

## eSavings.

**Summary box** – the eSavings account is no longer on sale and is not available to open for new customers

<b>Account name</b>	<b>eSavings</b> • The eSavings account is no longer on sale and is not available to open for new customers		
<b>What is the interest rate?</b>	<b>Balance</b>	<b>Interest Rate</b>	
	£1+	1.29% Gross / 1.30% AER	
	£25,000+	1.39% Gross / 1.40% AER	
	£50,000+	1.48% Gross / 1.50% AER	
	£100,000+	1.58% Gross / 1.60% AER	
	<ul style="list-style-type: none"> <li>• All interest rates are Gross/AER variable.</li> <li>• Interest is calculated each day and paid once a year on the anniversary of opening the account.</li> <li>• 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.</li> <li>• 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. Gross rate means that credit interest is paid without income tax being deducted.</li> </ul>		
<b>Can TSB change the interest rate?</b>	<ul style="list-style-type: none"> <li>• Yes. We can move the interest rate up or down at any time. Our Savings Account General Conditions explain when we'll do this.</li> <li>• 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.</li> <li>• If we decrease the interest rate, we'll let you know personally 14 days in advance.</li> <li>• 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 <a href="https://www.tsb.co.uk">tsb.co.uk</a> and through telephone banking.</li> </ul>		
<b>What would the estimated balance be after 12?</b>	Based on:		
	<ul style="list-style-type: none"> <li>• A deposit of £1,000, £25,000, £50,000 and £100,000</li> <li>• No deposits or withdrawals</li> <li>• Variable interest rates remaining the same</li> </ul>		
	<b>Year 1</b>		
	<b>Deposit</b>	<b>Interest earned in the first 12 months</b>	<b>Balance at the end of 12 months</b>
	£1,000	£13.00	£1,013.00
	£25,000	£350.00	£25,350.00
	£50,000	£750.00	£50,750.00
£100,000	£1,600.00	£101,600.00	
This is an example only and doesn't take into account your individual circumstances.			
<b>How do I open and manage my account?</b>	<b>How to open</b>	• This account type is no longer available to new customers.	
	<b>Manage your account</b>	<ul style="list-style-type: none"> <li>• Online</li> <li>• Mobile app</li> <li>• Over the phone</li> </ul>	

## Summary box

Can I withdraw money?	Withdrawals allowed	• Yes, instant access
	Withdrawal charges	• No withdrawal penalties apply
	How to withdraw	• Transfer to a TSB current or savings account held in your name.
Additional information	<ul style="list-style-type: none"><li>• Accounts can be held in sole or joint names.</li><li>• Interest is paid gross (without taking off tax).</li><li>• If you earn more interest than the Personal Savings Allowance, you may have to pay extra tax yourself.</li><li>• The Personal Savings Allowance is £1,000 for basic rate taxpayers and £500 for higher rate taxpayers. Additional rate taxpayers don't receive a Personal Savings Allowance.</li><li>• Account can be closed at any time without charge.</li><li>• To check our rates, go to <a href="https://www.tsb.co.uk/help">tsb.co.uk/help</a></li><li>• Or you can:<ul style="list-style-type: none"><li>– Log into Internet Banking.</li><li>– Call us on <b>0345 975 8758</b> – lines are open – 8am to 8pm every day.</li><li>– Chat to us in the TSB Mobile Banking App.</li><li>– Visit a TSB branch.</li></ul></li></ul>	

Rates and information correct as at 25 September 2024.

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. Gross rate means that credit interest is paid without income tax being deducted.

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.

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](https://www.relayuk.bt.com) to read how they manage your data.

The opening hours of our Telephone Banking advisor services are 8am to 8pm Monday to Sunday. 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. 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 **+44 203 284 1575**. Calls may be monitored or recorded. TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

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