

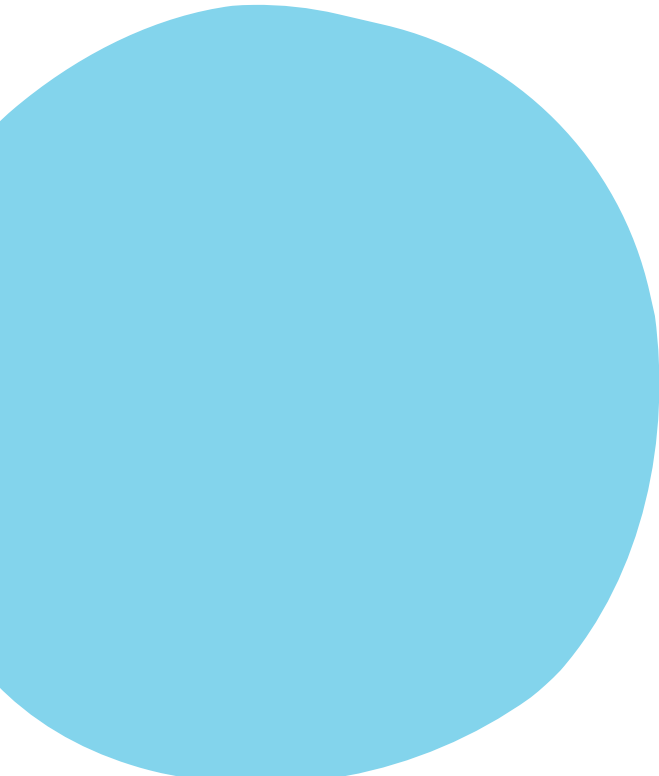


<b>Eligibility</b>	<ul style="list-style-type: none"> <li>You must be: <ul style="list-style-type: none"> <li>18 or over</li> <li>a UK resident.</li> </ul> </li> </ul>
<b>Charges</b>	<ul style="list-style-type: none"> <li>You agree to pay the maintaining the account fee (monthly) for this account. For more information about this fee including the amount, see the Banking Charges Guide.</li> </ul>
<b>Overdrafts</b>	<ul style="list-style-type: none"> <li>How much we let you borrow, if any, is subject to you applying for an overdraft. It also depends on us checking your personal circumstances.</li> <li>We can ask you to repay any money you borrow at any time.</li> </ul>
<b>Arranged Overdrafts</b>	<ul style="list-style-type: none"> <li>If you apply for an Arranged Overdraft, we'll give you separate information about it, including the limit and interest rate.</li> </ul>
<b>Unarranged Overdrafts</b>	<ul style="list-style-type: none"> <li>If you go overdrawn unexpectedly or over your Arranged Overdraft limit, we may agree to cover your payments with an Unarranged Overdraft.</li> <li>If we agree to give you an Unarranged Overdraft, we'll charge you Overdraft interest on the <b>full</b> amount you borrow using an Unarranged Overdraft. You can find the interest rate in the Banking Charges Guide.</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 without charge.</li> <li>Otherwise, this account will continue until it's closed by us or you. The reasons we can end this agreement can be found in the Personal Banking Terms and Conditions.</li> <li>This means that the insurances will also continue until your account is closed by us or you.</li> <li>You will continue to be charged for these insurances until your account is closed so please check that you remain eligible.</li> <li>Please carefully review the Terms and Conditions for the associated insurances.</li> <li>If this account no longer meets your needs then, at any time, you can close your account or change it to one of our other types of accounts that doesn't include insurance.</li> <li><b>If you decide to close your account</b> you will lose all of the associated insurance benefits so please make sure you have enough cover.</li> <li><b>If you decide to change your AVA to another type of account with TSB</b>, you will lose all of the associated insurance benefits, so please make sure you have enough cover. Depending on the type of account you move to, you may lose some or all of the interest free element of your overdraft.</li> <li>If you would like to discuss your options or close your account, please give us a call or visit your nearest branch.</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>Your Silver account also comes with a range of benefits. Details of these can be found in your Welcome Pack or online at <a href="https://www.tsb.co.uk">tsb.co.uk</a></li> </ul>

Information correct as at 1 January 2022.



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 National 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.

Calls may be monitored or recorded.

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