

# Your Classic Essentials account product conditions.

This product is no longer on sale.

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>You must be 18 or over and a UK resident.</li> <li>We'll look at your personal circumstances to see whether you're eligible to have a Classic Essentials account.</li> </ul>
<b>What don't you get with this account?</b>	<ul style="list-style-type: none"> <li>You can't have a chequebook or an overdraft on this account.</li> <li>We won't pay or charge interest on this account.</li> <li>We won't usually make a payment if there isn't enough money in your account.</li> <li>In the rare event that you accidentally borrow money from us, you won't be charged any interest. This might happen if you make a payment on a plane, for example and we can't check at the time whether you have enough money. If this happens, you must pay us back as soon as possible. If we ask you to, you'll need to pay it back straight away.</li> </ul>
<b>Account conversion</b>	<ul style="list-style-type: none"> <li>If you're eligible for another account which has more services, such as a Spend &amp; Save account, we can upgrade your account.</li> <li>If this happens, we'll tell you in writing two months before we change your account type.</li> </ul>
<b>Can you cancel or close your account?</b>	<ul style="list-style-type: none"> <li>If you aren't happy with your account, you can cancel it within 30 days of opening without charge.</li> <li>You can also close your account at any time by post, phone or in branch.</li> <li>For more information, see the Personal Banking terms and conditions.</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 Personal Banking terms and conditions and the Banking Charges Guide.</li> <li>As the Classic Essentials account doesn't come with a chequebook or overdraft, the sections in the Personal Banking terms and conditions that talk about cheques and overdrafts do not apply.</li> </ul>

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.

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

Rates and information correct as at June 2023