


Your eSavings product conditions.

savings

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Eligibility	<p>You must be:</p> <ul style="list-style-type: none">• be 16 or over• be a UK resident• have a current account with TSB• not already have an eSavings account – you can only have one eSavings account• register and use Internet, Mobile Banking or the Mobile App.
Joint accounts	<p>You can have a joint eSavings account.</p> <p>You can only add an extra person to your account once it has been opened. You need to do this in branch.</p>
Paying money into your eSavings account	<p>You can pay money into your account:</p> <ul style="list-style-type: none">• in branch• by transferring money from another account with us or another provider.
Taking money out of your eSavings account	<p>You can only take money out of your account using Telephone, Internet or Mobile Banking, or the Mobile App.</p> <p>You can only take money out of your account if you pay it into a TSB current or savings account in your name. If you have a joint account, the money can be paid into an account in either of your names.</p> <p>You can't set up standing orders or Direct Debits.</p> <p>You can't have a cheque book or ATM card with your account.</p>
Interest	<p>The interest rate is variable. This means it can go up or down at any time.</p> <p>Interest is paid once a year on the anniversary of opening your account.</p> <p>Interest is paid to the account you choose when you open your account. It can't be paid into a TSB Cash ISA.</p> <p>You can find the interest rate for your account in our branches, online at tsb.co.uk or by phoning us on 03459 758 758</p>
How can you cancel your account?	<p>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.</p> <p>If you want to cancel or close your account, we'll help you move to another account that we offer or will return your money to you.</p>
Which other terms and conditions do you need to read?	<p>There are other terms and conditions that cover your account. These are set out in the Savings Account General Conditions.</p>

Information correct as at 21 March 2021.



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

