

Your Spend & Save Plus account product conditions.

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| Eligibility | <ul style="list-style-type: none"> You must be 18 or over. |
| Charges | <ul style="list-style-type: none"> You agree to pay the maintaining the account fee (monthly) for this account. For more information about this fee including the amount, see the Banking Charges Guide. The Banking Charges Guide also sets out which fees we won't charge as part of your account benefits. |
| Restrictions | <ul style="list-style-type: none"> You can have one Spend & Save Plus account in your own name as an individual, and another Spend & Save Plus joint account. If you've more than one Spend & Save Plus account in your own name as an individual or more than one joint Spend & Save Plus account, we may convert your additional Spend & Save Plus account(s) into a Spend & Save account or another current account from our range. We'll tell you in writing two months before we do this. |
| Overdrafts | <ul style="list-style-type: none"> How much we let you borrow, if any, is subject to you applying for an overdraft. It also depends on us checking your personal circumstances. We can ask you to repay any money you borrow at any time. |
| Arranged Overdrafts | <ul style="list-style-type: none"> If you apply for an Arranged Overdraft, we'll give you separate information about it, including the limit and interest rate. |
| Unarranged Overdrafts | <ul style="list-style-type: none"> If you go overdrawn unexpectedly or over your Arranged Overdraft limit, we may agree to cover your payments with an Unarranged Overdraft. If we agree to give you an Overdraft, we'll charge you interest on the amount you borrow. You can find this rate in the Banking Charges Guide. |
| Can you cancel or close 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 by post, phone or in branch. For more information, see the Personal Banking terms and conditions. |
| 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. |

Information correct as at March 2020.



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 7am to 11pm, 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).

Calls may be monitored or recorded.

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