


## Your Cash account product conditions.

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Eligibility	<ul style="list-style-type: none"> <li>You must:               <ul style="list-style-type: none"> <li>– be 18 or over</li> <li>– be a UK resident and must either;                   <ul style="list-style-type: none"> <li>– not have another current account in the UK or not be eligible for one of our other current accounts.</li> </ul> </li> </ul> </li> <li>We'll look at your personal circumstances to see whether you're eligible to have a Cash account.</li> </ul>
What don't you get with this account?	<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 or fees. 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.</li> </ul>
Fees	<ul style="list-style-type: none"> <li>Generally this account has no fees.</li> <li>Occasionally we will charge a fee, such as for currency conversions that aren't in pounds. These fees are listed in the Banking Charges Guide.</li> </ul>
Account conversion	<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>
Can you cancel or close your account?	<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>
How can we close your account?	<ul style="list-style-type: none"> <li>We can end this agreement and close your account straight away if:               <ul style="list-style-type: none"> <li>– you've used or tried to use your Cash account for something illegal</li> <li>– you gave us incorrect information when you applied for your Cash account and if we'd known the correct information we wouldn't have allowed you to open the account</li> <li>– you've abused or harassed our staff to the extent that we believe your conduct could be a criminal offence.</li> </ul> </li> <li>We can end this agreement and close your account by letting you know two months in advance in writing, if:               <ul style="list-style-type: none"> <li>– there haven't been any payments out or money being paid into your account for two years</li> <li>– you aren't legally resident in the UK anymore</li> <li>– you have another bank account in the UK which provides basic banking services and you opened it after you'd opened your Cash account with us.</li> </ul> </li> <li>We can't end this agreement or close your account for any other reason. This means that the terms that talk about us closing your account in the Personal Banking terms and conditions don't apply.</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 Personal Banking terms and conditions and the Banking Charges Guide.</li> <li>These sections of the Personal Banking terms and conditions and Banking Charges Guide don't apply to you:               <ul style="list-style-type: none"> <li>– interest (both us paying interest and charging you interest)</li> <li>– overdrafts</li> <li>– benefits packages</li> <li>– writing cheques (you can still pay in cheques).</li> </ul> </li> </ul>

Information correct as at October 2025



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.

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 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. 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. It shows what the interest rate would be if paid and added to the account once each year. It lets you compare savings accounts easily.

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