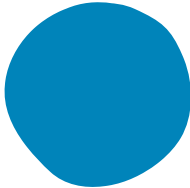




We're here to help.

Our handy guide explains all the ways
you can bank with us.



Do all your everyday banking and more.

This handy guide covers all the ways we can support you, especially if you would benefit from extra help with your banking.

Download our Mobile Banking App.

It's easy to get set up for mobile banking. Just download the TSB Mobile Banking App to register, and you can stay on top of your money whenever and wherever you need to[^]. You can check your balances, transfer money between your accounts, pay bills, deposit cheques, and send money to friends.

To find out more visit tsb.co.uk/mobile or if you're a business customer, visit tsb.co.uk/business/mobile

To register for our mobile banking app, you will need access to a smartphone.

Video and telephone appointment with a Money Confidence Expert.

If you need to speak with us directly, but are unable to visit a branch, you can book a video or telephone appointment with a Money Confidence Expert for a range of services and support. They're available 7 days a week, Monday - Friday 8am to 8pm, Saturday 9am to 5pm and Sunday 10am to 2pm.

To book an appointment please visit tsb.co.uk/appointments or call **03459 758 758**. If you're a business customer please call **0345 835 3858**.

Log in to Internet Banking.

Once registered, our simple and secure Internet Banking gives you control of your accounts. You can check your balances, transfer money between your accounts, pay bills, send money to friends, and more. It lets you take care of your everyday banking exactly when you need to.

To register, read our set-up guide and find out more visit tsb.co.uk/online or if you're a business customer visit tsb.co.uk/business/online. To register you will need access to the internet and a phone.

Chat to us online.

You can chat to us securely in the mobile banking app. Just click on 'Chat to us' in the app menu to get started.

If you need help with any of our digital services visit tsb.co.uk/help or get help from a branch colleague at tsb.co.uk/branch-locator

Visit us in branch.

We're able to support you with many services, without visiting a branch. If you'd still like to visit us in person, visit [tsb.co.uk/branch-locator](https://www.tsb.co.uk/branch-locator) to find a branch convenient for you.

Mobile Money Confidence Experts.

Our Mobile Money Confidence Experts are available in around 45 communities, including at our pop-ups, Pods and Banking Hubs.

So if you need a face-to-face chat with managing your money, product information, or getting set up for digital banking online and more, they can help.

To find out more visit [tsb.co.uk/pop-up](https://www.tsb.co.uk/pop-up)

Cash machines.

You can use our cash machines to deposit cash and cheques, pay bills and make transfers, check your balance and even unlock your PIN.

To find your nearest cash machine, visit [tsb.co.uk/branch-locator](https://www.tsb.co.uk/branch-locator) enter your location or postcode, choose the branch convenient for you and click on 'full branch details'. All our cash machines are talking cash machines.

Cashback without purchase.

With Paypoint you can get cash at the till, without making a purchase, from over 2,500 convenience stores across the UK. For more information go to [link.co.uk/cashatthetill](https://www.link.co.uk/cashatthetill)

Telephone Banking.

Our automated service lets you manage your money 24/7. We'll identify you from the phone number we have registered. If you're calling from a different number, please have your account or card details and your 6 digit security number to hand. If you need to speak with us, our dedicated team of advisors are on hand to help between 8am and 8pm*. If you'd prefer, they can also book a video, telephone or face-to-face appointment for you.

Once you register with Telephone Banking you'll be able to:

- Check your up to date balance and recent transactions.
- Transfer money between your own and other UK bank accounts.
- Pay your bills.
- Cancel or hear details of your Direct Debits.
- Set up standing orders.
- Order a debit card or a replacement PIN.

If you're not registered for Telephone Banking, you can still access some services using:

- Your date of birth (entered in a 6-digit format, so 9th April 1967 would be 090467).
- Your CVV code (the last three digits on the signature strip on the back of your card).

To get in touch call **03459 758 758**, or if you're a business customer call **0345 835 3858**. Our local rate **0345** numbers are part of inclusive minutes for landline and mobile phone packages.

*Between 8pm and 8am they can help if you need to report fraud, or a lost or stolen card.

Bank at your Post Office®.

You can use most Post Office® branches for the following services:

As a personal banking customer, you can use most Post Office® branches to:

- Withdraw up to £200 if you have an ATM card.*
- Withdraw up to £500 with a debit card.*
- Check your balance.
- Pay in cash and cheques** to your account.

As a business banking customer, you can use most Post Office® branches to:

- Withdraw cash using your business debit card.*
- Check your balance.
- Pay in cash and cheques** to your account.
- Exchange cash using the Post Office® Change Giving service.

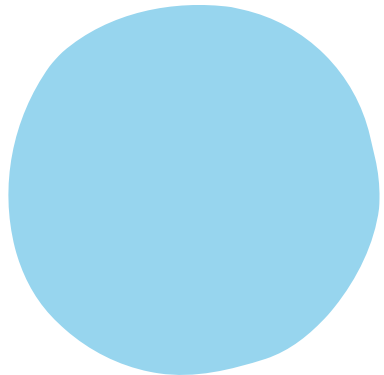
If you're a business banking customer, the Change Giving service can help if you need access to cash, visit tsb.co.uk/business/postoffice^

For more information, visit postoffice.co.uk/branch-finder enter your location and click 'Search'. Then choose a branch to check it has the right services for you.

Banking hubs.

Banking Hubs have started to open across the UK, so that vital cash and banking services can be provided where they are needed most. A Banking Hub operates in a similar way to a branch and the counter service is run by the Post Office®. TSB customers can withdraw and deposit cash, make bill payments and other transactions.

For more information, visit tsb.co.uk/bankinghubs



Post Office® is a registered trade mark of Royal Mail.

*Individual debit card cash machine withdrawal limits will apply. You may need to make multiple withdrawals to reach your card limit.

**Cash deposit limits will apply. You can deposit cash using your debit card and PIN, or a pre-printed pay-in slip and TSB branded envelope. To deposit cheques a pre-printed slip and TSB branded envelope is required.

^Business customers will need a Business Giro Deposit Slip or Business Cheque to use this service.

Other ways we can support you.

Help with bereavement or caring for a relative.

We understand that coping with a loss, or caring for a relative can be a difficult time. We're here to offer you support and advice. Call us on **0345 835 7834** for more information, or visit [tsb.co.uk/bereavement](https://www.tsb.co.uk/bereavement)

Banking with the help of a trusted friend or family member.

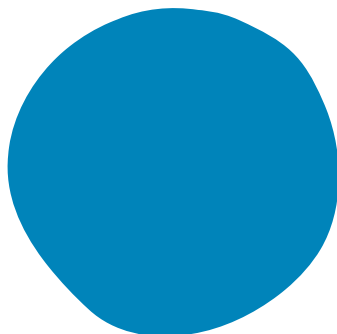
If you'd like a trusted friend or family member to be able to withdraw and deposit cash, and pay bills on your behalf, we can help you set up third party access or power of attorney to do this. For more information call us on **03459 758 758** or visit [tsb.co.uk/thirdparty](https://www.tsb.co.uk/thirdparty)

Extra help if you need it.

We understand that there are lots of different reasons you may need us to work with you differently, either now or in the future. You may need extra support with your wellbeing, a life event, or because you find yourself in a vulnerable situation or are unable to travel to a TSB branch.

If you would like more support, or you'd like to let us know that your circumstances have changed, please call us on the number below and we can chat through anything you would like help with. We will do what we can to tailor our support to your individual banking needs. We also have lots of information on how we can support you at [tsb.co.uk/support](https://www.tsb.co.uk/support)

If you'd prefer you can call us on **03459 758 758**, or if you're a business banking customer call us on **03458 353 858**.



Helping you to keep your money safe.

It's important to remain vigilant and wary of unexpected phone calls, texts or emails from fraudsters. Here are some tips on keeping your money safe. For more information on recognising fraud visit tsb.co.uk/recognisefraud



Take your time.

Always question what you've been asked to do. Don't be rushed by a caller or an email – if they're genuine, they'll never be pushy. Your bank will always give you time to think.



Think 'Can this be real?'

Ask yourself 'Would my bank or the police really ask me to do this?' If in any doubt, call your bank on the number on your card and speak to the fraud team.



Keep your PC secure.

If anyone contacts you out of the blue asking to access your computer remotely, they are probably trying to access your bank account. Never give a stranger access to your computer, laptop, tablet or smartphone.



Beware of scam accounts.

Some criminals try and scare you into sending or moving your money into a 'safe account' or a 'police account'. Your bank or the police would never ask you to do this. These kinds of accounts are always scams.



If in doubt, call them back.

If you get a suspicious phone call, hang up. Call a friend to check that the line isn't still open. Then call the company back from the number listed on their website, or if it's your bank, the number on the back of your card.



Be wary of 'too good to be true'.

Criminals tempt people with the promise of a cheap deal or easy money. So always buy from reputable websites and be sure to check the small print.



Talk to someone.

Seek impartial advice before making any investment. Your bank will always be happy to help you spot a potential scam. Also, chat with family and friends. If they have concerns, you may want to reconsider.



Stay safe online.

When paying online, look for the padlock security symbol in the address bar. This means the website is secure and encrypted. If you use sites like eBay, never make payments outside of their process.

For more information about how to protect yourself from fraud visit tsb.co.uk/fraud, and to read about our fraud refund guarantee, please visit tsb.co.uk/fraudguarantee

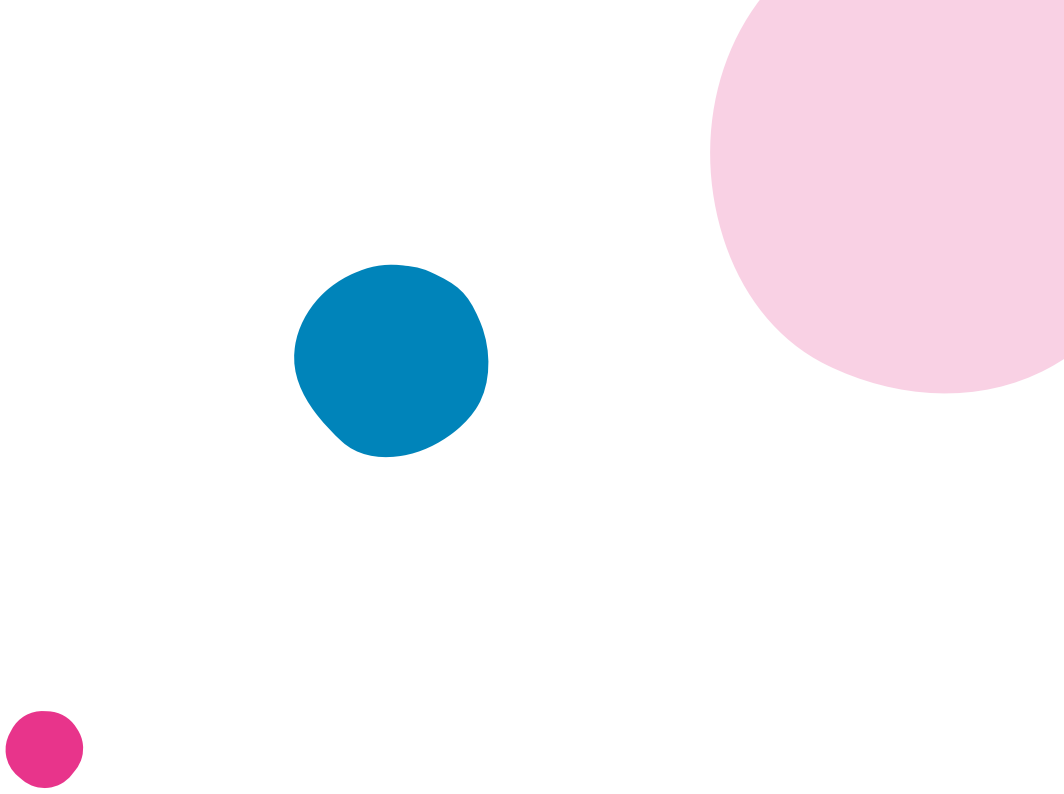


Easy ways to bank with us.

Service	Mobile Banking App	Internet Banking	Telephone Banking	Cash Machines†	Pop-ups	Pods	Post Office®	Banking Hubs (with an MMCE)*
Personal customers								
Check your balance	✓	✓	✓	✓	✓	✓	✓	✓
Recent transactions	✓	✓	✓	✓	✓	✓		✓
Make payments and transfers to your own and other accounts	✓	✓	✓	✓	✓	✓		✓
Make payments and transfers to other UK bank accounts	✓	✓	✓	✓	✓	✓		✓
Manage Direct Debits and set up and manage Standing Orders	✓	✓	✓		✓	✓		✓
Manage text alerts		✓	✓		✓	✓		✓
Pay your bills	✓	✓	✓	✓	✓	✓	✓	✓
Order a debit card or replacement PIN	✓	✓	✓		✓	✓		✓
Freeze your card	✓							
Unlock or change your PIN				✓		✓		
Withdraw cash – with or without a receipt				✓		✓	✓	✓
Cash deposits				✓		✓	✓	✓
Cheque deposits	✓			✓			✓	✓
Business customers								
Check your balance	✓	✓	✓	✓	✓	✓	✓	✓
Recent transactions	✓	✓	✓	✓	✓	✓		✓
Make payments and transfers to your own and other accounts	✓	✓	✓		✓	✓		✓
Make payments and transfers to other UK bank accounts	✓	✓	✓		✓	✓		✓
Manage Direct Debits and set up and manage Standing Orders	✓	✓	✓		✓	✓		✓
Manage text alerts		✓	✓		✓	✓		✓
Pay your bills	✓	✓	✓		✓	✓	✓	✓
Order a debit card or replacement PIN	✓	✓	✓					✓
Unlock or change your PIN				✓		✓		
Withdraw cash – with or without a receipt				✓		✓	✓	✓
Cash deposits				✓		✓	✓	✓
Cheque deposits	✓			✓			✓	✓
Post Office® Change Giving							✓	✓

† This includes cash machines and multi-functional machines.

* For Banking Hubs with no MMCE present, the services available will be the same as those listed for the Post Office®. To check Banking Hub locations and services available go to tsb.co.uk/bankinghubs



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** or **0345 835 3858** for business banking customers, chat to us in the Mobile Banking App, or visit us in branch. This information is available in large print, braille and audio. Ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week), or **0345 835 3858** for business banking customers (lines are open Monday to Friday 8am to 6pm, Saturday 9am to 2pm).

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.

Not all Telephone Banking and Business Telephone Banking services are available 24 hours, 7 days a week. 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** or **+44 203 284 1576** for business banking customers. TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration No. 191240.