



Expect useful information about your accounts

GENERAL INFORMATION

General account information

Fees

Please refer to the Account and Service Fees brochure for specific fees and charges, or the Bank's website www.tsbbank.co.nz

Interest rates

Details of interest rates may be obtained from any branch of TSB Bank or the Bank's website.

Account statements

Unless requested otherwise by the Account Holder (or an authorised signatory), statements for accounts (excluding Term Investment accounts) will be made available at least every six months, in printed or electronic form.

As soon as you receive your statement, you must check to ensure that the entries recorded in that statement are correct and notify the Bank in writing within 60 days from the date of the statement, of any incorrect entry in the statement.

Benefits

The Bank may, from time to time, offer additional benefits to the Account Holder. If the Bank makes any additional benefits available, it will then provide the Account Holder with all appropriate details.

Cashflow card

Please refer to the Cashflow card Terms & Conditions brochure for specific information on using your Cashflow card.

Cheque accounts:

Cheque book

A cheque book may be mailed to you at the most recent address noted against your account. Government stamp duty is payable on cheques and will be debited from your account.

Security

- Your cheque book must be kept in a safe place and safeguarded at all times. Do not leave your cheque book and Cashflow card together. If your cheque book is lost or stolen, contact TSB Bank immediately.
- Contact TSB Bank immediately if you lose a single cheque, signed or otherwise.
- Never let anyone else use your account. If this is required, please make arrangements with TSB Bank.
- Complete your cheque in black or dark blue ink, not pencil. Sign any alterations in full.
- Ensure words and figures agree.
- Never pre-sign a cheque or leave any details blank after a cheque has been signed.

Cheque clearance

When a cheque is deposited into your account, you can only use this money once the cheque is cleared. New Zealand cheques are usually cleared within 3 business days (including the day of deposit), although in unusual circumstances such as Public Holidays, this may take longer.

“Special Answers” for cheque clearance can be obtained; a fee will apply for this service.

Refer to the Account and Service Fees brochure for details.

Post-dated cheques

This is a cheque completed with a future date and cannot be negotiated until that date; it is not a recommended procedure.

Stale cheques

A stale cheque is one where the date is more than 6 months old. The cheque cannot be negotiated.

Dishonoured cheques

When a cheque is presented to your account and there are insufficient cleared funds to honour this, the cheque can be returned to the person or business who accepted this from you. This is what is also referred to as a 'bounced' cheque. A fee will be automatically deducted from your account for each cheque dishonoured.

Refer to the Account and Service Fees brochure for details.

Not transferable

Not Transferable or crossed cheques are unable to be cashed and can only be deposited to the account of the person to whom they are payable. If your cheques bear the "Not Transferable" crossing, it is important to ensure you make your cheques out in the correct name.

Stopped cheques

This is when you wish to prevent a cheque (previously written out), from being presented against your account. It also allows you to stop a cheque or cheque book that has been lost or stolen. You must contact TSB Bank immediately to stop a cheque(s).

The Bank may charge a fee to stop a cheque, for any reason other than lost or stolen.

Refer to the Account and Service Fees brochure for details.

Closing a cheque account

When you close an account, Government stamp duty may be refundable on the return and receipt of any unused cheque forms.

TSB Bank
expect more



Useful information: A Disclosure Statement and Investment Statement for Premier Cheque Accounts may be obtained from TSB Bank Ltd or www.tsbbank.co.nz

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