Cash ISA Saver.

savings

Summary box

Account Name	**Cash ISA Saver**		
What is the interest rate?	**Balance**	**Interest rate with bonus** Includes a fixed bonus of 0.20% for the first 12 months	**Interest rate without bonus** Applicable after 12 months
	£1+	1.20%	1.00%
	£25,000+	1.20%	1.00%
	£50,000+	1.20%	1.00%
	£100,000+	1.30%	1.10%
	All interest rates are tax free/AER variable. Interest is calculated each day and paid once a year on 31 March. The interest rate you get depends on how much money you have in your account at midnight at the end of each day. You earn the interest rate on all the money in your account. Sometimes we offer different bonus rates. If we do this, you can choose to add or replace an existing bonus rate with a new one. This is called 'renewing' your account. You can renew your account at any time and as often as you like. Bonus rates are fixed and last for 12 months. Always check the rates first. For more information on how to renew your account, see the 'Additional information' section below.		
Can TSB change the interest rate?	Yes. We can move the interest rate up or down at any time. Our Savings Account General Conditions explain when we'll do this. If we increase the interest rate, we'll make details of the rate change available in branch, on the phone and on our website, within 3 days of the change. If we decrease the interest rate, we'll let you know personally 14 days in advance. You can close your account without charge within 30 days of the change, and at any other time. We may not do this if you have £100 or less in your account. Instead, we may tell you about it by making details of the change available in our branches, at **tsb.co.uk** and through telephone banking.		
What would the estimated balance be after 12 and 24 months?	**Based on:** • A deposit of £1,000, £25,000, £50,000 and £100,000 • No deposits or withdrawals • Variable interest rates remaining the same		
		Year 1	
	Deposit	**Interest earned in the first 12 months**	**Balance at the end of 12 months**
	£1,000	£12.00	£1,012.00
	£25,000	£300.00	£25,300.00
	£50,000	£600.00	£50,600.00
	£100,000	£1,300.00	£101,300.00
		Year 2	
	Deposit	**Interest earned between 12 and 24 months**	**Balance at the end of 24 months**
	£1,000	£10.12	£1,022.12
	£25,000	£253.00	£25,553.00
	£50,000	£506.00	£51,106.00
	£100,000	£1,114.30	£102,414.30
	All interest rates are tax free/AER variable. This is an example only and doesn't take into account your individual circumstances.		

Summary box

How do I open and manage my account?	Ways to open	In branch or online
	Who can open	You must be 18 or over and a UK resident.
	Open with	£1 minimum opening balance. Maximum subject to the annual ISA allowance (£20,000 for 2024/25), plus transfers in from other existing ISAs 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. You can withdraw and replace money from your Cash ISA Saver without it counting towards your yearly ISA allowance for that year, as long as the repayment is made in the same tax year as the withdrawal.
	Notice period	None
	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)
Additional information	Accounts can only be opened in a sole name. Opening a Cash ISA Saver will limit the amount that can be invested in a stocks and shares or innovative finance ISA. To find out more about this, speak to one of our Partners in your local branch or call us. The tax advantages depend on your individual circumstances and the tax treatment of your ISA may change in the future. If you aren't happy with your Cash ISA Saver, you can cancel within 14 days of opening without charge. • To check our rates and find out how to renew your account, go to **tsb.co.uk/help** and search 'renew'. Or you can: • Log into Internet Banking. • Call us on **0345 975 8758** – lines are open – 8am to 8pm every day. • Chat to us in the TSB Mobile Banking App. • Visit a TSB branch.	

Rates and information correct as at 1 October 2025.

The Annual Equivalent Rate (AER) shows what the interest would be if the interest was paid and added to the account once each year. It lets you compare savings accounts easily.

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.

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **03459 758 758**, chat to us in the Mobile Banking App, or visit us in branch.

This information is available in large print, braille and audio. 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 call us using the Relay UK service. Type '**18001**' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit **www.relayuk.bt.com** to read how they manage your data.

The opening hours of our Telephone Banking advisor services are 8am to 8pm Mondays 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.

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**. Calls may be monitored or recorded.

TSB

TSB10936(M1) (10/25)