

# Your Graduate account product conditions.

current  
accounts

| Graduate account product conditions                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Eligibility                                           | <ul style="list-style-type: none"><li>You must:<ul style="list-style-type: none"><li>be 18 or over</li><li>have been a UK resident for at least three years</li><li>have graduated with a degree or diploma from a UK university or college within the last three years.</li></ul></li></ul>                                                                                                                                                                                                                              |
| Overdrafts                                            | <ul style="list-style-type: none"><li>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.</li><li>We can ask you to repay your overdraft at any time.</li><li>If you have an overdraft when your Graduate account is converted to a different account, then the overdraft interest rate for that account will apply. They'll apply from the date your Graduate account is transferred.</li></ul> |
| Arranged Overdrafts                                   | <ul style="list-style-type: none"><li>You can apply for an interest-free Arranged Overdraft, up to a limit of £2,000. If you apply for an Arranged Overdraft we'll give you separate information about it.</li></ul>                                                                                                                                                                                                                                                                                                      |
| Unarranged Overdrafts                                 | <ul style="list-style-type: none"><li>If you go overdrawn unexpectedly, or over your Arranged Overdraft limit, we may agree to cover your payments with an Unarranged Overdraft.</li><li>If we agree to give you an overdraft, we'll charge you interest on the amount you borrow. You can find this rate in the Banking Charges Guide.</li></ul>                                                                                                                                                                         |
| Restrictions                                          | <ul style="list-style-type: none"><li>You can only have one Graduate account with us.</li><li>Your account must be in your own name as an individual.</li><li>You can't have a joint Graduate account.</li></ul>                                                                                                                                                                                                                                                                                                          |
| Account conversion                                    | <ul style="list-style-type: none"><li>You can have a Graduate account for up to three years.</li><li>Around the third anniversary of your graduation, we'll convert your account to a Spend &amp; Save account or similar account if it's no longer available.</li><li>We'll tell you in writing two months before we do this.</li><li>Once your account is converted, the benefits connected with the Graduate account will stop.</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>                                                                                                                                                                                                          |
| 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></ul>                                                                                                                                                                                                                                                                                                               |

Information correct as at 23 June 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 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 3843** (lines open from 7am to 11pm, 7 days a week).

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. Speak to a Partner for more information. Calls may be monitored or recorded.

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**.

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