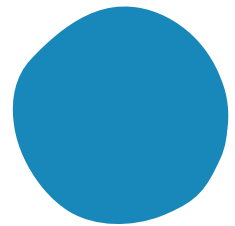


## Your Young Saver Passbook product conditions.

Your Young Saver Passbook product conditions	
Eligibility	<ul style="list-style-type: none"> <li>You must be under 21.</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>
Opening the Account	<ul style="list-style-type: none"> <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> </ul>
Paying money into your Young Saver Passbook account	<ul style="list-style-type: none"> <li>You can pay money into the account:               <ul style="list-style-type: none"> <li>In branch.</li> <li>By transferring money from another account with us or another bank.</li> </ul> </li> </ul>
Taking money out of your Young Saver Passbook account	<ul style="list-style-type: none"> <li>You can take money out of your account:               <ul style="list-style-type: none"> <li>in branch</li> <li>by using Telephone, Internet or Mobile Banking, or the Mobile App.</li> </ul> </li> <li>If you take money out of your account using Telephone, Internet or Mobile Banking or the Mobile App, you must pay it into a TSB current or savings account. The account must be in your name or, if you have a joint account, it can be in either of your names.</li> </ul>
ATM Cards	You can ask us for an ATM card to make deposits to and withdrawals from the account.
Interest	<ul style="list-style-type: none"> <li>The interest rate is variable. This means it can go up or down at any time.</li> <li>Interest is paid once every 3 months – on 10 March, 10 June, 10 September, and 10 December.</li> <li>Interest is paid to the account you choose when you open the account. It can't be paid into a TSB Cash ISA.</li> <li>You can find the interest rate for the account in our branches, online at <a href="https://www.tsb.co.uk">tsb.co.uk</a> or by phoning us on <b>03459 758 758</b>.</li> </ul>
Other Terms	<ul style="list-style-type: none"> <li>There are other terms and conditions that cover your account. These are set out in the Savings Accounts General Conditions.</li> <li>If there's any conflict between these additional conditions and those referred to above, the additional conditions will apply.</li> </ul>

Information correct as at 01 July 2024



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

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