

# Your Save the Pennies terms and conditions.

current  
accounts

## Your Save the Pennies terms and conditions

### How does it work?

Every time you make a purchase with your TSB Visa debit card (in the UK or abroad) we'll round up the amount you spend to the next nearest pound. If you set up Save the Pennies on a joint account, we'll round up the amount spent on all debit cards on the account.

We'll add the difference (which we call "the pennies") to the pennies from all your other Visa debit card payments made on the same day.

We'll transfer the total amount of pennies to your chosen Savings Account or Savings Pot at the start of the next working day. These will show on your statements as "Save the Pennies".

Once the pennies have been transferred to your chosen Savings Account or Savings Pot we won't transfer them back even if the original Visa debit card transaction is later cancelled or refunded for any reason.

We won't make this transfer if it will take your current account overdrawn, or further overdrawn (whether or not an overdraft has been arranged in advance).

To work out whether the transfer would take you overdrawn or further overdrawn we look at any money you have in your account to use then take away any card payments you've made where the money hasn't yet been taken from your account.

### Which accounts work with Save the Pennies?

You can set up Save the Pennies to transfer pennies from any personal current account you hold with us (which has a Visa debit card) to an eligible savings account you, or a family member or friend hold with us, except a Monthly Saver, Cash ISA or any Fixed Savings Account.

- If you have a Spend & Save or Spend & Save Plus account, you can also set up Save the Pennies to a linked Savings Pot.

You need to be over 16 to set up Save the Pennies.

### How to set up Save the Pennies to your savings account

You can set up Save the Pennies through Internet Banking, via the Mobile App or by visiting one of our branches.

If you want to set up Save the Pennies to transfer pennies:

- From a current account in your own name to a TSB savings account you hold with another person, or
- From a joint current to a savings account, you hold with us, in your sole name, or
- From your own or a joint current account to an eligible savings account a family member or friend holds with us
- You will need to do this through Internet Banking, or by visiting one of our branches.

If you choose an eligible savings account belonging to a family member or friend you won't be able to give us instructions about the pennies once they're transferred into their account.

### Joint accounts

If you have a joint personal account and set up Save the Pennies via the Mobile App you can only select an eligible savings account which is in the name of the same joint account holders.

If you set up Save the Pennies on a joint account, please make sure the other joint account holders are happy for you to do this.



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How to set up Save the Pennies to a Savings Pot	You can set up Save the Pennies from a Spend & Save or Spend & Save Plus account to a linked Savings Pot through Internet Banking, via the Mobile App, or by visiting one of our branches.
Which payments aren't included?	We won't round up whole pound payments, for example we won't round up £1 to £2. We won't apply Save the Pennies when you use your Visa debit card to withdraw cash, or to fees charged for cash withdrawals when you use a non-TSB cash machine.
How can I stop Save the Pennies?	You can stop Save the Pennies at any time. You can do this in branch, through the Mobile App or by Internet Banking or Telephone Banking (if you're registered for these).
Which other terms and conditions do you need to read?	Please remember to read the Personal Banking terms and conditions and the product terms and conditions for your accounts to find out how your accounts work. These terms and conditions only explain how Save the Pennies works.

If you'd like this in another format such as large print, Braille or audio please 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 contact us using Text Relay or Textphone on **0345 835 7982** (lines open from 7am to 11pm, 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**.

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.

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