

current  
accounts

# Cash account.



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# What you can do with your Cash account.

Here's a quick look at what you get with your Cash account. You can find out more about these features further on in the brochure.

## Pay for everyday things

You can get a TSB contactless Visa debit card for use in shops, online and over the phone at home and abroad.

## Withdrawing your cash

You are able to withdraw your cash from any cash machine in the UK. TSB allow you to withdraw up to a maximum of £500 each day.

You may be charged by the owner of the cash machine. You'll be told the amount when you withdraw the cash.

## Paying in cheques and cash

You can pay in cheques and cash at one of the many Immediate Deposit machines and cash machines in our branches, over the counter or, for cheques with a value of up to £500, using the mobile app. The money will arrive in your account within two working days. You can also pay in cheques or cash via a pay in slip at the Post Office® however the money will take longer to appear in your account. Please refer to [tsb.co.uk/help/post-office](http://tsb.co.uk/help/post-office) for further information.

## Keeping up-to-date with your account

Check your balance or account statement online, on the phone, in branch or via Mobile Banking. You can also get a mini statement at TSB cash machines, which will list up to the last seven transactions.

## Making regular payments

You can set up, change or cancel your standing orders and most Direct Debits online through internet or mobile banking, over the phone or in branch.

## What's not included in your TSB Cash account.

Our Cash account offers straightforward services which are easy to use and there are no monthly fees and no charges if you accidentally go overdrawn.

There are some products and services which this account doesn't offer. Here are some of the features you will not get with the Cash account:

- An Arranged Overdraft facility.
- A cheque book.
- Credit interest.

Please check carefully to make sure the Cash account suits your needs. We have a wide range of accounts, so please talk to us if you haven't found the account that's right for you.

## Starting to use your account.

On the next pages you'll find everything you need to know about the day-to-day running of your account, from withdrawing cash to making sure your bills are paid on time.

We will send your Visa debit card within five working days, with a useful guide that will help you make the most of it. We'll send you the Personal Identification Number (PIN) separately, for security reasons. You'll need this to use your card.

It's important that you always keep your account in credit, with enough money in your account to cover cash withdrawals and payments out. There are no Arranged Overdraft facilities on this account.

You can register for our Online and Telephone Banking services as soon as your account is open. See pages 15 and 16 for more information.

We've a helpful range of text alerts so you can use your phone to keep you in control of your finances. See page 16 for more details.

## Getting more from your Visa debit card.

Your TSB contactless Visa debit card can be used to make purchases for all sorts of things from a pint of milk in your local supermarket to making a larger purchase online.

Wherever you see the Visa sign around the world, if you have the available funds you can make a purchase using your card, freeing you from the need to carry so much cash around with you. Debit cards are really helpful too because every transaction you make gets recorded on your bank statement. By using Internet Banking or Mobile Banking you can track every item you purchase as well as your remaining balance, so it's a really good way to stay on top of your finances.

You can use it to withdraw up to £500 a day from any cash machine in the UK. You can also withdraw cash from Post Office® branches around the country and use your card abroad.

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. For details please see the Banking Charges Guide or [tsb.co.uk/banking-charges-guide](http://tsb.co.uk/banking-charges-guide)

### Card gone missing? Freeze it in the app

We've all been a little absent minded and left a card in the laundry or lost it down the back of the sofa.

Now you can freeze your missing card in the TSB Mobile Banking App, then unfreeze it if you find it! Just go to the card icon in the app to access our new cards hub and freeze your card.

If you don't have the app you can use Internet Banking or you can call us on **0800 015 0030**



Enjoy all the benefits of your debit card using Apple Pay™ or Google Pay™ if you are 13 or over. They are simple and secure ways to shop in-store and online. Find out more by visiting [tsb.co.uk/apple-pay](http://tsb.co.uk/apple-pay) or [tsb.co.uk/google-pay](http://tsb.co.uk/google-pay).



### Your Personal Identification Number (PIN)

Your card comes with a PIN, which is your personal security code to make sure only you can use your account card. You can change the PIN to one you'll remember at any TSB cash machine by:

- Inserting your Visa debit card and entering your current PIN.
- Selecting 'PIN services' (on some machines you may need to select 'other services' first).
- Choose 'Select your own PIN' and enter a four-digit number of your choice.

For security reasons, you shouldn't choose consecutive numbers such as 1234 or repeated numbers like 5555 and try not to choose obvious four-digit numbers like your date of birth.

Remember, your PIN is confidential – we recommend you don't write your PIN down. But if you do need to write it down, disguise it so that it's not recognisable as your PIN and never keep it with your Visa debit card or give it to anyone else. And take care to shield your PIN when you're using it to make purchases or at a cash machine.

### Your Visa debit card explained

#### 1. Expiry date

You won't be able to use your card after this date – but don't worry, we'll automatically send you a new one before then.

#### 3. Account number

Your eight-digit account number and sort code will appear here.

#### 2. Cardholder's name

Your name will appear here.

## You can use your TSB contactless Visa debit card

- In shops.
- Online.
- Over the phone.
- At any cash machine in the UK and abroad that is part of the LINK or Visa network.
- Get up to £50 cashback at most UK supermarkets.
- Pay your utility, store and credit card bills.

For details of fees charged when you make a cash withdrawal in foreign currency, please see our Banking Charges Guide and the Personal Banking terms and conditions in branch or visit [tsb.co.uk/banking-charges-guide](http://tsb.co.uk/banking-charges-guide)

## A safe way to pay

When you use your card online we may carry out additional security checks. If you have the TSB Mobile Banking App, you'll normally be asked to approve the payment in the app. If you don't have the app, or sometimes if the app isn't available, we'll ask you to validate your payment using a one-time password (OTP) sent to your mobile or UK landline. Please make sure your phone numbers (and if applicable those of any additional cardholders) are up-to-date or you may not be able to make a payment online.

## And to be extra secure...

It's in all our interests to help combat fraud, so as an additional layer of security when you approve your purchase using a one-time password, you'll also be asked for your email address at the point of purchase.

We won't store your email, instead we'll use biometric data analysis when you type in your one-time password and email as it recognises the unique way you type. So should anyone else try to use your debit or credit card to make an online purchase we'll be alerted to it because of the way they enter your details.

## Getting your cash at a Post Office® branch

- Tell the member of staff how much you want to withdraw. This is not limited to multiples of £10 – it can include pounds and pence.
- You'll need to insert your card into the terminal on the counter and enter your PIN. You can check your balance before withdrawing any money.
- When advised, remove your card and the member of staff will hand you your money and a receipt.

## Cash withdrawal in foreign currency outside the UK

When you make a cash withdrawal in foreign currency (at a cash machine or over the counter), the cash will be converted into pounds, normally on the day withdrawn.

You can sometimes choose whether you want the currency conversion to be done by TSB or the ATM operator when you make a cash withdrawal in foreign currency from an ATM. The exchange rate and charges you pay will depend on which option you choose.

If you choose conversion by us, the exchange rate used will be Visa's daily Visa Payment Scheme Exchange Rate and we'll charge the fees shown in the table below.

If you choose conversion by the ATM provider, they'll set any fees and the exchange rate. You'd choose this by selecting the amount you want to withdraw in pounds (not the foreign currency) on the ATM. Some ATMs won't allow you to do this.

We can't tell you which would be the cheaper option when you want to make a cash withdrawal in foreign currency, as we don't know what charges and exchange rates would be used by the ATM provider.

Type of card	Description	TSB foreign conversion fees	Fees when foreign currency conversion done by ATM operator
Debit card	Non-pounds transaction fee	2.99% of the value withdrawn	The cash machine operator or foreign bank may charge an additional fee. We can't tell you what that is, as its set by each operator.
	Non-pounds cash fee	1.5% of the value withdrawn (min £2.00, max £4.50 for each transaction). You won't be charged a non-pounds cash fee if you make a withdrawal in euros from a cash machine in an EEA country.	
ATM card	Non-pounds transaction fee	2.99% of the value withdrawn	The cash machine operator or foreign bank may charge an additional fee. We can't tell you what this is, as its set by each operator.
	Non-pounds cash fee	1.5% of the value withdrawn (min £1.50, no maximum limit for each transaction). You won't be charged a non-pounds cash fee if you make a withdrawal in euros from a cash machine in an EEA country.	

## How to pay money into your account.

### Paying in your cash and cheques

There are a number of ways you can pay in cash or cheques.

You can pay in cash and cheques at Immediate Deposit machines available in many of our branches and your cash will be available immediately. You can also pay in cash and cheques at many of our cash machines or over the counter in branch. Use our branch locator to find your nearest immediate deposit machine or cash machine, visit [tsb.co.uk/branch-locator](http://tsb.co.uk/branch-locator)

And if you use the mobile app, you can deposit cheques with a value of up to £500 on the Payments tab.

For more information about when cheques you pay in will be processed and the money can be accessed, please see the Personal Banking terms and conditions.

### At a Post Office® branch

You can use your contactless debit card to pay cash into your account via any Post Office® branch and the money will show in your account the same day.

You can also pay in cash or cheques to your account via a paying-in slip at a Post Office® branch however the money will take longer to appear in your account.

Any cheques you pay in should be made payable to you.

Please pay in cash and cheques separately. In both cases, the Post Office® staff will give you a printed receipt which you should keep for any future queries.

The Post Office® will then forward your deposit to us and we'll pay it into your account when we receive it, normally the next working day.

A cash deposit will be available for you to use as soon as it shows on your account. A cheque will also show on your account the day we receive it but needs to go through the cheque clearing process. So, it can take up to three working days after we receive it for the money to be available for you to use and for you to be certain that it'll be paid.

Post Office® branches also have a cut-off time each day (which varies between branches) after which any money you pay in will take an extra day to show on your balance.

### Transferring money

You can move money easily between your own TSB accounts or to another person's TSB account in a number of ways and the money will be transferred the same day.

- Transfers can be made through Internet Banking, once you've registered. You can also use this service for paying bills and much more.
- You can also transfer money easily between your TSB UK personal accounts using Mobile Banking. See page 15 for more details.
- Alternatively you can transfer money by calling Telephone Banking on **03459 758 758**, by visiting your local branch or by using selected TSB cash machines. To use this facility on our cash machines please contact your local branch, who will be happy to help you.

# Paying your bills.

Remembering to make payments can be a headache, but there are many ways to make things easier for you.

## Direct Debits

A Direct Debit is when you authorise a business or other organisation in the UK to collect varying sums of money from your account on a regular basis.

The organisation must give you advance notice of the amounts and dates. And with all Direct Debit payments, you have our guarantee of a refund in case of any mistakes.

When an organisation collects a Direct Debit in the UK, the money will always leave your account and reach theirs on the same day, whichever bank they're with.

- You can set up Direct Debits to make regular payments direct from your account. You do it by authorising whoever you want to make the payment to, for example your gas supplier, to collect the payments from your account.
- When you want to end or change an agreement, just let the business and us know.
- All UK payments made are covered by the Direct Debit Guarantee.

Should a business collect one of your payments by Direct Debit in the UK by mistake, we will refund your account as soon as we are aware there's a problem.

## Avoid missing payments with our retry periods

Our retry periods mean that if you don't have enough money in your account to allow us to pay Direct Debits, standing orders and future dated payments, we'll give you extra time to put money into your account to allow us to make these payments. The money needs to be immediately available to use, so you could transfer money from another account you have with us by Mobile Banking, Internet Banking, Telephone Banking or by paying in cash over the counter in a branch. If you do deposit enough money into your account to meet the payment that you wish to make, the payment will be made.

### The retry periods are:

Payment type	Retry period
Direct Debit:	We'll try three times to make the payment: <ul style="list-style-type: none"><li>• shortly after midnight on the date the organisation you've set the Direct Debit up with has tried to collect it.</li><li>• again early in the morning that same day.</li><li>• again after 2.30pm that same day.</li></ul>
Standing orders	We'll try four times to make the payment: <ul style="list-style-type: none"><li>• shortly after midnight on the due date (or the next working day if it's a non-working day).</li><li>• early in the morning that same day.</li><li>• again after 2.30pm that same day.</li><li>• shortly after midnight the next working day after we first tried to make the payment.</li></ul>
Future dated payments	If you don't have enough money in your account to pay a standing order three times in a row, we'll cancel it. For example, if you have a monthly standing order and don't have enough money to pay it three months in a row, we'll cancel it after this happens.

If you don't deposit enough money into your account to meet the payment you wish to make, the payment won't be made (it will be refused due to lack of funds). You may be charged by the person you were making the payment to.

## Standing orders

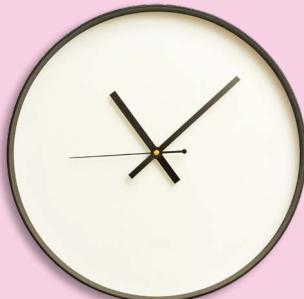
A standing order is when you ask us to pay the same amount regularly from your account to a person or organisation. You can arrange the payment monthly, quarterly or even annually. This method is useful for paying rent or other regular payments.

For more information about making payments from your account, see the booklet the Personal Banking terms and conditions.

To set up a standing order, please tell us the amount you want to pay, who you want to pay (their account number and sort code) and the dates you want to pay it. You can also set up a standing order through Internet Banking, Mobile Banking or Telephone Banking. When you want to cancel a standing order, all you need to do is contact us no later than the day before it's due to be made.

## Paying one-off bills

- You can pay your bills online once you have registered for Internet Banking, Mobile Banking or through Telephone Banking.
- You can also pay some bills at certain cash machines by setting up a list of companies you want to pay. You can do this through Internet Banking at [tsb.co.uk](http://tsb.co.uk) by calling Telephone Banking on **03459 758 758** or by visiting any TSB branch.



## Banking when you want it.

### Manage your account using Telephone Banking

Our automated Telephone Banking service is quick and easy to use and is available 24 hours a day, 7 days a week on **03459 758 758**. You can also speak to a TSB Partner on the same number between 8am and 8pm Monday to Sunday.

To register for Telephone Banking call us on **03459 758 758**.

Please have your account number and sort code to hand as you'll need this information to register. You'll also be asked to give a six-digit security number to use every time you call us.

### With just one call you can:

- Check your current balance
- Pay your bills
- Transfer money between your own accounts or to another person
- Find out what's gone in and out of your account
- Set up standing orders and check Direct Debits

### Manage your account using Mobile Banking

Carry us with you wherever you go.

With our simple and secure TSB Mobile Banking App\* we're open anytime, anywhere so you can take care of your everyday banking exactly when you need to. Login effortlessly with your face or fingerprint for a faster and more secure login. It's free to download at the Apple App Store and Google Play Store.

### With just a few clicks you can:

- See all your accounts in one place
- Check your balance
- Pay your bills
- Transfer money between your accounts or to a friend
- Freeze and unfreeze your card
- Report your card lost or stolen, and order a new one
- Search for specific payments
- Manage your standing orders and Direct Debits
- View your account statements and more in the Digital Inbox
- Pay in cheques\*\*

\*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. \*\*Limits apply.

## Manage your account with Online Banking

Online Banking is a great way to manage your money. It gives you access to your accounts 24 hours a day, 7 days a week. It's secure, easy to use and lets you take care of your day-to-day banking whenever and wherever it suits you.

To register for Mobile Banking, simply download the TSB Mobile Banking App. For Internet Banking, visit [tsb.co.uk/register](http://tsb.co.uk/register)

## Text Message Services

You can also sign up for a range of Text Message Services including Overseas Transaction Alerts to help keep track of your money wherever you are.

### Text alerts

Our range of text alerts are a great way to stay up-to-date with your account. Text alerts help you to manage your account, make sure you have enough money to make any payments, and to avoid charges such as Unarranged Overdraft fees.

When you open a Cash account with us or give us a valid UK mobile number, you'll automatically be registered for certain text alerts.\*\* These include:

- A Near Limit Alert when you have £50 or less available to spend in your account.
- An Over Limit Alert when you are over your account limit or when you do not have enough money to make a payment.

You can also register for our other text alerts to help you keep better track of your money wherever you are, such as:

- High and Low Balance Alerts when your balance goes above or below limits you set.
- Daily or Weekly Balance Alerts for your account balance, including details of your six most recent transactions.
- Overseas Transaction Alerts when your debit card is used abroad.

## How do I customise text alerts?

You can change, pause or cancel your alerts whenever you want. For instance, you might be heading overseas and want to avoid being charged by your mobile operator for receiving texts.

You can do this logging on to Internet Banking and clicking on Text Alerts on the right hand side under 'Your account tools'. From there you get the option to change or cancel your text alerts. You can also call us on **03459 758 758**, or visit us in branch.

\*The Mobile Banking App's branch and ATM finder is available to all. Other Mobile Banking services are only available to our UK personal customers and registration may be required. Although we don't charge for Mobile Banking, your mobile operator may charge for some services, so please check with them. Services may be affected by phone signal or functionality. Terms and conditions apply.

\*\*Limit and High/Low Balance Alerts are sent before 10am UK time, 7 days a week. Terms and conditions apply.

## To register

**Call** **03459 758 758**

Lines are open 24 hours a day, 7 days a week. You'll need your sort code and account number.

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

**Visit** Drop into your nearest branch or pod

## Day-to-day banking – keeping track of your money.

There are many ways to stay in touch with your money whether you're at home or on the go.

### Statements

- It's quick and simple to view, print or download your statements with the TSB Mobile Banking App or Internet Banking.
- You can also print a mini statement from any TSB cash machine, showing the seven latest transactions on your account.

### Check your balance

You can check your up-to-date balance:

- At any cash machine.
- On your phone using Mobile Banking.
- Online through Internet Banking (if registered) at [tsb.co.uk](http://tsb.co.uk)
- Over the phone by calling Telephone Banking on **03459 758 758**.
- Or in branch.

# Spending abroad options.

## Take it on your travels

Next time you're planning to go abroad, you can use your Visa debit card to book your travel and accommodation. And while you're away, your TSB Visa debit card can be used to make purchases where the Visa sign is displayed. If you make a debit card payment in a foreign currency or outside the UK then charges may apply. For details please see the Banking Charges Guide or [tsb.co.uk/banking-charges-guide](http://tsb.co.uk/banking-charges-guide)

## Sending money outside the UK

As a TSB customer you can send money outside the UK through the TSB Mobile Banking App, Internet Banking, by telephone or in branch. So, if you need to send money outside the UK, we can help. Whether you need to send money to Europe or elsewhere in the world, you can rely on us for an International Payment service that's safe and easy to use. For details of charges that apply please see the Banking Charges Guide or [tsb.co.uk/banking-charges-guide](http://tsb.co.uk/banking-charges-guide)

- Call** You can talk to us over the phone from 8am to 8pm and make a request to send an international payment.
- Click** You can make international payments online if you are registered for Mobile or Internet Banking and have a current account.
- Visit** You can also arrange an international payment for any amount at any of our branches.

# Information you might find useful.

## Making your payments

### How long do my payments take?

The majority of payments made, other than by cheque and Direct Debit, to a UK bank will be processed using the Faster Payments Service, with payments usually reaching the receiving account within two hours.

Payments for larger amounts may take up to a day. We will advise you when you ask us to make a payment if the organisation you are sending the payment to is not a member of the Faster Payments Service. If we cannot make the payment using the Faster Payments Service you can contact us on **03459 758 758** or call into your local branch to ask if there is any other method available to make the payment.

For more information about the time it takes to make a payment please see the Personal Banking terms and conditions.

## Safeguarding your account

### What can I do to avoid theft or fraud?

Here are some simple rules to follow so that you're always in control of your money:

- We recommend you don't write down your PIN. But if you need to write it down, disguise it so that it's not recognisable as your PIN, and never keep it with any of your cards. Never let anyone else know your PIN.
- Take care to shield your PIN when you're using it to make purchases or at a cash machine.
- Always sign your cards in ballpoint pen as soon as you receive them.
- Always be sure that before you give your bank details out that you know who you're giving them to and why they need the information.
- Ensure that you keep your Visa debit card receipts in a safe place and dispose of them carefully making sure the Visa debit card details cannot be read.
- Check your statements regularly and get in touch if you see any transactions you don't recognise.

## Lost or stolen Visa debit cards

You must report any theft or loss as soon as possible so that we can prevent other people from using your account. The fastest way to report a card lost or stolen is via the Mobile Banking app. In the app, select 'Manage cards and PINs' then follow the easy steps.

To report your card lost or stolen via Internet Banking, go to 'Lost and Stolen Cards' under 'Your account tools'.

You can also visit us in branch or call us via the TSB 24-hour Lost and Stolen Cards service on **0800 015 0030** or **+44 (0)207 481 2567** if calling from abroad.

Your replacement card will be sent out within five working days after notifying us.

## Sending money outside the UK

We offer a wide range of International Payment services that allow you to send money overseas quickly, securely and easily.

There are two codes you may need when sending money outside the UK: the Business Identifier Code (BIC) and the International Bank Account Number (IBAN) of the person you are sending money to. These are similar to our sort codes and account numbers in the UK and are used to ensure that a payment is credited promptly and accurately. If your payment is to a country that is part of the Single Euro Payments Area (SEPA) scheme, you must provide the IBAN. The person receiving the money must give you their bank details.

There are charges to use our International Services. If you'd like more information about our International Services and how long these payments take, contact our helpdesk on **0345 835 7482**, Monday to Friday 9am to 5pm, or call Telephone Banking on **03459 758 758**, 24 hours a day. You can also visit any TSB branch or go to [tsb.co.uk](http://tsb.co.uk) and search 'online international payments'.

# Independent service quality survey results

## Personal current accounts

Published February 2024

As part of a regulatory requirement, an independent survey was conducted to ask approximately **1,000** customers of each of the **16 largest personal current account providers** if they would recommend their provider to friends and family. The results represent the view of customers who took part in the survey.

### Overall service quality

We asked customers how likely they would be to recommend their personal current account provider to friends and family.

#### Ranking



These results are from an independent survey carried out between January 2023 and December 2023 by Ipsos as part of a regulatory requirement.

TSB has published this information at the request of the Competition and Markets Authority so you can compare the quality of service from personal current account providers. In providing this information, we are not giving you any advice or making any recommendation to you and we can only give you information about our own products and services.

Customers with personal current accounts were asked how likely they would be to recommend their provider, their provider's online and mobile banking services, services in branches and overdraft services to friends and family.

The results show the proportion of customers of each provider, among those who took part in the survey, who said they were 'extremely likely' or 'very likely' to recommend each service.

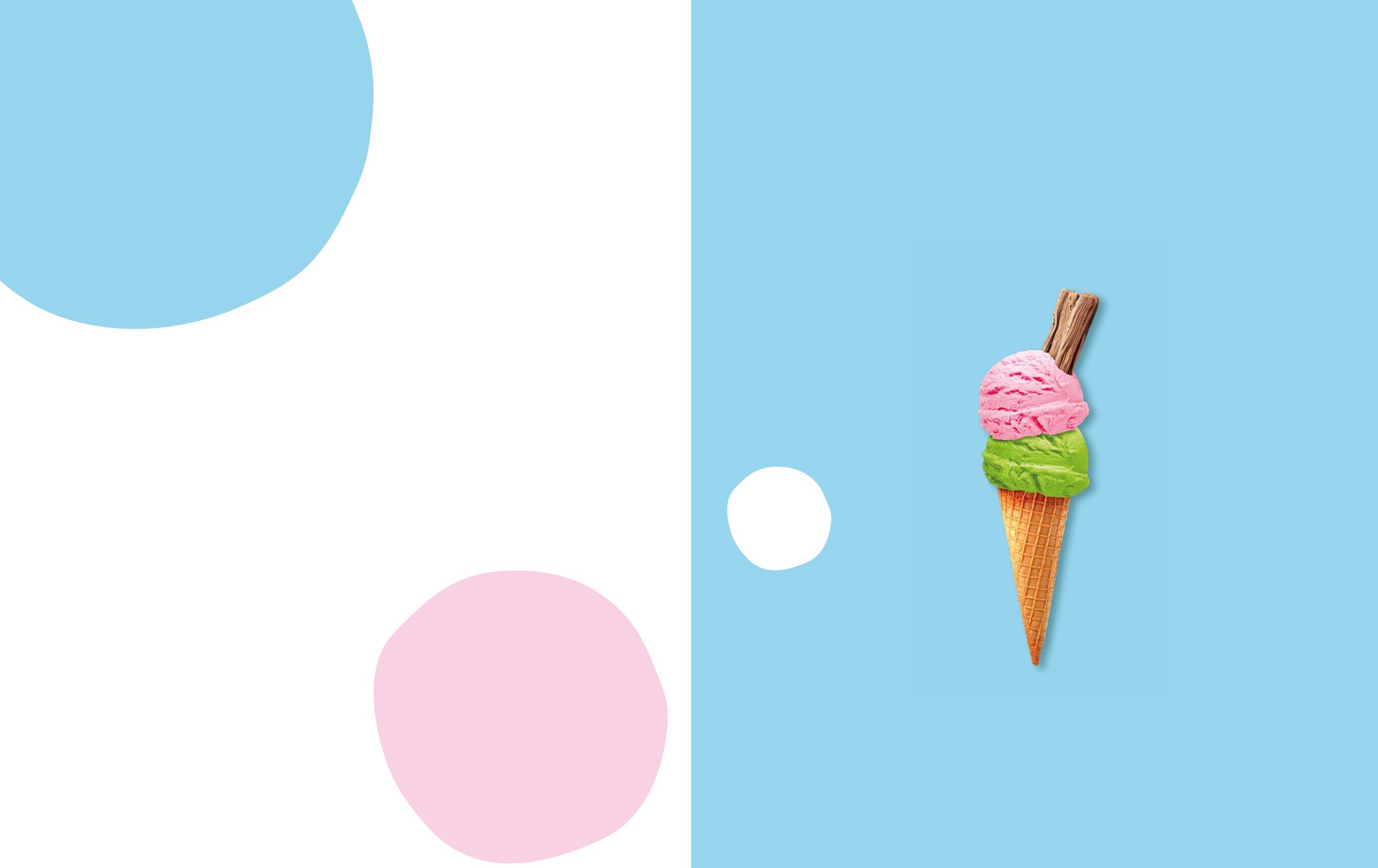
Participating providers: Bank of Scotland, Barclays, first direct, Halifax, HSBC UK, Lloyds Bank, Metro Bank, Monzo, Nationwide, NatWest, Royal Bank of Scotland, Santander, Starling Bank, The Co-operative Bank, TSB, Virgin Money.

Approximately 1,000 customers a year are surveyed across Great Britain for each provider; results are only published where at least 100 customers have provided an eligible score for that service in the survey period.

16,088 people were surveyed in total.

Results are updated every six months, in August and February.

To find out more visit [Ipsos.uk/personal-banking-service-quality](http://ipsos.uk/personal-banking-service-quality)



# Other ways we can help.

For everything from current accounts and loans, to mortgages and savings, we're here to help.

Go to **tsb.co.uk**  
or visit your local branch.

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](http://www.relayuk.bt.com) to read how they manage your data.

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TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. We've signed up to The Standards of Lending Practice: [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)

Information correct as at August 2023.



life  
made  
more

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