



# Update to Personal Banking Terms and Conditions.

## Cheque clearing times.

We previously told you that all our branches would be able to clear cheques in two days by the end of October 2018. But, because of problems with the wider rollout of the service across other banks and providers, we've had to delay our plans. It's already available in some branches now and will be coming to more in 2019.

We'll let you know seven days before the new cheque clearing service is available in all our branches, with a message on [tsb.co.uk](http://tsb.co.uk) Once we've confirmed this, please see your Personal Banking Terms and Conditions for information on cheque clearing times.

## Paying in cheques at a TSB branch

When you pay your cheque in, a TSB Partner can tell you if the branch is working on the old or the new service, and when you can use the money.

If you pay in a cheque by closing time on a **Monday**, it will clear as shown below.

When will it show in your account?	After you've paid it in, when will it earn interest or reduce the interest you're paying?	When can you use the money?	When can your cheque be returned unpaid after you've paid it in?
<b>Old service</b>			
Monday	Wednesday	Friday	Up to the following Tuesday
<b>New service</b>			
Monday	Tuesday	By 11.59pm on Tuesday	Up to 4pm on Tuesday

If you pay in your cheque at a deposit cash machine outside of branch opening hours it will take an extra day to clear.

## Paying in cheques at a Post Office

If you're paying a cheque in at the Post Office, your cheque will clear using the old clearing service and will take a day longer than at one of our branches. We'll update you on [tsb.co.uk](https://www.tsb.co.uk) when cheques paid in at the Post Office will clear using the new two-day service.

So, if you pay your cheque into a Post Office branch before 4.30pm on a **Monday**, it will clear as shown below.

When will it show in your account?	After you've paid it in, when will it earn interest or reduce the interest you're paying?	When can you use the money?	When can your cheque be returned unpaid after you've paid it in?
Tuesday	Thursday	Monday	Up to the following Wednesday

## TSB Cheques that you write

We won't be able to tell you how quickly the money will come out of your account, as we don't know which bank your cheque will be paid into. So, you need to make sure when you write a cheque that you have enough money in your account, in case the bank the cheque is being paid into is working on two-day cheque clearing.

Some utility companies have been having problems with the new service which means there have been delays with processing cheques. So, if you're writing a cheque to pay a utility company, please allow enough time for your payment to be processed.

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 are open 7am to 11pm, 7days a week).

Calls may be monitored or recorded.

TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration No. 191240.

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

Local banking  
for Britain

