

## Your Passbook Saver product conditions.

Your Passbook Saver product conditions	
Eligibility	<p>You must:</p> <ul style="list-style-type: none"> <li>• be 16 or over.</li> <li>• be a UK resident.</li> </ul>
Paying money into your Passbook Saver account	<p>You can pay money into the account:</p> <ul style="list-style-type: none"> <li>• In branch.</li> <li>• By transferring money from another account with us or another bank.</li> <li>• By posting a cheque to us.</li> <li>• The maximum number of cheques which may be sent to us by post each day is five.</li> </ul>
Taking money out of your Passbook Saver account	<p>You can take money out of the account:</p> <ul style="list-style-type: none"> <li>• In branch.</li> <li>• Using an ATM card if you have one.</li> <li>• By cheque by writing to us (which we will send to you by first class post).</li> <li>• By making a payment in branch to an account with another bank.</li> <li>• By making a payment in branch to another TSB savings or current account in your name (or if you have a joint account, in any of your names).</li> <li>• You must produce your passbook to make a withdrawal in branch.</li> <li>• You cannot set up standing orders or Direct Debits on the account to make payments.</li> </ul>
ATM Cards	You can ask us for an ATM card to make deposits to and withdrawals from the account.
Interest	<p>Payable:</p> <ul style="list-style-type: none"> <li>• On any credit balance</li> <li>• Yearly on the anniversary of opening the account, unless you choose to receive it monthly. Monthly interest is paid on the same date each month as you opened the account.</li> <li>• You can ask us to pay interest into a different account with us.</li> <li>• You will find our current interest rates for the account in our UK branches, online at <a href="https://www.tsb.co.uk">tsb.co.uk</a> or by phoning us on <b>03459 758 758</b>.</li> </ul>
Joint Accounts	<ul style="list-style-type: none"> <li>• The Passbook Saver Account may be held by a maximum of six people.</li> <li>• If you have notified us that any of you can operate the account and make transactions independently: <ul style="list-style-type: none"> <li>• Any one of you can give us instructions independently of the other joint account holder(s).</li> <li>• This means that any one of you can, for example, withdraw all the money from the account without the knowledge of the other joint account holder(s).</li> <li>• Any one of you can write to us to state that the authority to operate your account independently is revoked. If you do this, you will only be able to operate the account and make transactions by giving us written instructions signed by all of you.</li> </ul> </li> <li>• If you have notified us that all joint account holders can only operate the account and make transactions jointly: <ul style="list-style-type: none"> <li>• The account can only be operated by giving us written instructions signed by all of you.</li> <li>• You can give us written instructions signed by all of you to state that the authority to operate your account jointly is revoked. If you do this, you will each be able to operate the account and make transactions independently, and without the knowledge of the other joint account holder(s).</li> </ul> </li> <li>• If we have not received any notice from you, we will assume that all joint account holders can operate the account and make transactions independently.</li> <li>• You must notify us immediately of any dispute between you which may affect the account.</li> </ul>

<b>Passbooks</b>	<ul style="list-style-type: none"> <li>• Your passbook will show details of all transactions on your account together with any interest paid. You can get your passbook updated at any time in branch.</li> <li>• You are responsible for checking your passbook. You must notify a branch or telephone the Customer Service Helpline as soon as possible if you notice any errors on your account.</li> <li>• You must notify a branch or telephone the Customer Service Helpline as soon as possible if you discover or suspect that your passbook has been lost or stolen.</li> <li>• We retain ownership of your passbook and can request the immediate return of the passbook if we suspend your ability to use it for any reason.</li> </ul>
<b>Which other terms and conditions do you need to read?</b>	<ul style="list-style-type: none"> <li>• There are other terms and conditions that cover your account. These are set out in the Savings Accounts General Conditions.</li> <li>• If there's any conflict between these additional conditions and those referred to above, the additional conditions will apply.</li> </ul>

Information correct as at 01 July 2024

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 from 8am to 8pm, 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 are open from 7am to 11pm, 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**.

The opening hours of our Telephone Banking advisor services are 8am to 8pm Monday to Sunday 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. Calls may be monitored or recorded.

Rates can change at any time and you should check the current interest rate before applying for the account.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Gross rate is the contractual rate of interest payable before the deduction of income tax. 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.

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