

# 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 saving 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 18 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. Please see your Banking Charges Guide or visit [tsb.co.uk](http://tsb.co.uk) for more details of the fees or charges that apply to overseas or foreign currency transactions.



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 member of staff 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\*Gold and Premier accounts withdrawn from sale November 2013; available to existing customers only.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 an advisor 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. An advisor 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. You'll also be able to sign up to Money Planner – our easy-to-use Internet Banking service that introduces a way of keeping track of your money.

**Click [tsb.co.uk/internetbanking](https://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 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.

**Sign up for a whole range of Text Alerts to help you manage your bank account, including:**

- Weekly Balance Alerts
- High and Low Balance Alerts
- Overseas Transaction Alerts
- Limit Alerts.

## To register for Text Alerts

**Call** 03459 758 758  
**Click** [tsb.co.uk/mobileservices](https://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, seven 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, seven days a week. Please speak to an advisor 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 Monday–Friday (excluding Bank Holidays). Terms and Conditions apply.

# Money Planner.

## Introducing Money Planner

Money Planner is a free, easy-to-use Internet Banking service that introduces a clever way of keeping track of your money across your TSB personal current and credit card accounts.

The benefit of having more accounts with us is that your information is in one place, so your incoming and outgoing payments can be seen at the same time. This makes managing your money simpler and less time consuming.

## How it works

Money Planner automatically breaks down most of your spending into meaningful categories, such as entertainment, food and travel, using easy-to-read graphs that give you a fuller picture of where your money goes.



Money Planner is provided free to help you manage your personal finances and is not intended to provide legal, tax or financial advice.

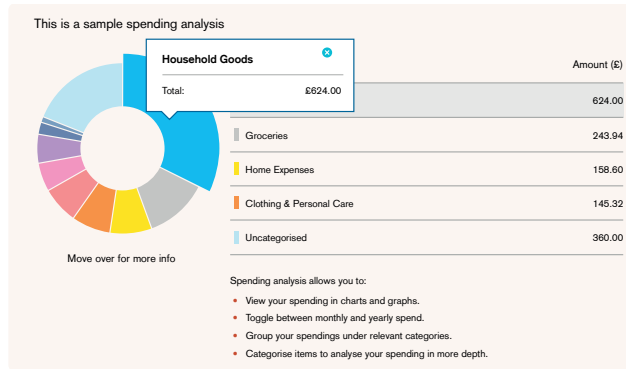
There may be differences between descriptions shown on printed or online statements and Money Planner. Your printed and online statements remain the definitive record of your account. Transactions may appear earlier or later on your statements and with slightly different descriptions from Money Planner.

You must be registered for Internet Banking. Further Terms and Conditions apply.

## Just some of the ways you can use Money Planner

- View how you spend your money with straightforward charts and graphs.
- See most of your spending automatically categorised, saving you time.
- Choose your own spending categories for a breakdown that's helpful to you.
- View your TSB personal current and credit card accounts together so you get a complete picture, or just choose one.
- Use our calendar to keep note of your weekly incomings and outgoings.

Discover more at [tsb.co.uk/moneyplanner](https://tsb.co.uk/moneyplanner)





# 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 will have the opportunity to cancel the transaction.
- Pay in cash and cheques at many of our branch-based machines.
- At most branch-based cash machines pay your bills. Simply set up a list of companies you want to pay via Internet Banking, Telephone Banking or in branch.
- At most branch-based cash machines you can top up your Pay as You Go mobile phone.\*
- 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://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'll help you 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 Direct Debits, 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. You can make a request to send a payment 24 hours a day, 365 days a year. 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, seven days a week.



# Using cheques.

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

## Instant cheque value

Unlike many other banks, on some of our current accounts we offer instant cheque value. This means if your account pays credit interest, we'll start paying you any interest straightaway on the first £1,000 of cheques you pay in over the counter at one of our branches before the cut-off time on a working day. If you pay in more than £1,000 in a day, we'll start paying any interest due on the amount over £1,000 or use it to reduce the interest you owe us on the second working day after you pay it in.

## Unpaid cheques

If you write a cheque without having enough money in your account to cover it, it might get returned (or 'bounced'). Cheques can be returned up to six days after we receive them and charges may apply. Please refer to the Banking Charges Guide for further information.



## How to stop a cheque

If you need to stop a cheque, call us straightaway on **03459 758 758** 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, called the '2-4-6' process. This is how it works if you pay in a cheque on a Monday morning:

**By two working days:** If you pay in more than £1,000 in a day, before **4.30pm** on a weekday at a TSB branch, we'll start paying you any interest due on the money or use it to reduce the interest you owe us on the second working day after you've paid it in.

**By four working days:** Your money will be available in your account from Friday so you can withdraw it as cash or for making payments, but it could still be returned unpaid.

**By six working days:** Come the end of the following Tuesday, the money cannot be debited from your account without your agreement, even if the cheque is later returned unpaid.

For more information on writing and paying in cheques, please see 'Your Banking Relationship with Us' and the Banking Charges Guide we've enclosed with this pack.

# 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 use your debit card abroad or for foreign currency transactions in the UK then charges apply. Please see the 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 Change<sup>®</sup> 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 Change<sup>®</sup> on or off whenever you like, or to change your chosen savings account.
- We'll only make Save the Change<sup>®</sup> 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 Change<sup>®</sup> to all Visa debit card purchases both in the UK and abroad.

## Register for Save the Change<sup>®</sup>

**Call** 03459 758 758

**Click** [tsb.co.uk/savethechange](https://tsb.co.uk/savethechange)

**Visit** Drop into your local branch

# Switch your account to TSB in just seven 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 in 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.

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.
- If you have money in your old account, we will transfer it to your new account on your switch date.
- For 36 months, 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 incurred on either your old or new current accounts as a result of this failure.

## For more information

For more information have a look at the TSB Current Account Switching Service brochure.

**Call** 0345 835 7838  
**Click** [tsb.co.uk/howtoswitch](https://www.tsb.co.uk/howtoswitch)  
**Visit** Drop into your local branch



# 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?

Try not to panic. 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** 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 Clicksafe® 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/clicksafe](https://tsb.co.uk/clicksafe) 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  
**Click** [tsb.co.uk/help](https://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 member of our team 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 (previously Typetalk) or Textphone on **0345 835 3843** (lines are open 24 hours a day, seven 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, seven days a week. Please speak to an advisor for more information.

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