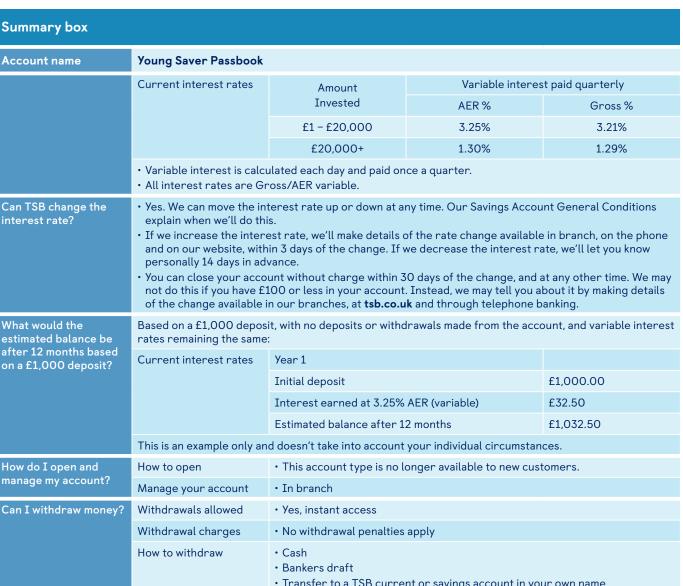
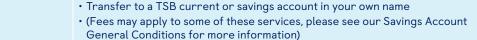
## Young Saver Passbook.







## savings

Summary box	
Additional information	<ul> <li>Interest is paid gross (without taking off tax).</li> <li>If the child earns more interest than the Personal Savings Allowance, additional tax may be due.</li> <li>The Personal Savings Allowance is £1,000 for basic rate taxpayers and £500 for higher rate taxpayers. Additional rate taxpayers don't receive a Personal Savings Allowance.</li> <li>Within 10 days of the child turning 16, the Young Saver will be converted into an Easy Saver account. We'll write to the adult at least 2 months before this to provide details.</li> <li>Account can be closed at any time without charge.</li> <li>The person who signed the application for you must be over 18. They will be authorised to operate your accounts as if they were you. We may check to ensure that any withdrawals from the account are for you, but we do not have to.</li> <li>Once you reach 11, the person operating the account for you can tell us to accept instructions on the account given by you instead of him or her.</li> <li>Once you reach 18, you can tell us that you are taking over the operation of the account, and we will act on any instructions you give on your own after that.</li> <li>If the account is still open when you reach 21, we will convert it to another instant access savings account in your name. We will send you the additional conditions for the new account before we make this change.</li> </ul>

Rates and information correct as at 25 September 2024.



The Annual Equivalent Rate (AER) shows what the interest would be if the interest was paid and added to the account once each year. It lets you compare savings accounts easily. Gross rate means that credit interest is paid without income tax being deducted.

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.

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** 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**. Calls may be monitored or recorded TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

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