



# Text Alerts

user guide

T S B

# Contents

→ page 4

- Limit Alerts

→ page 5

- High and Low Balance Alerts
- Daily or Weekly Balance Alerts
- Overseas Transaction Alerts

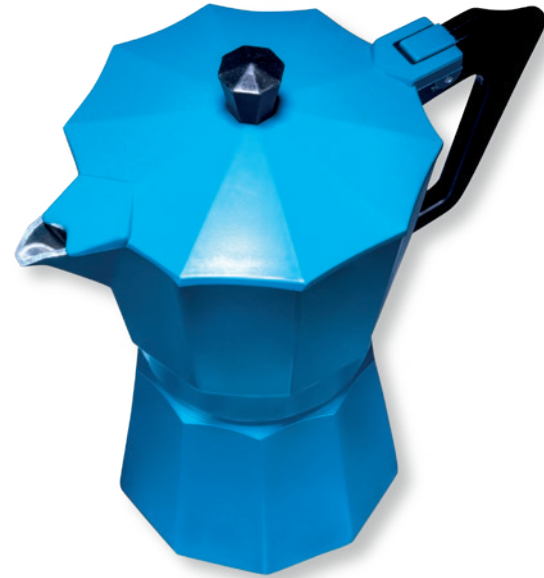
→ page 6

- Under 19s accounts
- Useful things to know about our Text Alert Services

# Helping you manage your money.

Sometimes life can be all go. But with our Text Alert Services you can easily keep in touch with your finances, even when you're rushing around.

You can register for as many of our Text Alert Services as you like, whether it's Daily or Weekly Balance Alerts or keeping an eye on Overseas Transactions. All of our personal current account customers are registered for Limit Alerts (except Cash and Under 19's accounts).



## Limit Alerts

It's good to keep tabs on your money, so we'll send you a text when you're getting close to, or go over, your account limit. All of our personal current account customers are registered for Limit Alerts (except Cash and Under 19's accounts).

We'll send you a 'Near Limit Alert' to let you know if you have less than £50 of available funds in your account.


We'll send you an 'Arranged Overdraft Alert' to let you know when you go into an Arranged Overdraft.

We'll send you an 'Over Limit Alert' text when you are over your account limit or when you do not have sufficient funds to make a payment (and it may be refused due to lack of funds).

For Direct Debits and Cheques, our retry periods mean you need to pay money into your account before 2:30pm (UK time) to make sure all of your payments are made.

For Standing Orders and Future Dated Payments, our retry periods mean you'll need to pay money in your account to cover your payments before midnight the next working day after we first tried to make the payment (12:00am UK time). But to make sure that your payment is made on the original payment date you need to pay money into your account before 2.30pm (UK time) on the day the payment is due.

We may give you an Unarranged Overdraft to make sure payments you have asked us to make that day are paid. Our grace period means that you have until 10:00pm (UK time) to pay money into your account to avoid paying any overdraft interest.



Please refer to our [Banking Charges Guide](#) for more information on how you can avoid paying fees and interest.



## High and Low Balance Alerts

With this handy service, we'll let you know if your balance goes above or below limits you set. It's a useful way to know if there's spare cash to transfer to savings, or if you should be thinking about topping up your account to cover your outgoings.

With a 'High Balance Alert' we'll let you know when your balance first equals or exceeds the limit that you've set.

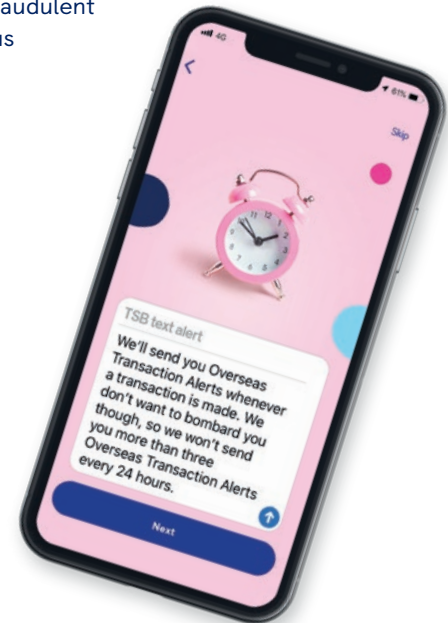
With a 'Low Balance Alert' we'll let you know when your balance on the account first equals or goes below the limit you've set.

## Daily or Weekly Balance Alerts

You can tell us the day and time in the week when a money update would be most useful, and we'll send you a text with your account balance and details of your last six transactions.

## Overseas Transaction Alerts

If your Visa debit card is used abroad we'll text you to tell you what country the transaction was made in and whether it was a purchase or a withdrawal from a cash machine. So it should be easier for you to spot any fraudulent transactions and give you time to tell us about them.



## Under 19s accounts

If you're aged 11 to 15, with an Under 19s account, you can register for our Text Alert Services. Just pop into a branch with a parent or guardian to register. If you're aged 16 to 18, with an Under 19s account, you can register for our Text Alert Services through Internet Banking.

## Useful things to know about our Text Alert Services

### 1. What happens when you're registered?

We'll send information about your personal TSB current accounts (including joint accounts) to a mobile phone registered with a UK network operator (but we won't send information about any of your other TSB accounts).

You can only register one mobile number with us at a time for this service, which will apply to all of your personal current accounts. However, joint account holders can each register for Text Alert Services and receive information about the joint account and their other personal current accounts.

### 2. When will I receive Text Alerts?

We can only send you each Text Alerts once and you won't be able to reply.

We'll send you Overseas Transaction Alerts whenever a transaction is made. We don't want to bombard you though, so we won't send you more than three Overseas Transaction Alerts every 24 hours.

Text Alerts are accurate at the time our systems create them. But if there's a delay between the text being generated and you receiving it, then the funds in your account may change before and after you receive the text.



### 3. High and Low Balance Alerts

We will send you a text when your balance first equals or goes above or below the limit you've set.

### 4. Why have I been automatically registered for Limit Alerts?

We are required to register all personal current accounts (except for Cash and Under 19's accounts) into Limit Alerts. This is to help you manage your account, to make sure you have enough money to make any payments you have asked us to make and avoid Unarranged Overdraft interest.

### 5. Are there times when I won't receive Text Alerts?

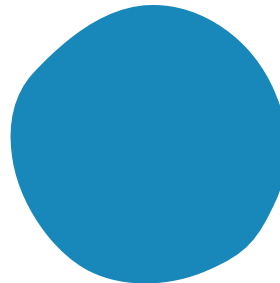
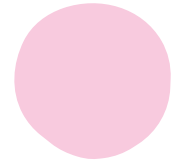
You can usually register or manage the Text Alert Services at any time, but repairs, updates and routine maintenance on our systems and those of our suppliers mean particular services might be slow or unavailable from time to time.

There might be other situations where you don't receive a text, for example because your phone is switched off, lacks signal or data connectivity.

### 6. How do I pause or stop Text Alerts?

You can change, pause or cancel your Text Alerts whenever you want. For instance, you might be heading overseas and want to avoid being charged by your mobile operator for receiving texts.

You can do this by logging on to Internet Banking and clicking on Text Alerts on the right hand side under 'Your account tools'. From there you get the option to change or cancel your Text Alerts. Alternatively, you can always call us on **03459 758 758** or visit us in branch.



### 7. Will I receive Text Alerts abroad?

The Text Alert Services are designed for use in the UK and it might be unlawful to use them in some countries. You should find out if you're allowed to receive financial or encrypted information through your mobile phone while you're abroad.

### 8. Will it cost me anything to receive Text Alerts?

We don't charge for our Text Alert Services but your network operator might charge you for using them. For example, sending Balance Requests to us, or receiving Text Alerts abroad.

### 9. What if I change my mobile number?

If you change your number it's important to let us know.

You can update it via Internet Banking, by calling us on **03459 758 758** or by visiting us in branch.

### 10. What if my phone is lost or stolen?

You should make sure that no one has access to confidential information shown on (or stored in) your mobile phone. If your phone is lost or stolen, you should also let us know immediately. If you don't, we'll keep sending Text Alerts to the mobile phone number you gave us. You can let us know by calling us on **0345 835 3844** (UK) **+44 (0)203 284 1577** (abroad) Monday to Friday 7am-10pm, Saturday 8am-10pm, Sunday 8am-6pm.

#### Don't forget...

Before you register for any of the Text Alert Services, make sure that:

- You have a TSB personal current account
- Your mobile phone is active and in your possession
- The mobile number you're registering is up to date.

For more information  
Click [tsb.co.uk/textalerts](https://tsb.co.uk/textalerts)



# Other ways we can help.

For everything from current accounts and loans, to mortgages and savings, we're here to help.

Go to **tsb.co.uk** or visit your local branch.

## How to sign up.

There are lots of quick and simple ways to register or manage Text Alerts:

**By phone:** Call us on **03459 758 758**.

**In branch:** Just pop into your local TSB.

**Online:** Click here to register online.

For more information Click **[tsb.co.uk/textalerts](https://tsb.co.uk/textalerts)**

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**, 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).

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](https://www.relayuk.bt.com)** to read how they manage your data.

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 (Registration No. 191240). TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

