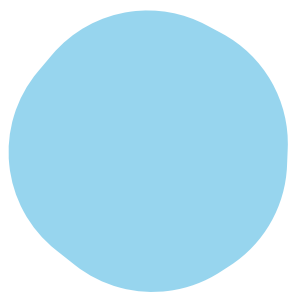




Paperless Terms and Conditions



Paperless Terms and Conditions

Going paperless is a secure and convenient way to manage your accounts in one place – your Digital Inbox. You can find this in Internet Banking and the TSB Mobile Banking App (“the App”).

These Terms and Conditions apply when your account is paperless. Remember your Account Terms and Conditions will still apply too.

What do I need to do when my account is paperless?

Log in regularly to check your Digital Inbox.

Or you may miss important information. Let us know if you have problems logging in to your Digital Inbox.

Keep your contact details up-to-date.

We’ll let you know when we put something new into your Digital Inbox. We might do this by email, by text message, or by a “push” notification in the App if you have them turned on in your device settings. So keep your contact details up-to-date.

What else do I need to know?

You can view, save, or print documents whenever you want.

The documents will appear as PDFs in your Digital Inbox. We won’t change or delete them for as long as you have your account. Sometimes though we’ll still need to send you documents by post.

Save or print any documents you want to keep BEFORE closing your account.

If you close your account, you’ll only be able to see documents for it if you have another open TSB account.

You can switch back to paper, or between paper and paperless, at any time.

You can do this in Internet Banking, or in any other way we tell you from time to time.

We can change these Terms and Conditions at any time.

We’ll tell you at least 30 days in advance. But if the change is to your advantage, we may make it and tell you about it afterwards using one or more of these methods:

- letter – by post or to your Digital Inbox
- a message on your statement
- on-screen messages in Internet Banking
- in-App notification
- “push” notification in the App if notifications are turned on in your device settings
- email
- text message.

You agree we can send the following documents to your Digital Inbox:

Personal current accounts

- Account statements
- If paperless correspondence is switched on, we may also send documents like:
 - your account and/or overdraft Terms and Conditions
 - changes to those Terms and Conditions
 - pre-notification of charges, annual interest and product summaries
 - other letters about your account, or any overdraft or benefits on your account.

Savings accounts

- Account statements
- If paperless correspondence is switched on, we may also send documents like:
 - your account Terms and Conditions
 - changes to those Terms and Conditions
 - annual interest summaries and maturity letters
 - other letters about your account.

Joint current and savings accounts: Going paperless will apply to all joint account holders. We'll start sending statements (and correspondence, if paperless correspondence is switched on) to their Digital Inbox too. So please make sure they're aware this is going to happen.

Credit cards

- Account statements
- We'll also put any documents we'd normally send with your paper statements into your Digital Inbox. These include changes to your account Terms and Conditions, and formal notices should you miss payments or incur default fees.

Personal loans

- Annual statements
- If paperless correspondence is switched on, we may also send documents to your Digital Inbox like:
 - your account Terms and Conditions
 - changes to those Terms and Conditions
 - formal notices should you miss payments or incur default fees
 - other letters about your loan account.

Joint loans: We're sorry, joint personal loans can't go paperless.

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 to read how they manage your data.

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**. Calls may be monitored or recorded.
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