



savings



# savings rates

For personal customers as at 17 October 2024.



# Instant access accounts.

## Savings Pots

Accounts opened from 25 September 2024

Rates effective from 17 October 2024

Account balance	Variable interest with 12 month bonus	Variable interest without 12 month bonus
	Gross%/AER%	Gross%/AER%
£1+	2.80%/2.82%	1.29%/1.30%
Account information	A Savings Pot is opened automatically with a Spend & Save or Spend & Save Plus account and you can open multiple Pots. Accounts opened will receive a fixed introductory bonus of 1.52% payable for 12 months from the date of account opening. At the end of the bonus period, variable rates without bonus will apply. Interest is paid monthly.	

## Easy Saver

Accounts opened from 25 September 2024

Rates effective from 25 September 2024

Account balance	Variable annual interest with 12 month bonus	Variable annual interest without 12 month bonus
	Gross%/AER% with 12 month bonus	Gross%/AER%
£1+	1.40%	1.30%
£25,000+	1.50%	1.40%
£50,000+	1.60%	1.50%
£100,000+	1.70%	1.60%
Account information	Accounts opened will receive a fixed introductory bonus of 0.10% gross payable for 12 months from the date of account opening. At the end of the bonus period, variable rates without bonus will apply. Interest is paid once a year on the anniversary of opening your account.	

## Monthly Saver

Accounts opened from 10 October 2023

Account balance	Fixed annual interest for 12 months
	Gross%/AER%
£1+	6.00%
Account information	You need to be a TSB Current Account holder to have this account. An amount between £25 and £250 a month must be paid into your Monthly Saver by standing order to receive the interest rate. Interest rates are fixed for the one year term of the account and interest is paid on maturity. After 12 months this account matures into an Easy Saver with bonus.

## Save Well Limited Access Account

Accounts opened from 8 February 2024

Rates effective from 8 February 2024

Account balance	Variable annual interest for 12 months if no withdrawals are made	Variable annual interest for 12 months if a withdrawal is made. This applies to the whole balance for the calendar month that the withdrawal is made
	Gross%/AER% (variable)	Gross%/AER% (variable)
£1+	3.68%/3.75%	0.49%/0.50%
<b>Account information</b>	<p>A higher interest rate applies in months where no withdrawals are made during the 12 month term. If a withdrawal is made a lower interest rate applies to the balance for that calendar month.</p> <p>After 12 months the account will switch to an Easy Saver (excluding the bonus rate) account. Interest is calculated each day and paid monthly on the 1st of each month. If you have selected to pay interest to a different account, interest will be paid on the first working day of the month.</p>	

## eSavings

Accounts opened from 25 September 2024

Rates effective from 25 September 2024

Account balance	Variable annual interest with 12 month bonus	Variable annual interest without 12 month bonus
	Gross%/AER% with 12 month bonus	Gross%/AER%
£1+	1.40%	1.30%
£25,000+	1.50%	1.40%
£50,000+	1.60%	1.50%
£100,000+	1.70%	1.60%
<b>Account information</b>	<p>Accounts opened will receive a fixed introductory bonus of 0.10% gross payable for 12 months from the date of account opening. At the end of the bonus period, variable rates without bonus will apply. Interest is paid once a year on the anniversary of opening your account.</p>	

# Cash ISAs.

## Cash ISA Saver

Accounts opened from 25 September 2024

Rates effective from 25 September 2024

Account balance	Variable annual interest with 12 month bonus	Variable annual interest without 12 month bonus
	Tax free%/AER% with 12 month bonus	Tax free%/AER%
£1+	1.50%	1.30%
£25,000+	1.60%	1.40%
£50,000+	1.70%	1.50%
£100,000+	1.80%	1.60%
<b>Account information</b>	Accounts opened will receive a fixed introductory bonus of 0.20% tax free payable for 12 months from the date of account opening. Interest is paid once a year on 31 March.	

## Save Well Limited Access ISA

Accounts opened from 8 February 2024

Rates effective from 8 February 2024

Account balance	Variable annual interest for 12 months if no withdrawals are made	Variable annual interest for 12 months if a withdrawal is made. This applies to the whole balance for the calendar month that the withdrawal is made
	Tax free%/AER% (variable)	Tax free%/AER% (variable)
£1+	3.68%/3.75%	0.49%/0.50%
<b>Account information</b>	A higher interest rate applies in months where no withdrawals are made during the 12 month term. If a withdrawal is made a lower interest rate applies to the balance for that calendar month. After 12 months the account will switch to a Cash ISA Saver (excluding the bonus rate) account. Interest is calculated each day and paid monthly on the 1st of each month. If you have selected to pay interest to a different account, interest will be paid on the first working day of the month.	

## Fixed Rate Cash ISA

For interest rates, visit [tsb.co.uk/savings](https://tsb.co.uk/savings) or ask in branch.

# Bonds.

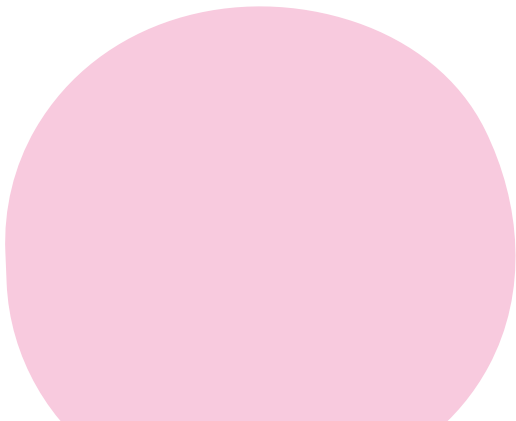
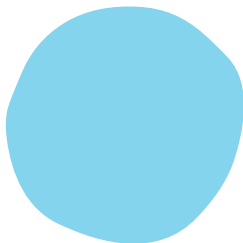
## Fixed Bond

For interest rates, visit [tsb.co.uk/savings](https://tsb.co.uk/savings) or ask in branch. Bonds are subject to availability.

## Matured Funds

Rates effective 25 September 2024

Account balance	Variable annual interest
	Gross%/AER%
£1+	1.29%/1.30%
£25,000+	1.39%/1.40%
£50,000+	1.48%/1.50%
£100,000+	1.58%/1.60%
Account information	A Matured Funds account is only available to customers whose Fixed Bond has matured. You can't pay any additional money into your account. Interest is paid once a month.



# Saving for children.

## Young Saver

Rates effective from 25 September 2024

Account balance	Variable quarterly interest	
	Gross%	AER%
£1 – £20,000	3.21%	3.25%
£20,000+	1.29%	1.30%
<b>Account information</b>	The first £20,000 of your balance will earn the variable interest rate of 3.21%/3.25% Gross/AER. Any balance over £20,000 will earn the interest rate of 1.29%/1.30% Gross/AER. Interest is paid quarterly on 10 March, 10 June, 10 September and 10 December. This product is only available for children under 16. The adult opening the account on behalf of the child must be over 18 and must have a TSB personal current account.	

## Junior Cash ISA

Accounts opened from 17 August 2023

Account balance	Variable annual interest	
	Tax free%/AER%	
£1+	3.65%	
<b>Account information</b>	This product is only available to children under 18 who do not have a Child Trust Fund. No withdrawals can be made from the account until the child is 18. Interest is paid annually on 31 March.	

# Important information.

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 at the rate specified by law.

Tax free rate is the contractual rate of interest payable where interest is exempt from income tax. Tax treatment depends on your individual circumstances.

We may monitor or record calls in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

## How to complain.

### Our promise.

If you do have a problem, we'll do our best to resolve it immediately. Where we can't, we'll ensure you have the name and contact details of the person or team dealing with your complaint.

## Tell us if there's a problem.

If you have a complaint or just want to tell us about something we could do better, there are a number of ways you can let us know:

Call: **03459 758 758**

If you have a hearing impairment, call us on **0345 835 7982**.

Visit: Drop into your local branch.

Write: TSB, Customer Relations, PO Box 373, Leeds LS14 9GQ.

## If you're still not happy.

We'll do our best to sort things out, but if we can't put things right to your satisfaction, you can ask the Financial Ombudsman Service to look at your complaint – provided you have tried to resolve the matter directly with us first.

We hope you won't need to contact the Financial Ombudsman Service, but if you do, we'll tell you how to do this.

# Other ways we can help...

For everything from current accounts and loans to mortgages and credit cards, we're here to help.

For more information ask us or visit [tsb.co.uk](https://www.tsb.co.uk)

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](https://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 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.

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**. Calls may be monitored or recorded.

TSB Bank plc Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration No. 191240.

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

Information is correct as at 17 October 2024.

