

Managing your account.

Local banking
for Britain



A new account. A new start for your money.



Opening a new account is a great time to take stock of your finances. And in every branch you'll find a Bank Manager, specialist advisors and fully trained staff who can help you do just that.

Whether you need guidance on managing the day-to-day or you're thinking ahead to tomorrow, we can recommend easy-to-follow plans to get your finances in peak condition.

We can also guide you through your savings options and help you get on the property ladder or even start your own business.

To arrange a chat at a time that suits you, ask in any branch or call **03459 758 758**.

Everyday banking

This guide tells you everything about running and managing your account. From paying money in and out, using your card abroad to switching from your existing bank account, it's all here.

Of course, if you want to know more, please get in touch and we'll be happy to help. You might find the frequently asked questions on page 16 useful, too.



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Your TSB Visa debit card.

Quick, convenient and easy to use, your TSB Visa debit card can be used in shops, online and over the phone. And there's no charge to withdraw cash at any of our UK cash machines (a charge may apply at other cash machines).

You can also use your Visa debit card abroad wherever you see the Visa sign. If you make a debit card payment in a foreign currency or use your card to make a cash withdrawal in foreign currency then charges may apply. Please see our Banking Charges Guide or visit tsb.co.uk/banking-charges-guide for more details.



Classic and Silver



Gold*



Platinum



Premier*

Help us to help you

If we spot any fraudulent transactions on your account, we'll call to let you know. So make sure we have your up-to-date contact details by calling us on **03459 758 758** or speaking to a TSB Partner in any of our branches.

*Gold and Premier accounts withdrawn from sale November 2013; available to existing customers only.

Choose how you want to bank.

On the phone, online or on your mobile, it's easy to manage your money around the clock.

Register for Telephone Banking

Book an appointment at your branch, open new accounts, order cheque books, make payments and so much more. With Telephone Banking we offer an automated service which is ideal for simple transactions. You can also speak to a TSB partner any time you like.

Call 03459 758 758

Visit Drop into your local branch

You'll need your account number and sort code to hand. A TSB Partner will then send you your six-digit security number in the post.

Sign up to Internet Banking

Just log in to see all your TSB accounts in one place. View statements, check your balance, view Direct Debits and set up standing orders, make transfers and payments – all with a click of your mouse.

Click tsb.co.uk/internetbanking

Visit Drop into your local branch

Mobile Banking

Mobile Banking makes it easier to stay on top of your finances on the move. It means you can do your banking on the spot from most internet-enabled mobile devices – either using our Mobile App or via your mobile's browser.

- View the balance and transaction history of your TSB personal current accounts, savings accounts and credit cards.
- Make payments to new and existing recipients.
- Transfer funds between your TSB personal current accounts and savings accounts.
- Log in using the same Internet Banking log in details.
- Switch to the full desktop site whenever you need to.
- Manage your existing overdraft.

We'll register you for Limit Alerts whenever you provide us with a mobile number. And you can sign up for a range of text alerts to help you manage your bank account, including:

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

To register for text alerts

Call 03459 758 758
Click tsb.co.uk/mobileservices
Visit Drop into your local branch

Please note, although you can use Internet, Telephone and Mobile Banking to give us instructions 24 hours a day, 7 days a week, some instructions, such as those given after 10pm or at weekends, cannot be processed until the next working day. Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to a TSB Partner for more information. Internet Banking may be required to be able to use our Mobile Banking service.

Services may be affected by phone signal or functionality. We don't charge you for Mobile Banking but your mobile operator may charge you for some services, please check with them. Text alerts (other than Weekly Balance Alerts and Overseas Transaction Alerts) are sent before 10am, 7 days a week. Terms and conditions apply.

At the cash machine.

You're never far from any of these services:

- Withdraw cash from any TSB cash machine without incurring a transaction fee. Some non-TSB cash machines may charge a transaction fee which will be advised on screen at time of withdrawal and you'll have the opportunity to cancel the transaction.
- Pay in cash and cheques at many of our branch-based machines.
- Pay your bills at most TSB branch-based cash machines. Simply set up a list of companies you want to pay via Internet Banking, Telephone Banking or in branch.
- Top-up your Pay as You Go mobile phone at most TSB branch-based cash machines*.
- Move money between your TSB accounts.
- Change/unlock your PIN at any time.
- Check your balance on screen.

You can get a free printout of your last seven transactions at the cash machine. Or for a full statement at any time, register for Internet Banking at [tsb.co.uk/internetbanking](https://www.tsb.co.uk/internetbanking)

* Please note, topping up your mobile will reduce your daily cash withdrawal limit.

Helping you move your money.

It's easy to manage and move your money with our range of simple services.

Making quick, secure deposits

As you'd expect you can pay in cash and cheques at the counter of any TSB branch or by using our pay in box. All cash deposited at the counter will be available in your account immediately.

Cash deposited in our pay in box before the cut-off time shown at the pay in box used will be processed and available to use the same working day.

Any deposits made after that time or at weekends will be processed the next working day. Please remember, weekends and Bank Holidays are not counted as working days.

Set up your Direct Debits

When it comes to convenience, nothing beats a Direct Debit: a payment straight from your account to a company or service. It's particularly useful for paying regular bills like your utilities, where the amount you pay may change. We can set up your Direct Debits using the information provided by the company or business you want to make payments to. Remember to make sure you have enough funds in your account when your payment is due. If you ever need to cancel or change a Direct Debit, simply let the company and us know. If you think there has been an incorrect payment, tell us immediately and we'll arrange a full and immediate refund. Just make sure you tell the company or business involved that you've done this.

To find out more about setting up Direct Debits and standing orders, please go to [tsb.co.uk](https://www.tsb.co.uk)

And your standing orders

Another easy way to pay is with a standing order: a fixed, regular payment from your account. Again, we can help set these up for you and if you ever need to change or cancel a standing order, just let us know. If you're registered for Telephone Banking you can set up, review and amend standing orders by calling **03459 758 758**. If you're registered for Internet Banking, you can view your standing orders, set up and amend your standing orders online.

Sending money abroad? Let us help

Our International Payment services help you send money abroad quickly, easily and securely. To find out more about these services, including charges that apply, visit any branch, call us on **03459 758 758** or visit **[tsb.co.uk](https://www.tsb.co.uk)**. Our lines are open daily, 24 hours a day, 7 days a week.



Using cheques.

Not all shops accept cheques any more, but you might still find them useful in some situations.

How to cancel a cheque

If you need to cancel a cheque, call us straightaway on [03459 758 758](tel:03459758758) or come in to your nearest branch.

How we process your cheques

When you pay in a cheque we use the same clearing process as all the main UK banks.

If you pay in a cheque before 4.30pm on a weekday, the cheque will show on your account on that same day. If your account pays you interest, we'll add that interest onto your cheque amount on the next working day. Or, we'll use it to reduce the interest you pay.

You'll also be able to withdraw it as cash or use it for making payments on the next working day. And the money can't be debited from your account without your say-so, even if the cheque is later returned unpaid, unless it was a fraudulent cheque.

So, for example, if you pay in a cheque at a TSB branch on a Monday morning: your cheque will show on your account on that Monday. It will start earning interest (or reduce any interest you pay) from the Tuesday. You'll also be able to use the money on that same Tuesday.



Unpaid cheques

If you write a cheque without having enough money in your account to cover it, the payment may be refused due to lack of funds (or 'bounced').

Cheques can be returned up to two days after we receive them and charges may apply. Please refer to the Banking Charges Guide for further information.

For more information on writing and paying in cheques, please see the Personal Banking terms and conditions and Banking Charges Guide.

Using your card abroad.

Pack your TSB Visa debit card and you'll be all set for holiday spending wherever you go.

It's convenient...

Use your Visa debit card to pay in hotels, bars, restaurants and shops when you're abroad. In fact, Visa is accepted in over 27 million outlets and over one million ATMs worldwide. If you make a debit card payment in a foreign currency or use your card to make a cash withdrawal in foreign currency then charges may apply. Please see our Banking Charges Guide for further information.

...and secure

Your Visa debit card is a simple alternative to carrying large amounts of cash. It's just as safe to use abroad as it is at home as we actively monitor your account when you're out of the country. If we see anything suspicious, we may call your mobile to let you know, so make sure we have a number to reach you on. We can even text you when your card is used abroad. Turn to page 6 to learn how to register for Overseas Transaction Alerts.

Get in touch before you travel abroad. Let us know where you're heading before you leave so we'll know to expect overseas transactions on your account. Drop into your local branch with your debit card or call us on **03459 758 758**.



Save each time you spend.

Use our free Save the Pennies service and you'll save so easily you'll forget you're doing it.

How it works

- Each time you buy something with your TSB Visa debit card, the amount you spend will be rounded up to the nearest pound and the difference will be transferred from your current account into an eligible TSB savings account.
- You can use your own savings account, or choose a friend or family member's.
- It's flexible, too. Call us or use Internet Banking to turn Save the Pennies on or off whenever you like, or to change your chosen savings account.
- We'll only make Save the Pennies transfers when your current account is in credit.
- Most TSB savings accounts are eligible, except for Monthly Saver, fixed products, and ISA products. We will apply Save the Pennies to all Visa debit card purchases both in the UK and abroad.

Register for Save the Pennies

Click tsb.co.uk/savethepennies
Visit Drop into your local branch

Switch your account to TSB in just seven working days.



Switching your current account to TSB is now faster than ever, and the good news is that there's very little for you to do. We have designed the Current Account Switch Service to let you switch your current account to us in a simple, reliable and hassle-free way.

Your new current account will be up and running from day one, and if you've decided to switch all your payments as well, this will take up to seven working days. When you've decided to switch, visit us in branch, call us, or go online and let us know. You'll need the sort code, account number and long debit card number from your old account. We'll agree a switch date with you (which can be anytime from seven working days from requesting the switch, up to 30 days if you're not ready to switch just yet). You can use your old account as normal until the switch date.

We will take care of moving all your payments going out (for example, your Direct Debits and standing orders) and those coming in (for example, your salary).

We'll transfer any remaining balance in your old account to your new one or, if you have an overdraft outstanding on your old account, we can arrange to transfer money from your new account to pay off the amount. We'll start making payments from

your TSB account from the switch date. We'll work with your old bank to close your account so you don't need to.

You'll be provided with a copy of the Current Account Switch Guarantee, Current Account Switch Agreement and Account Closure Instruction for your existing account, which provide details of the Current Account Switch Service.

You can receive updates on your switch. Just give us your mobile number and we'll send you SMS text messages.

It will only take seven working days. Terms and conditions apply. For more information have a look at the TSB Current Account Switching Service brochure.

Call 0345 835 7838
Click tsb.co.uk/switching
Visit Drop into your local branch

Current Account Switch Guarantee



We have designed the Current Account Switch Service to let you switch your current account from one bank or building society to another in a simple, reliable and stress-free way. It will only take seven working days. As your new current-account provider we offer the following guarantee.

- The service is free to use and you can choose and agree your switch date with us.
- We will take care of moving all your payments going out (for example, your Direct Debits and standing orders) and those coming in (for example, your salary).
- If you have money in your old account, we will transfer it to your new account on your switch date.
- We will arrange for payments accidentally made to your old account to be automatically redirected to your new account. We will also contact the sender and give them your new account details.
- If there are any issues in making the switch, we will contact you before your switch date.
- If anything goes wrong with the switch, as soon as we are told, we will refund any interest (paid or lost) and charges made on either your old or new current accounts as a result of this failure.



Need some help?

If you have any questions about using your account, please call us on **03459 758 758**.

Here are a few of the questions we're asked the most, along with our quick-fix answers.

Help – I've lost my debit and credit cards. What should I do?

Report the incident to the police and call us immediately on **0800 015 0030**. Or, if you are calling from abroad, call **+44 (0)207 481 2567**. Don't forget that if you hold an Added Value Account it includes Sentinel® Card Protection. You can tell Sentinel® to arrange to cancel and request replacement for your debit, credit and store cards, not just your TSB ones with just one phone call.

What should I do if I've forgotten my card PIN?

Don't worry, it's easy to order a new PIN. You can call **03459 758 758**, or ask in any branch.

For security reasons, if you've moved house in the last three months you'll be asked to order your new PIN in branch, rather than online or over the phone.

What should I do if there's a transaction on my account that I don't recognise?

Call us right away on [03459 758 758](tel:03459758758) with details of the suspicious transaction and we'll investigate it for you. You may be asked to sign a declaration form disclaiming your knowledge of the transaction and we may need to block your account while we look into it.

By following some simple security rules you can help to protect yourself from account fraud:

- Never tell anyone your PIN. We'd recommend that you don't write it down either.
- Keep your cheque book and cards separate and safe.
- Sign your new Visa debit card as soon as it arrives and destroy old cards immediately.
- Be careful who you give your card details to when you shop online.

You can use your Visa debit card with complete security online with Verified by Visa from TSB. It's a free service that gives you extra protection when shopping online. Look out for the Verified by Visa sign at thousands of participating online retailers. See tsb.co.uk/verifiedbyvisa for more details.

I can't log in to Internet Banking. What should I do?

Look for the 'Unable to log on' button on the log in screen and follow the instructions. You may be asked to complete a form and return it to us before we can get you back into Internet Banking. We won't reset your account details before confirming your identity first.

Any other questions?

Call [03459 758 758](tel:03459758758)
Click tsb.co.uk/help
Visit **Drop into your local branch**

Other ways we can help...

For everything from loans and mortgages to savings and credit cards, we're here to help. Just go online, ask a TSB Partner or pick up a brochure in branch.

Call 03459 758 758
Click [tsb.co.uk](https://www.tsb.co.uk)
Visit Drop into your local branch

If you'd like this in another format such as large print, Braille or audio please ask in branch.

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).

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 **0203 284 1575**. Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to a TSB Partner for more information.

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