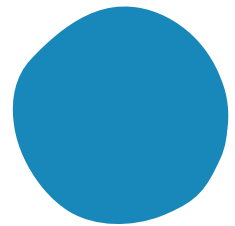


## Your Advantage Saver product conditions.

Your Advantage Saver product conditions	
Paying money into your Advantage Saver account	<ul style="list-style-type: none"> <li>You can pay money into the account in branch, or by transferring money from another account with us or another bank.</li> <li>If there is no other way for you to pay money into your account, you can ask us for an ATM card.</li> </ul>
Taking money out of your Advantage Saver account	<ul style="list-style-type: none"> <li>You can take money out of your account:               <ul style="list-style-type: none"> <li>in branch</li> <li>by using Telephone, Internet or Mobile Banking, or the Mobile App.</li> </ul> </li> <li>If you take money out of your account using Telephone, Internet or Mobile Banking or the Mobile App, you must pay it into a TSB current or savings account. The account must be in your name or, if you have a joint account, it can be in either of your names. You cannot set up standing orders on the account to make these payments.</li> <li>If there is no other way for you to take money out of your account, you can ask us for an ATM card.</li> </ul>
Interest	<ul style="list-style-type: none"> <li>The interest rates are variable.</li> <li>We will pay interest once a year 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>
How can you cancel your account?	<ul style="list-style-type: none"> <li>If you are not happy with your choice of account or service, you can cancel it within 30 days of opening the account or taking the service. We will then help you to move to another account we offer or will return your money to you with any interest you have earned.</li> </ul>
Which other terms and conditions do you need to read?	<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> </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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