

Need to know





This guide has been designed to provide you with an easy to understand overview of the key things you need to know about your new business account – including how long it takes for payments to clear, detailed information about the services available to you and what to do if you have any problems.

Alternatively you can always call our UK-based business customer service advisors on **0345 835 3858** from 7am to 8pm Monday to Friday, and from 9am to 2pm on Saturdays. They're your first point of contact for everyday tasks like balance and basic account enquiries, or if your requirements are more complex you can speak to one of our relationship managers.

Your banking relationship

When you join us, you'll have access to a relationship manager who can provide guidance and support. Our team of relationship managers help businesses across the country to get going, so you can be sure that we have the experience to help you plan the best way forward for your business.

Value-added service

Our relationship managers pride themselves on making constructive decisions quickly, so if for example you request additional finance, you will get an answer fast so you can grab that opportunity with both hands when it comes your way.

The personal touch

When you want to discuss your business banking, you can speak to one of our relationship managers on the phone – they are here to help you in any way they can.

Here when you need us

Looking to save money? Want to arrange an overdraft or loan? The booklet 'Moving your business forward' which is also in your account opening pack, has more information about our products and services. And our UK-based business customer service advisors are available to answer your questions on **0345 835 3858** from 7am to 8pm Monday to Friday, and from 9am to 2pm on Saturdays.

Running your account



Payments coming in

Paying a cheque in

The cheque clearing process

All cheques written and received by you go through the clearing cycle, a system used by the main British banks to transfer money between accounts.

The clearing cycle used by the main banks changed in November 2007 and is now often referred to as the '2-4-6' process (or '2-6-6' for deposit accounts) as it sets a maximum time limit of two, four or six working days for each stage of the process after paying in a cheque.

This is how it works – if you pay a cheque in on a Monday morning...

- **By two business days...** You will start to earn interest on your cheque from Wednesday or if you have an overdraft, this can start to reduce the interest charged. The Islamic accounts are excluded from this as no interest is paid on these accounts.
- **By four business days...** Your money will be available from Friday in your account – although the cheque could still be returned unpaid. This means you'll be able to withdraw cash or make payments. Also, you'll be able to access your money in the usual way at the cash machine, on Internet Banking and to use through your debit card.
- **By six business days...** By the end of the sixth working day, in this case the following Tuesday, you can be certain that even if the cheque is later returned unpaid, the funds will not be debited from your account without your agreement – unless you are a knowing party to fraud.

This does mean that a cheque can still be taken from your account for up to six days after you pay it in even if you have already spent it.

For our purposes, a business day lasts from 9am to 5pm, Monday to Friday, excluding Bank Holidays. Cheques or cash paid in after 5pm (sometimes after 3.30pm) might not be processed until the next working day.

If you have any further questions about the clearing cycle, call us on **0345 835 3858** to speak to your relationship manager. More information on all of this and how it applies across the UK banking industry can be found at www.chequeandcredit.co.uk/246

Accepting card payments

Through **Cardnet**[®], your customers can pay by debit or credit card and save you money on processing cash and cheques. This way, you'll be able to accept payments over the counter, by phone or online 24 hours a day. For more information about **Cardnet**[®], you can call our helpdesk on **0800 056 8669** from 8am to 9pm Monday to Saturday or visit www.lloydsbankcardnet.com



Payments going out

When we make a payment on your behalf, we will only act on your instruction when received on a business day and before our payment cut-off time. Times are detailed in our 'Payment Transactions' brochure.

Standing orders

Standing orders are for paying out the same amount on a regular basis. They can be set up to pay for things like rent or wages and are cheaper and more efficient than paying by cheque. Again, you can cancel most standing orders immediately by using Online for Business, up to the end of the business day and before your next payment date.

For standing orders (or other future dated payments), where, on the date that such a payment is due to be made there is not enough money in your account to make that payment, we will attempt to complete the payment again in the afternoon of the same day and also make an additional retry attempt shortly after midnight on the next business day (the "retry period"). You will only be charged if all three tries are unsuccessful, and this will be charged after the final try has failed. Details of the charge are contained in our Charges Brochure which can be found at tsb.co.uk/business/rates-and-charges If the standing order is not paid within the

retry period, the payment will be missed and you will need to contact the beneficiary of the payment. The standing order will be classed as a missed payment and the next payment will be attempted as normal.

UK Sterling Direct Debits*

Many companies offer discounts for paying by UK Sterling Direct Debit. It's a cheaper, more efficient way of making regular payments than by cheque. You can cancel most UK Sterling Direct Debits immediately by using Online for Business, up to the end of the business day and before your next payment date

Recurring transactions

Also known as continuous payments, these are regular payments which are set up directly with the retailer and made with your Business Debit or Business Credit Card to pay for expected outgoings such as magazine subscriptions. They can be set up by phone, letter or online but they're not protected by the UK Sterling Direct Debit[†] guarantee scheme. To cancel a recurring transaction it's best to let the person you're paying know and give them enough notice to be able to cancel payments or to arrange an alternative payment method. You can also let us know and we will advise them that you don't want to make any further payments from your card account.

* You will need to contact your Creditor directly to inform them that you wish to cancel or transfer your SEPA Direct Debit mandate. Please note, if your Direct Debit is returned unpaid, you may be charged.

† SEPA Direct Debits cannot be cancelled or transferred for you, you will need to advise your Creditor that you wish to cancel the mandate or transfer your SEPA Direct Debit to your new account.

Making automated payments

Faster Payments

What is Faster Payments?

Faster Payments is a payment service which allows most customers of UK banks to be able to make and receive sterling payments within the UK in a matter of hours, and often in minutes.

Payments made through Telephone Banking and any Internet Banking payments which are over the limit for same-day, will be processed overnight and will reach the recipient's bank the business day after the payment instruction was received by us.

Details of same-day payment limits within Internet Banking will be available to you at the time you make the transaction.

How do Faster Payments work?

Most Faster Payments will be processed by your bank and accepted by the receiving bank almost immediately. You will need to check that the recipient's sort code accepts Faster Payments, as not all sort codes accept this type of payment. If the recipient's account sort code does not accept Faster Payments or your payment exceeds the Faster Payments Service's limit, your payment will be refused and you'll need to make alternative arrangements.

Some utility and credit card companies may take a few days to credit the individual account, so it's worth checking with each company concerned how quickly they will process your payment once they receive it.

How will I know if an account is set up for Faster Payments?

The Payments Council has created a Sort Code Checker for the UK Payments website where you can go online to check that the sort code you are sending a payment to can receive Faster Payments, BACS Credits and CHAPS Payments. To find out more or to check a sort code go to the payments transaction section of our website at tsb.co.uk/business/payment-services

CHAPS

What is CHAPS?

CHAPS is an electronic, bank-to-bank payment system that guarantees same business day payment of cleared funds in the UK.

Payment cut-off and transaction times

Our cut-off times are detailed in our 'Payments Transaction' brochure.

Bulk payments service

Available through TSB Online for Business, bulk payments is a simple, convenient and secure way to make regular payments such as paying staff, expenses and supplier payments. It's ideal for small and medium-sized businesses that make up to 25 payments in one batch.

If you make a payment to another TSB customer, the money will leave your account and credit the beneficiary account at the same time.

Cheques

Stopping a cheque

If you ever need to stop payment on a cheque, call us first on **0345 835 3858** and confirm your request in writing. You'll need to add details of any replacement cheque that you've written. This must be done before the cheque is presented for payment.

To stop a cheque, we need to know:

- The cheque number.
- The amount.
- The date it was issued.
- Who it was made payable to.

To find out the cost of stopping a cheque, please see our 'Your account charges explained' brochure. Remember, stopping a cheque doesn't cancel your legal obligation to pay for goods or services.



Payments out by cheque

Most cheques will clear according to the cheque clearing process already shown, but please be aware that if another TSB customer pays in one of your cheques at a TSB branch, the money could leave your account on the same day.

Returned cheques

If there's not enough money in your account to cover a cheque you've written, it may be returned unpaid. Should this happen, we'll notify you within two business days and let you know how much you'll be charged.

Withdrawing cash

Write CASH on the 'pay' line of a cheque and hand it over the counter of any TSB branch – if it's not your branch, you'll be asked for your card or another form of identification. There's a limit to how much you can take out in one day but usually, you can take out more money by agreeing it with us in advance. If you cash a cheque at any TSB branch before 5pm, the money will leave your account that day.

You also have access to over 830 TSB cash machines where you can check balances, order cheque books, and, of course, withdraw cash – see 'Cash machines' under 'Getting the best from your account' for more information.

Out-of-date cheques

Banks used to treat cheques more than six months old as out of date. Nowadays they only tend to do this with very high value cheques. But it can still happen, so if you have one that's more than six months old, it's worth asking the person who wrote it to issue a new one and destroy or return the original.

Cards for convenience

Paying by credit and debit cards is rapidly taking over from cheques and, to some extent, cash.

Cards are more convenient to use and less bulky to carry. And for business, they can be even more useful.



The Business Debit Card

The Business Debit Card can help you in many ways and there's no annual fee:

- It's easier to track payments because the supplier's name appears on your statement and it's debited straight from your business account.
- It's accepted almost everywhere – no need for new supplier references.
- It costs less than writing a cheque.
- It costs less to take cash out of a TSB cash machine than cashing a cheque over the counter.
- It cuts the need for petty cash.
- You can pay for emergency supplies or other business expenses, like entertaining clients, more easily.
- You can withdraw up to £700 per day from any TSB cash machine.

If you'd like to apply for a Business Debit Card, please contact your relationship manager.

Getting a Business Credit Card

When you move to us from another bank or if you've had a business account with us for 12 months, you can apply for our Business Credit Card. By using the card instead of writing cheques, you could reduce your bank charges.

- Each month choose to pay the full balance, the minimum amount (5% or £5, whichever is more) or any sum in between.
- Up to 45 days' interest-free credit for Sterling purchases, providing your balance is paid off in full by the due date on previous and latest statements.
- Use your card in 24 million outlets worldwide to pay for anything from hotels to petrol, entertaining clients to computers.
- Withdraw up to £500 per day (within your card limit) from a cash machine – a charge of 2.5% applies (minimum £2.50).
- All for a fee of £32 per card per year.
- For the current representative APR please visit tsb.co.uk/business-card-fees-and-charges

If you are considering applying for borrowing, please see our finance application checklist which details the type of information we may ask you to provide to support your application. Ask your relationship manager for further details or visit tsb.co.uk/business-finance-checklist

You can apply for a Business Credit Card through your relationship manager or online.

Paying with a Business Credit Card makes business sense

- There are no individual transaction charges on purchases, when you use your card in the UK.
- It's easier than carrying cash or the company cheque book everywhere.
- Making fewer cash withdrawals could improve your cashflow.
- Admin time will be cut, with fewer invoices to reconcile.
- Simplify business expenses by providing cards to trusted employees.
 - You can monitor expenses more accurately with a Business Credit Card.
 - You can set individual card limits for cardholders to stay on top of day-to-day expenses.
- It's a convenient way of temporarily increasing your working capital.

Coping with financial difficulties

We'll always consider cases of financial difficulty sympathetically and positively. You'll probably spot any problems before we do – let us know as soon as possible and we can start working out a solution together.

If we become aware of problems, we'll let you know in writing – or contact you by phone, fax or email if it seems more urgent. Here are some things that might cause us concern:

- If you go overdrawn without our agreement.
 - If you go over your agreed overdraft limit, especially more than once.
 - If there are large increases or decreases in your business's turnover.
 - If you are trading at a loss.
 - If you suddenly lose a key customer or employee.
 - If you sell a large part of your business.
 - If you use a facility for purposes other than those agreed with us.
- If you fail to make a loan repayment.
 - If you do not keep to conditions set out in the loan agreement.
 - If you do not supply agreed monitoring information on time.
 - If another creditor brings a winding-up petition or other legal action against your business.

If you do find yourself in financial difficulties, we'll do all we can to help, including developing a plan that we'll agree with you in writing.

Keeping charges low

Services that cost us more to process are going to cost you more to use, such as writing and accepting cheques.

For an overview of how you can cut the cost of day-to-day banking, see our 'Your account charges explained' brochure for more information.



**Getting the
best from
your account**



Your account at your fingertips

Online for Business

Online for Business is our Internet Banking service. It's easy to use and, more importantly, it's secure. Use it to check balances, transfer money, pay bills and manage standing orders or UK Sterling Direct Debits. You can access Online for Business 24 hours a day, seven days a week, every day of the year.* To register for Online for Business or for more information about this service, visit tsb.co.uk/business/register

Telephone Banking

For your day-to-day needs, Telephone Banking offers you a convenient, flexible service to help you manage your money over the telephone, with the choice of using our automated service or speaking to an advisor.

So, if you're in a hurry and want to check your account balance, recent transactions or transfer money, use our quick and easy automated service – available seven days a week, 365 days a year.

Alternatively, if you want to speak to someone direct, our specialist team of UK-based business customer service advisors can help with a wide range of services from paying bills to setting up standing orders. They are available to help from 7am to 8pm Monday to Friday and 9am to 2pm on Saturdays.

For either option, or to request a registration pack, please call **0345 835 3858**.

Telephone Banking for Business

Telephone Banking for Business offers a wide range of services to help you manage your money over the telephone, for example, paying bills and setting up standing orders. To request a registration pack call **0345 835 3858**.

* Occasionally we may need to carry out essential maintenance to Online for Business, resulting in some interruption to the service.

Text Alerts

Free Text Alerts can be sent direct to your mobile phone every working day or on a weekly basis. It's a handy way to check on your account balance and get details of your last six transactions. You can cancel, pause and re-register for the service at any time.

If you're already signed up for Online for Business you can register for Text Alerts by logging on and selecting 'Text Alerts' from the right-hand menu.

If you would like to register for Text Alerts but haven't yet registered for Internet Banking, you can register online now by visiting tsb.co.uk/business-text-alerts Or call us on **0345 835 3858** and we'll send you a registration pack.

Cash machines

You'll have access to over 830 TSB cash machines where you can check balances, order cheque books and, of course, withdraw cash.

You can also get cash from any LINK or VISA machine anywhere in the world, however, bear in mind, you may be charged for the transaction (see our 'Your account charges explained' brochure for more details).

Pay In

Using Pay In enables you to make payments into your account quickly and without fuss. Pay in boxes are available in most TSB branches. It's an envelope drop service that is designed to take a small amount of cash and/or cheques; however, remember no receipt is issued.

As long as the envelope is posted prior to the displayed closure time for the facility, your credit will be in your account by the end of the day.

Deferred Checking

Deferred Checking avoids you having to wait while we check your over-the-counter deposits. To use Deferred Checking you place your credit, cash and/or cheques in a sealed plastic bag and hand it in at your branch. We'll then issue you with a receipt confirming you have made the deposit.

Your account will be credited by the end of the day.

This service is available in any TSB branch.

Nightsafe

You can use our Nightsafe to pay in money outside of banking hours at a time that is convenient to you – your account will be credited the next working day.

Please ask locally where your nearest Nightsafe facility is. (Please see our 'Your account charges explained' brochure for further information.)

International services

To find out the details of our service charges and International Services tariff, please speak to your relationship manager on **0345 835 3858**.

Our responsibilities and yours

We do everything we can to protect your account and keep your details confidential. But it's also important that you are careful at all times about maintaining security and protecting your identity.

Protecting your account

It's important not to give your account details or PIN to anyone. Regularly check your account statements and if you're suspicious about anything, contact us right away. If we have to involve the police you may need to provide evidence that you didn't authorise the transaction.

If your business or personal details change make sure you let us know immediately.

We are aware that fraudulent emails alleging to be from TSB are often in circulation. Please be advised that TSB never send emails asking for any of your account security information such as PINs or passwords to be submitted by email.

If you're concerned that you've received a fraudulent email and may have divulged your details, please call our Helpdesk on **0345 835 3844 (+44 20 3284 1577** from overseas), from 7am to 10pm Monday to Friday, or from 8am to 6pm at weekends. Textphone users (if you have a hearing or speech impairment) can call us on **0345 835 3840 (+44 1733 286 351** from overseas). Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help us improve our quality of service.

If you receive such an email, please **do not** click on any link or provide any Online for Business or Telephone Banking log in details. If you suspect you've received a fraudulent email, please forward it to us at **emailscams@tsb.co.uk** and then delete it from your inbox.

Cards and PINs (Personal Identification Numbers)

Any new debit or credit card you receive from us will include a chip which holds your Personal Identification Number (PIN). When you use your card, instead of signing a receipt, you'll be asked to enter your four-digit PIN into a PIN pad at the till. Customers who do not have a chip and PIN card, or make a purchase from a retailer who has not installed a PIN pad, will have their transaction authorised by signing a receipt.

- Keep your cheque book and cards separate.
- It's important that you memorise your PIN. Don't tell anyone (or write down) your PIN, password or other security information.
- You can, if you want, change your new PIN at a TSB cash machine. Just enter your new PIN and follow the on-screen instructions.

- Some of the more obvious number combinations are not allowed for fraud prevention reasons.
- You can't change your PIN during the month before a renewal card is due.

If you are unable to use chip and PIN Cards due to a medical condition or disability please let us know.

Cheques

To help prevent fraud, add some relevant information alongside the name of the person you're making the cheque out to. For instance, if you're making it out to the Inland Revenue, add the name of the account you want the cheque paid into and a reference number, for example, INLAND REVENUE, ACCOUNT – J SMITH, Ref: XXXX. When you're paying a cheque into a bank or building society, add the name of the account holder, for example, XYZ BANK, ACCOUNT – J COLLINS. Then draw a line through unused spaces so no one can add names or numbers.

We need to know as soon as you think that:

- Your cheque book or card has been lost or stolen.
- Someone else knows your PIN, password or other security information.

Call one of the numbers provided with your card or cheque book, or call your relationship manager. We'll take immediate steps to protect your account from unauthorised access. Be on your guard against hoax calls or callers. They could be criminals trying to get extra information about your account. For example, someone may pose as a police officer or a bank representative and ask for your PIN. Genuine callers would never ask for this kind of information.

Liability for business card losses

Should any of your Business Credit Cards or Debit Cards ever be misused, you may be liable to cover the costs. In some circumstances you may not have to pay anything, however, if you have acted fraudulently or without all reasonable care, you will be responsible to cover all the losses in your account.



Account aggregation

Account aggregation lets you view some, or all, of the online accounts you hold with several different banking or finance providers. We don't offer this service ourselves so please be aware that if you do use an external account aggregation service, you may be liable for any fraud or mistakes that occur as a result.

Your personal and business information

Your personal and business information is kept private and confidential, even if you're no longer a customer. This information, including your name and address, isn't disclosed to anyone outside TSB Bank plc except in the following cases:

- If we're legally obliged to provide information.
- If we have a public duty to reveal information.

- If it is needed by our agents and others involved in running accounts and services for you or your business.
- If we or others need to investigate or prevent crime.
- If our interests are threatened – where we suspect fraud, for example. This will not be used as an excuse for revealing information about you or your accounts to anyone, including other companies in our group for marketing purposes.
- If you ask us to reveal the information, or if we have your or the business' written permission.

If we're asked to answer a query about your financial status, we'll make sure we have your permission before responding.



Troubleshooting

What to do if...



I can't access my Internet Banking account

If you're having problems accessing your account via Internet Banking, go to the Internet Banking log on screen and click on the 'Unable to log on?' button. Complete the online form, click 'Continue', then follow the on-screen instructions to get back online – not forgetting to make a note of any reference number we may give you. You may be required to complete a form and return it to us. We will confirm your identity prior to your Internet account being 'reset'.

My business changes

If your business details need amending (change of address, change in business type, change of name etc) call us on **0345 835 3858** where we can arrange for you to talk to your relationship manager.

I can't remember my PIN

If you've forgotten your PIN number you can order a replacement by calling us on **0345 835 3858**.

I've lost my Business Credit Card or Debit Card

If you've lost your Business Credit or Debit Card you should call Customer Card Services immediately on **0800 015 0030** or if you're calling from abroad, call **+44 20 7481 2567**.

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

You should call our team of business customer service advisors immediately with the transaction details on **0345 835 3858**. We'll then be able to look into the item on your behalf. Please note, we may require you to sign a declaration form disclaiming your knowledge of the transaction(s) and we may need to block your account number for security purposes.

What should I do if a retailer does not accept chip and PIN?

Where the retailer doesn't have an upgraded terminal that accepts chip and PIN transactions, you'll be asked to sign a receipt.

Who do I contact about financial problems?

Your relationship manager should always be contacted in the first instance. They can fully review your financial situation and will be able to work with you to put a plan in place.

Help with problems

When something goes wrong

With the best will in the world, mistakes can happen. If something goes wrong, we'll put it right as quickly as possible. To help us do that, make sure you've got the following information to hand when you call us.

- All relevant bank details – account number, sort code and card number.
- Photocopies of any supporting paperwork, keeping the originals for your own records.

We're here to help. So by all means tell us how you think the problem should be solved.



Customer complaints

If you are unhappy with something we've done and would like to make a complaint you can:

- Make sure your usual contact at the bank knows about your complaint and tell them how you think it could be resolved. We'll make sure we respond to you, usually within five business days.
- Or you can call our Business Banking Centre on **0345 835 3858** 7am – 8pm Monday to Friday, or 9am – 2pm Saturdays. We're closed on all UK public holidays. To call us from outside the UK call **+44 20 3284 1576**. You can also contact us via Textphone **0345 835 3852**.
- Alternatively, you can raise your complaint with Customer Services. Write to The Manager, TSB Bank plc, Customer Services, Correspondence Centre, BX4 7SB.

If you're not satisfied with our handling of your complaint, you can contact the Financial Ombudsman Service. This is a free independent resolution service for personal and micro-enterprise customers of most UK banks, building societies, insurance companies and other financial institutions. For more information, log on to **www.financial-ombudsman.org.uk**, or contact The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Financial Ombudsman Service

Commercial customers that are micro-enterprises with a group annual turnover or balance sheet of up to €2 million (sterling equivalent) and that have fewer than 10 staff may be eligible to take their complaint to the Financial Ombudsman Service.

Changing your mind

When you open a new account we will inform you of any right to cancel. If you do want to cancel, please write to us at Ariel House, 2138 Coventry Road, Birmingham, B26 3JW within 14 days of receiving our letter and we will be happy to cancel the account. Any requests for payment we receive after you exercise your right to cancel will be returned and products or services which require this account to operate will also be cancelled.

We will repay to you any credit balance in your account together with any interest due if credit interest is paid on your account. You will be required to pay any charges for day-to-day banking or other services that you may incur before we receive your request to cancel the account and we will deduct these charges from the monies we return to you. If your account is overdrawn you must repay the outstanding balance together with any interest and charges that you owe us within 30 days of exercising your right to cancel.

Where possible we will help you find an account from our range which better suits your needs. The right to cancel does not affect your ongoing right to close the account as set out in the terms and conditions.

Important information about compensation arrangements

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. Not all Business Banking customers will be covered and we will write to you if we believe you are NOT covered by the scheme. Please refer to the information sheet and exclusions list at <http://www.tsb.co.uk/business/useful-information/financial-services-compensation-scheme/>

Deposits with us are held with TSB Bank plc. Accounts with TSB Bank plc include accounts in all its divisions and under trading names TSB and TSB Business. An eligible depositor's £75,000 limit relates to the combined amount in all accounts with TSB Bank plc.

Our service promise

We aim to provide the highest level of customer service possible. However, if you experience a problem, we will always seek to resolve this as quickly and efficiently as possible. If something has gone wrong please bring this to the attention of any member of staff. The complaint procedures are also published on our website:

tsb.co.uk/business-complaints

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 3852** (lines are open 7am – 8pm Monday to Friday, 9am – 2pm Saturdays)

tsb.co.uk/business

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If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **0203 284 1576**.

Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an adviser for more information.

Calls may be monitored or recorded.

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TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. (Please note that due to the schemes' eligibility criteria not all TSB Business customers will be covered by these schemes).

Some of the content in this brochure contains information, products and services which are provided by third parties. When using these products and services your agreement will be with third parties and their terms and conditions will apply. You are responsible for checking that they are suitable for you. TSB Bank plc shall not be responsible or liable to you for any failure by any third party to provide these products or services or in relation to use by any third party of confidential information supplied to them by you.

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