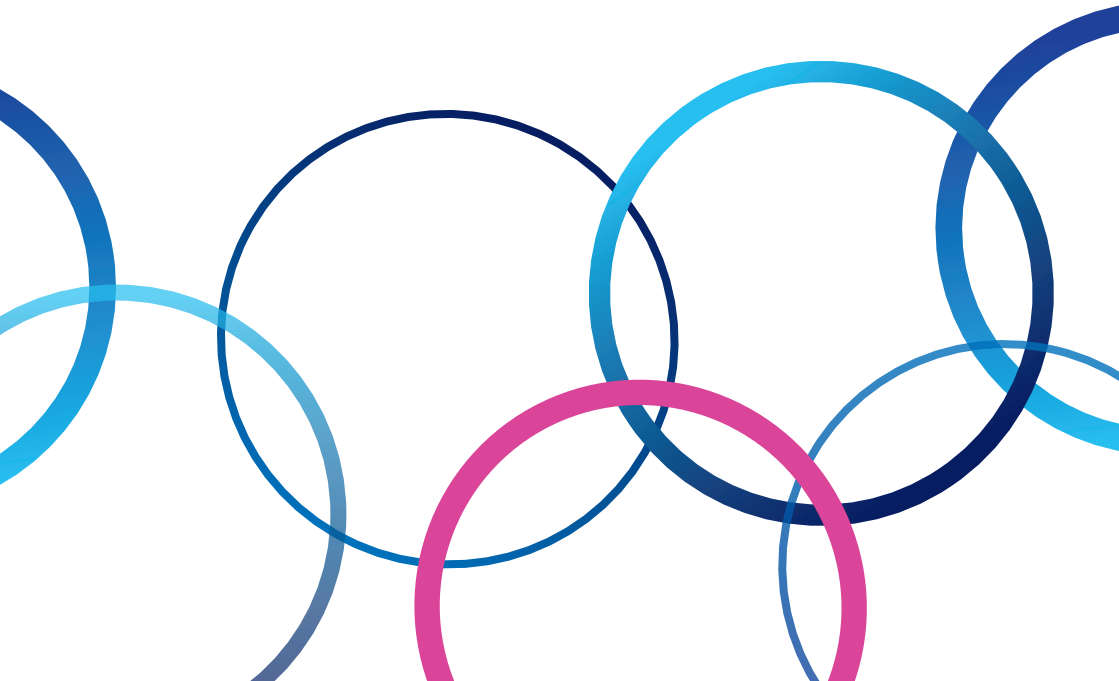




Business

Ways to bank with us

Making banking easier for you



Direct access to your business account

Customers tell us that when running their own business every moment matters. As managing finances can take up more time than you'd like, at TSB we have developed a range of services to help you save time. They're all designed to make it easy and convenient to directly access and manage your money whenever and however you want.

If what you're looking for isn't in this brochure, please call us. We'll almost certainly be able to help.

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Cash machines

TSB has over 750 cash machines in the UK, not just on the high street, but in petrol stations, train stations and other convenient locations. This means you can get cash and other services 24 hours a day, seven days a week (subject to machine availability).

Whenever you're out and about, TSB cash machines enable you to:

- check your account balance (available on screen or printed);
- withdraw cash;
- print out a mini statement showing up to the last seven transactions;
- order a statement or cheque book;
- change your PIN to a four-digit number that you find easier to remember.

All these services are free from TSB cash machines when you use your TSB Business Debit Card or Business ATM Card.

Wherever you are, at home or abroad, you can also get cash from any LINK or VISA machine and from any of the one million cash machines that display the PLUS sign.

Although we do not charge you, many other UK cash machine providers can charge you to withdraw your cash and it is a good idea to look for any on-screen warning before you confirm a transaction. When you take money out abroad you will be charged an exchange rate administration charge and a handling fee – please check our brochure 'Your account charges explained' for details.

In-branch banking

We have a large branch network so there should always be one near by, so you can take advantage of our in-branch services:

Pay In

Pay In enables you to make payments into your account quickly and without fuss. Available at most TSB branches, it's an envelope drop service designed for small amounts of cash and/or cheques. No receipt is issued, but as long as the envelope is posted prior to the Pay In closing time, 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, place your credit in 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's convenient for you. Your account will be credited the next working day. Please ask locally where your nearest Nightsafe facility is.

* Credits will be processed the same day, however, we cannot guarantee that this will be before 15.30 – please check with your individual branch as cut off times may vary.

Internet Banking

Our Internet Banking service – TSB Online for Business – can save you time and money. From the comfort of your home you can access your accounts 24 hours a day, seven days a week.

It's an easy-to-use, free and secure service. All you pay for is your normal charge for accessing the Internet and your usual transaction charges.

With Online for Business you can:

- view your current and historic statements;
- check your balance and recent transactions across current, deposits and business loan accounts;
- pay bills to another person or company without the need for a cheque;
- make up to 25 payments in one batch using our Bulk Payments service;
- transfer money between your TSB business accounts;
- make payments from your TSB business account to your TSB personal account;
- set up, amend and cancel most standing orders;
- view and cancel most UK Sterling Direct Debits*;
- print your statement or download it into a financial software package;
- apply for a business loan, overdraft, credit card or savings account;
- register for SMS Text Alerts.

To get started on Online for Business all you have to do is register at www.tsbbusiness.co.uk and follow the easy steps to register.

* SEPA Direct Debits cannot be cancelled for you, you will need to advise your creditor direct that you wish to cancel the mandate.

Telephone Banking

Business Customer Service Advisors

When you call us you want to get through to someone who can help you first time. Our UK-based advisors are trained to deal with your business account queries or requests. They can also put you through to your business team if you need to speak to them.

Our Business Customer Service Advisors can help you:

- with balance and basic account enquiries;
- order cheque and paying-in books;
- stop a cheque;
- cancel and amend standing orders;
- cancel UK Sterling Direct Debits*;
- order foreign currency and traveller's cheques;
- transfer money between your business and personal accounts;
- order copies of your statements and change the date that you receive them;
- confirm progress of CHAPS and foreign payments up to 5.30pm;
- with information on business products and services.

Lines are open 7am to 8pm, Monday to Friday (excluding Bank Holidays), 9am to 2pm, Saturday.

Automated Service

Our quick automated service is available 24 hours a day, 365 days a year – it's very useful for those who are always 'on the go'. This will allow you to check your account balance, recent transactions and even transfer money. Use of the automated service requires you to initially register a Security Number – please ask our advisors for more information the next time you call.

Accessing our Telephone Banking service is easy, just call:
0345 835 3858

When you call us, please have your Business account number and sort code to hand.

* SEPA Direct Debits cannot be cancelled for you, you will need to advise your creditor direct that you wish to cancel the mandate.

Text Alerts

Our free Text Alerts service delivers regular account updates as text messages to your mobile phone.

Each message contains your account balance and up to the last six transactions.

As a business customer, you can receive Text Alerts on each working day, or weekly on a day of your choice, between 7am and 6pm.

Benefits

- You can choose to receive updates on one or more of your business accounts.
- You can change the mobile number you receive messages on.
- You can change the account you receive messages about.
- You can cancel, pause or re-register for the service at any time.
- You can also register to receive Text Alerts for your personal accounts.

How to register for Text Alerts

Online:

- Log on to 'Online for Business', choose Text Alerts from the left-hand menu and select the accounts you wish to receive alerts for – it only takes a few moments.
- If you're not yet registered for 'Online for Business' go to www.tsbbusiness.co.uk and follow the on-screen instructions for business registration.

By telephone:

- Call **0345 835 3858** to register.
Lines are open 7am to 8pm, Monday to Friday (excluding Bank Holidays), 9am to 2pm, Saturday.

For more information about this service you can call: **0345 835 3858**

Lines are open 7am to 8pm, Monday to Friday (excluding Bank Holidays), 9am to 2pm, Saturday.

Automated payments and receipts

Time is money as the saying goes, and time spent writing cheques, posting them and reconciling your account can be a chore. A more convenient and often cheaper alternative is to automate your payments. This brochure will help you to choose the most appropriate service for your business.



Are you on the right tariff?

First of all, to maximise the benefits of automated payments and receipts, you need to make sure that you are on the right business tariff. We have two business tariffs that you can choose from:

Business Extra Tariff

Our standard Business Extra Tariff charges a set amount for basic transactions, however with this tariff we don't pay interest on your credit balance. Automated payments and receipts are cheaper on this tariff than more traditional transactions, such as writing or cashing cheques.

Electronic Business Tariff

On the Electronic Business Tariff automated banking transactions such as Internet Banking, UK Sterling Direct Debits, standing orders and automated credits are free. However, with this tariff we don't pay interest on your credit balance. To benefit from the Electronic Business Tariff you need to keep a minimum balance of £1 in your account each month.

How do automated services work?

BACS

BACS enables you to make payments directly to another bank account quickly, cheaply and efficiently. It also gives you control over when payments are made.

Be it wages, suppliers or paying income tax, there are very few instances when paying by BACS is not simpler or more convenient.

CHAPS – same day payments

This is often used for fast, same day payments is the Clearing House Automated Payments System (CHAPS).

To find out whether you could save money by switching to the Electronic Business Tariff, grab your latest statement and visit our online calculator at: www.tsbbusiness.co.uk then call **0345 835 3858**.

Lines are open 7am to 8pm, Monday to Friday (excluding Bank Holidays), 9am to 2pm, Saturday.



Automated services using BACS

One-off payments made easy – Online for Business

TSB's Internet Banking service, Online for Business, allows you to access your accounts and make payments 24/7.

Anyone that you normally pay by cheque can be paid this way.

The service is easy-to-use and secure. All you pay is your usual transaction charges.

The benefits of making payments through Online for Business

- You have control over the payment date, so you know exactly when the money will leave your account – when you pay by cheque you have no control over when it will be cashed.
- Making Internet Banking payments is cheaper than writing cheques and if you're on our Electronic Business Tariff, they're free.
- You don't have to visit a branch to pay your bills. Instead, you can do your banking at a time that suits you.

Bulk Payments

Bulk Payments is a service available through Online for Business. It is a simple, convenient and secure way to make regular payments such as wages, salaries, expenses and payments to suppliers.

The service is ideal for small and medium-sized businesses that wish to make up to 25 payments in a batch. All you need is a limit agreed by your relationship manager (similar to an overdraft limit) and you can set up the bank or building society account details of everyone you wish to pay, with the date and amount to pay them.

- You determine the date of every payment.
- Payments can be recorded on the system or requested two to 30 working days in advance.
- There is a simultaneous credit and debit of payments – giving you up to two working days' extra use of your money.
- There is a full audit trail to make sure you stay in control of your payments.
- A possible reduction in your bank charges by making automated payments rather than using cheques or bank giro credits.

For further information on Bulk Payments please contact your relationship manager on: **0345 835 3858** or visit www.tsbbusiness.co.uk

Automating receipts with UK Sterling

Direct Debits

If you receive payments by standing order, or offer credit to your customers to help spread the cost, or your customers pay you regular amounts by cheque, then you may be able to benefit by becoming a UK Sterling Direct Debit originator.

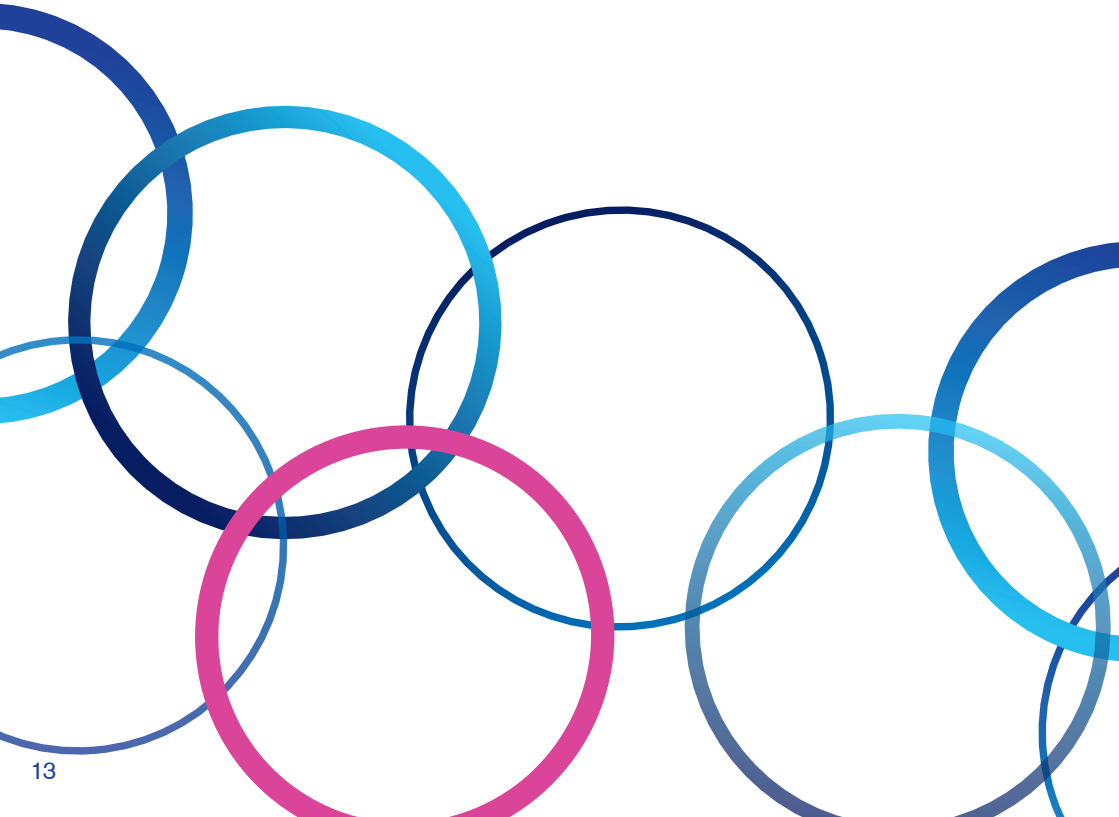
UK Sterling Direct Debit enables you to collect regular amounts, for example:

The benefits of UK Sterling Direct Debits

- It can significantly reduce the amount of time you spend reconciling your accounts.
- Puts you in control of the payments.

CHAPS – same day payments

CHAPS is a high speed, same day facility for transferring high value payments quickly and efficiently. Solicitors typically use this service for house completions because payments need to be received the same day. Your local branch can arrange a CHAPS payment.



Next steps

You have the freedom to decide how you want to do your banking. You don't have to limit yourself to just one service, as they're all there to make your banking experience as convenient and easy as possible, so you stay in control.

For Internet Banking visit www.tsbbusiness.co.uk and follow the easy steps to register.

For the Business Telephone Banking Centre, just call **0345 835 3858** (+44 (0)203 284 1576 if you're calling from overseas*).

For your nearest ATM, visit www.tsbbusiness.co.uk and search for it within the 'branch locator' section.

For all other services or information about anything in this brochure, please contact your business team.

* Calls from mobiles and overseas will be charged at the service provider's published tariffs.

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: www.tsbbusiness.co.uk/contactus

Please contact us if you'd like this in Braille, large print or on audio tape.

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 24 hours a day, seven days a week). 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.

www.tsbbusiness.co.uk

We accept calls via Text Relay. Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

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TSB Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 191240.

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

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