

## Changes to credit card interest rates.

### Q. When will the change in my interest rate take effect from?

A. Your new interest rate will be applied to your account on or after **30 April 2024**.

### Q. Why are my credit card interest rates changing?

A. Sometimes we have to make changes to our interest rates which reflect how much it costs us to lend to you.

### Q. I currently have a 0% interest period on my credit card, will this be affected by the rate increase?

A. Don't worry if you still have some time left on your promotional offer, your current rate will still apply and continue until the end of the promotional period.

You'll need to stay within your credit limit and make at least the minimum payment each month.

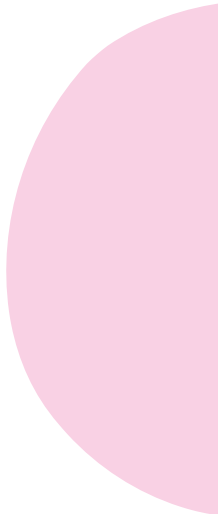
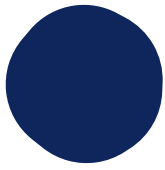
### Q. I don't want the new rates applied to my account, what can I do?

A. If you're not comfortable with the new rates we've sent you, you can choose to close your account and pay off your balance at your existing interest rates.

To do this you'll need to let us know by **29 April 2024**, by calling us on **0345 835 3846**, chatting to us in the TSB Mobile App or visiting a branch.

### Q. I'd really like some help to manage my money better, can you help me?

A. For further support and helpful information, please visit [tsb.co.uk/money-confidence](https://tsb.co.uk/money-confidence)



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](http://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 Sundays. 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 20 3284 1581**. Calls may be monitored or recorded.

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We've signed up to The Standards of Lending Practice: **[www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)**

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