

Your Classic Enhance account product conditions.

This product is no longer on sale.

Eligibility	You must be 18 or over.
Restrictions	You can have a maximum of three Enhance accounts.
Overdrafts	- How much we let you borrow, if any, is subject to you applying for an overdraft. Whether we give you an overdraft or not depends on us checking your personal circumstances. - We can ask you to repay your overdraft at any time.
Arranged Overdrafts	If you apply for an Arranged Overdraft, we'll give you separate information about it, including the limit and interest rate.
Unarranged Overdrafts	- If you go overdrawn unexpectedly, or over your Arranged Overdraft limit, we may agree to cover your payments with an Unarranged Overdraft. - If we agree to give you an Unarranged Overdraft, we'll charge you Unarranged Overdraft fees and interest on the amount you borrow. You can find these in the Banking Charges Guide.
Can you cancel or close your account?	- If you aren't happy with your account, you can cancel it within 30 days of opening without charge. - You can close your account at any time by post, phone or in branch. We'll pay you interest until you cancel. - For more information, see the Personal Banking terms and conditions.
Which other terms and conditions do you need to read?	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.

Information correct as at 2 December 2020.

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 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).

Calls may be monitored or recorded.

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