most from your account. So if you have any questions, or if something has changed recently which makes you think a different account might be more suitable, please call us on **03459 758 758** or visit us in branch.

If you're happy with these changes you don't need to do anything, and they'll apply to you from 1 August 2016. If you aren't happy with these changes, our agreement with you allows you to close your account before 1 August 2016 without any charge. You can close your account at any other time in accordance with your account's terms and conditions.

Thank you for banking with TSB.

Yours sincerely

A handwritten signature in black ink that reads "Craig Bundell". The signature is written in a cursive style.

Craig Bundell  
Head of Personal Current Accounts

## Your Classic Essentials Terms and Conditions

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>We'll consider your personal circumstances to decide whether you're eligible for a Classic Essentials Account.</li> </ul>
<b>Benefits</b>	<ul style="list-style-type: none"> <li>Your account is a basic current account. Benefits, such as a chequebook or Planned Overdraft, are not available.</li> <li>Further details of your account's benefits and services can be found at <a href="http://tsb.co.uk">tsb.co.uk</a> or by visiting a branch.</li> </ul>
<b>Account conversion</b>	<ul style="list-style-type: none"> <li>If you're eligible for an account which offers more services (such as a Classic Account), we can upgrade your Classic Essentials Account.</li> <li>If we upgrade your account, we'll inform you of the change two months in advance and provide your new account's terms and conditions.</li> </ul>
<b>Interest</b>	<ul style="list-style-type: none"> <li>You won't be paid any interest on the money in your Classic Essentials Account.</li> </ul>
<b>Overdrafts</b>	<ul style="list-style-type: none"> <li>You're not eligible for a Planned Overdraft.</li> <li>If there isn't enough money in your account to make a payment, it won't be made. We won't usually give you an Unplanned Overdraft, except in limited circumstances where we are unable to refuse the transaction.</li> <li>If you try to make a payment and, because there is not enough money in your account, we don't allow it, you'll be charged a Returned Item Fee. Details of the fees that would apply are in the Banking Charges Guide (available in branch and at <a href="http://tsb.co.uk">tsb.co.uk</a>).</li> <li>In the rare event that you accidentally borrow money from us, you won't be charged any interest or fees. You should repay any borrowed money as soon as possible and you'll also need to pay it back immediately if we ask you to.</li> </ul> <div style="border: 1px solid #00AEEF; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>A Planned Overdraft is an overdraft up to a limit that we agree, taking into account your personal circumstances, and which you arrange with us in advance so as to increase the available money in your account.</p> <p>An Unplanned Overdraft is where you try to make a withdrawal or a payment out of your account (for example, by card) for which you do not have available money.</p> </div>
<b>Personal information</b>	<ul style="list-style-type: none"> <li>To see how TSB uses your personal information go to <a href="http://tsb.co.uk/privacy">tsb.co.uk/privacy</a>.</li> </ul>
<b>Ending this agreement</b>	<ul style="list-style-type: none"> <li>You may end this agreement at any time by writing to us, visiting us in branch or phoning us.</li> </ul>
<b>Other terms</b>	<ul style="list-style-type: none"> <li>Our agreement with you is made up of general conditions (contained in the Personal Banking Terms and Conditions leaflet) and additional conditions. These additional conditions are detailed in this table and in the Banking Charges Guide which contains our standard fees.</li> <li>If there is any overlap or conflict between the additional conditions and the Personal Banking Terms and Conditions, the additional conditions apply.</li> <li>You may also be subject to other conditions where you have signed up for other services or benefits for your Classic Essentials Account, such as internet banking.</li> </ul>

If you'd like this in another format, such as large print, Braille or audio please ask in branch or phone us on **0845 835 7835**.

If you have a hearing or speech impairment you can contact us using Text Relay (previously Typetalk) or Textphone on **0345 835 3843** (lines are open 24 hours a day, seven 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 (0)203 284 1575.

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Information correct as at July 2016.

TSB11405 (07/16)