

From learning to earning, we'll help you all the way.

A guide to your new Graduate account

Local banking
for Britain



Contents	Page
What you get with your new Graduate account	1
What happens next	2
Smart ways to manage your account	2
Using your TSB Visa debit card	3
Keeping track of your money	4
Internet Banking and Text Message Services	5
Mobile Banking app and Telephone Banking	6
Money Planner	7
Graduate Planned Overdrafts	8
Graduate Loan	9
A choice of credit cards	10
Spending abroad options	11
Save the Change®	12
Your questions answered	13
Important information	16

What you get with your new Graduate account.

Now that you've graduated, you'll need an account with smart ways to help you manage your money. Whether you're taking time out with a gap year or starting a new job, your new Graduate account will help you take care of your everyday banking needs. See page 2 for a range of smart ways to stay in control of your money, wherever you are.

Interest and fee-free Planned Overdraft

- After graduation, you can apply for a tiered interest and fee-free Planned Overdraft* of up to £2,000 in your first year, £1,500 in your second year and £1,000 in your third year (subject to application and approval).

Please see page 8 for more information.

Flexible finance when you need it

- A Graduate Loan (subject to application and approval) of up to £10,000 (see page 9 for more information).
- For a choice of credit cards with a limit of at least £500 (see page 10 for more information).

Easy access to your money

- A Visa debit card to use in shops, online and over the phone, both in the UK and abroad.†
- Access to our Telephone Banking, Internet Banking and Mobile Banking services, 24 hours a day, 7 days a week.
- Withdraw up to £300 a day from any UK TSB cash machine and non-TSB ATMs (TSB does not make a charge but the owner of the machine may).
- Get up to £50 cashback free of charge in most supermarkets.
- No charges for everyday transactions when you're in credit. Other charges may apply – please see our Banking Charges Guide in branch or visit [tsb.co.uk](https://www.tsb.co.uk) for details.

* You must be 18 or over, a resident in the UK and have a Graduate account to apply. Overdrafts are repayable on demand and subject to status.

† Please see our Banking Charges Guide or visit [tsb.co.uk](https://www.tsb.co.uk) for more details of the fees and charges.

What happens next.

If you would like to open a Graduate account with us, visit your local branch. To make an appointment call us on **03459 758 758**. Remember to take with you all the ID that is required. For further information visit [tsb.co.uk](https://www.tsb.co.uk)

If you're a new customer you should receive your requested TSB Visa debit card within five days of opening your account, and your PIN a few days later. You'll then be able to withdraw cash from your account using your debit card, and use your card to make payments in shops, online or over the phone.

If you're an existing customer switching from a Student to Graduate account, you can continue using your existing Visa debit card, your account number and sort code will not change. We recommend you register for two of our smart ways to manage your money – Telephone Banking and Internet Banking – as well as setting up Mobile Banking.

If you ask us to, we'll contact you about our range of other banking services such as mortgages, loans, insurance and savings.

If you need any help, you can call us or visit any TSB branch. We're here to help you.

Smart ways to manage your account

Your Graduate account comes with lots of smart ways to help you stay in control of your money. Whether it's keeping a closer eye on your balance, or making payments on the move, we give you all you need to stay on top of your finances.

You will need to register for services such as Internet Banking, and Telephone Banking and you can also sign up for a range of Text Alerts. Once you've registered for Internet Banking, you can log on from your mobile.

You can also download our Mobile Banking app. Further details can be found on pages 4, 5 and 6.

Using your TSB Visa debit card.

You don't always want to carry cash when you're out shopping or meeting up with friends. Instead, you can use your TSB Visa debit card to pay directly from your account.

You can use your TSB Visa debit card:

- In shops, online or over the phone.
- To take out up to £300 a day from any UK TSB cash machine free of charge and non-TSB ATMs (TSB does not make a charge but the owner of the machine may).
- To get up to £50 cashback free of charge in most supermarkets.
- Abroad. If you use your debit card to make a transaction or withdrawal in a foreign currency or use it overseas then charges may apply. For details please see the Banking Charges Guide or [tsb.co.uk](https://www.tsb.co.uk)

A smart way to buy things



Now you can make everyday payments with your TSB Visa debit cards by using Apple Pay or Android Pay. Both are simple and secure ways to make contactless or in app payments with your smartphone of choice.

Find out more by visiting [tsb.co.uk/apple-pay](https://www.tsb.co.uk/apple-pay) or [tsb.co.uk/android-pay](https://www.tsb.co.uk/android-pay)

Things to remember

When you use your TSB Visa debit card, some transactions are 'earmarked.'

This means that the amount of the transaction is reserved until the money leaves your account. So you won't be able to use the money for anything else, even though it's still shown in your account.

You may wish to set up regular payments to come from your TSB Visa debit card with a company (known as 'recurring transactions'). If you want to cancel these payments in the future you can tell us that you no longer consent to these payments and we will stop the payments. To cancel the next payment due to be made you do need to let us know before the end of the last working day before the payment is due to be made. You should also contact the person who you make the payment to so that they do not keep trying to take the payment and so that you can cancel the agreement which you have with them as we can't do that for you.

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

- You will have access to regular statements that will show every transaction you make.
- You can also print a mini statement from selected cash machines showing the seven latest transactions on your account.
- It's quick and simple to print or download your statements with our Internet Banking service.
- Log on to Internet Banking if you want to go paperless and switch off paper statements. You can always switch back on again if you change your mind.

Check your balance

- You can check your up-to-date balance at cash machines, online through Internet Banking (if registered) at [tsb.co.uk](https://www.tsb.co.uk) over the phone by calling Telephone Banking on **03459 758 758** or in branch.
- You can also view your up-to-date account balance on your mobile. Simply text 'BAL' followed by a space and the last four digits of your account number to **62228**.

Sign up for Text Alerts

- You can sign up for a whole range of Text Alerts. These include:
 - Limit Alerts.
 - High and Low Balance Alerts.
 - Weekly Balance Alerts.
 - Overseas Transaction Alerts.

For more information visit
[tsb.co.uk/mobileservices](https://www.tsb.co.uk/mobileservices)



Manage your account with Internet Banking

Internet Banking gives you access to your accounts 24 hours a day, 7 days a week. It's secure, easy to use, and lets you do your banking whenever it suits you.

With just a few clicks of the mouse you can:

- Check your up-to-the-minute balance.
- Pay your bills.
- Transfer funds between your TSB accounts.
- Set up, view and cancel standing orders.

To register for Internet Banking, simply go to tsb.co.uk

You can also visit any branch and staff will be able to help you register.



Text Message Services

You can sign up for a whole range of Text Alerts to help you keep track of your money. These include:

Limit Alerts – We can send you a text to let you know when you're near or over your account limit, to help you avoid any Unplanned Overdraft fees.

If you do go over your limit, simply pay in enough money to cover all your payments by 3.30pm (UK time) the same day and you won't pay any Unplanned Overdraft fees. The money needs to be in cleared funds, so you could pay in cash or transfer money from another personal account you have with us using Mobile Banking, Internet Banking or Telephone Banking.

High and Low Balance Alerts – You can also set your own alerts to let you know when the money in your account falls below – or rises above – the limits you choose.

Overseas Transaction Alerts – For added security when your TSB Visa debit card is used abroad, we'll text to tell you whether it was a purchase or withdrawal from a cash machine. This should make it easier for you to spot any fraudulent transactions on your account and give you time to tell us about them.

Weekly Balance Alerts – Receive a weekly text with your balance and last six transactions on the week day and time you choose, so you can keep up to date with your finances.

Text Alerts (other than Weekly Balance Alerts and Overseas Transaction Alerts) are sent before 10am UK time Mon–Fri (excluding Bank Holidays).



Mobile Banking app

With our simple and secure Mobile Banking app we're open anytime, anywhere so you can take care of your day-to-day banking exactly when you need to. It's free to download at the Apple App Store and Google Play Store. Customers with other devices can use their phone's browser to log on at tsb.co.uk

- Login in effortlessly and securely using your devices fingerprint sensor (if it has one).
- Manage regular payments on the go – set up and amend standing orders and cancel Direct Debits in app.
- Get an idea of how much foreign transactions made on your TSB card will cost you with our hand currency converter tool.

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



Manage your account using Telephone Banking

Our 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 an advisor on the same number between 7am and 11pm.

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.

To register for Telephone Banking, call us on **03459 758 758** and ask an advisor to send you a 6 digit Security Number in the post, or call into your local branch. Please have your account number and sort code to hand as you will need this information to register.

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 an advisor for more information.



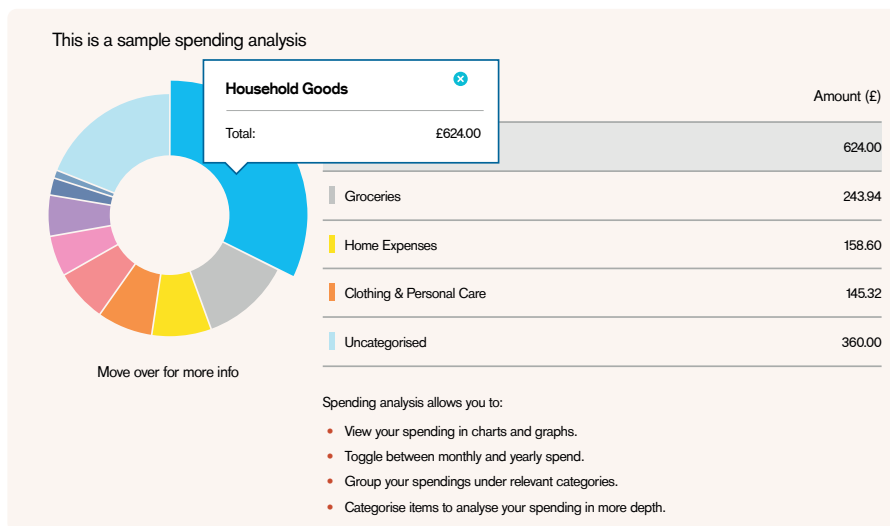
Money Planner

A smart online service that lets you keep track of your spending.

With Money Planner you can keep track of your spending across your TSB personal current and credit card accounts. It's a free service and it's easy to use – you just need to be registered for Internet Banking.

You'll be able to see at a glance what you're spending your money on and where.

Just log onto Internet Banking and click on the Money Planner banner on the 'Your Accounts' page. Once it's activated, you'll be able to view up to two years of spending.



If you have both your personal current and credit card accounts with us, your information is in one place so your incoming and outgoing payments can be seen at the same time.

For further information visit
tsb.co.uk/moneyplanner

Money Planner is provided to help you manage your personal finances and is not intended to provide legal, tax or financial advice. You must be registered for Internet Banking. Terms and conditions apply.

Interest and fee-free Planned Overdraft

Money can be tight in the first few years after you graduate – especially if you have to repay your student loan and sort out somewhere to live. One way we can help ease the financial pressure is to offer you a tiered interest and fee-free Planned Overdraft of up to £2,000 (subject to application and approval).

Graduate Planned Overdrafts

- You can apply for a tiered interest and fee-free Planned Overdraft (subject to application and approval) of up to £2,000 in the first year after you graduate. As you settle into your new life and have more money coming in, the amount of your Planned Overdraft that is interest and fee-free will reduce to help you gradually pay it off by the end of your third year after graduation.
- In your second year after graduation the tiered interest and fee-free amount will be £1,500 and in your third year £1,000. Your actual Planned Overdraft limit won't change but it may mean that when these changes happen that you have to pay the monthly overdraft usage fee and interest. These will apply each month where you borrow more than the interest and fee-free amount applicable to your year of study.

For example, if you have a Planned Overdraft limit of £2,000 and you are a third year graduate you will pay a fee and overdraft interest each time you borrow more than £1,010 (£1,000 interest and fee-free limit for a third year study plus the £10 overdraft buffer). We will charge you a maximum of one monthly overdraft usage fee in any monthly billing period.

- Don't worry we'll write to you at least 60 days before the interest and fee-free amount is due to change on your account to remind you about this.

To apply for an overdraft or increase your existing Planned Overdraft call Telephone Banking on **03459 758 758**, or visit any TSB branch. If you go overdrawn unexpectedly, we may agree to cover your payments with an Unplanned Overdraft.

There are charges and interest payable on this – see our Banking Charges Guide for details of fees.

You can find our current interest rates in branches, online at [tsb.co.uk](https://www.tsb.co.uk) or by calling Telephone Banking on **03459 758 758**. Overdrafts are repayable on demand. You need to be 18 or over to apply for a Planned Overdraft. How much we lend depends upon our assessment of your circumstances.

Graduate Loan

Things change when you graduate, so as you settle into your new way of life, you might find that you need to budget for a major expense, such as a car, or something to make a new flat feel like home. That's where our Graduate Loan could help. Please note, you must have held your Graduate account for at least 3 months before you are able to apply for a loan.

- Borrow any amount from £1,000 to £10,000.
- Take up to five years to pay off your Loan.
- Option to make no repayments for the first three months.
- Repayment holidays are available if you meet certain conditions.

Interest will be charged if you take a break from your repayments or defer your payments, so you will pay more interest overall.

To apply for a Graduate Loan or to find out more information

Visit tsb.co.uk/personal-loans/graduate-loan/ or any TSB branch.

Important information

You must be 18 or over and UK resident to apply. Loans are subject to status. The amount we may lend and the rate is subject to status and depends on our assessment of your circumstances. We will normally charge you an early settlement fee if you choose to pay your loan off early.

A choice of credit cards

A credit card from TSB is a great way to add a bit of extra flexibility to help manage your money. Our range of cards are perfect for spending and for consolidating existing credit and store card balances.

We understand just how important it is that you know exactly where you are with your finances, so we've made sure our cards have got all the services and features you need to keep you fully informed. Together with the smart features of your Graduate account, they're great for managing your money, not just spending it.

TSB credit cards:

Benefits at a glance

- Make life simpler by setting up Direct Debits for your payments – to take either the whole amount, the minimum amount, or any amount in between.
- Spend with confidence, knowing that when you spend online, in shops, or by phone you're protected.
- Set travel flags before you travel abroad to help avoid your card being declined unnecessarily.
- If your card is used in an unusual place, or an odd way, we will get in touch with you to double check that it is OK.

To find out more about our range of credit cards

Visit a TSB branch or visit tsb.co.uk/creditcards

Important information

The issue of a credit card depends on our assessment of your circumstances. You must be 18 or over and a UK resident to apply. Lending is subject to status.

Credit limits and interest rates may vary depending on our assessment of your circumstances.

Spending abroad options

Your TSB Visa debit card gives you a safe and convenient way to pay for things when abroad. We can also help if you need to send money overseas.

If you use your TSB Visa debit card abroad or for foreign currency transactions in the UK then charges apply. Please see the Banking Charges Guide for further information.

Your money won't go travelling unless you do

Let us know your travel dates and where you're heading before you leave; that way we know to expect overseas transactions in your account. Pop into your local branch or call **03459 758 758** and make sure we have your best contact number or mobile number before you go.

Plus, register for and receive a Text Alert when your TSB Visa debit card is used abroad, so if it wasn't you, you can do something about it straight away. We'll tell you whether it was used to withdraw from a cash machine or make a purchase (including those made online, over the phone or by mail order to companies overseas).

Then, if you believe someone else made the transaction without your knowledge, you can call us on **03459 758 758** or if you're calling from abroad **+44 (0) 20 3284 1575** – save this number to your mobile in case you need to talk to us when you are away.

Save the Change®

It can be hard to save in the early years after you graduate, but Save the Change® is a simple everyday way to save for the things you want. You could forget you're even doing it.

- Sign up for Save the Change® and every time you make a purchase with your TSB Visa debit card, the difference will be rounded up to the nearest pound and transferred into your nominated TSB savings account the next working day. We will only do this if your account is in credit.
- Use your card to buy things big or small, from coffees and sandwiches to your weekly shopping. You'll soon discover that your small change will start to add up.

How to register

All you need is a TSB current account and an eligible TSB Savings account.

The TSB savings accounts that are not eligible to receive Save the Change® transfers are currently: TSB Monthly Saver; ISA Products and Fixed Products.

The easiest way to register for Save the Change® is through our Internet Banking service at tsb.co.uk/savethechange

To find out more about our range of Savings accounts ask at any branch, or visit tsb.co.uk

Save the Change® does not apply to over the counter cash advances, ATM withdrawals or fees charged for non-TSB ATM transactions.

Your questions answered

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 'Your Banking Relationship with Us' (the Personal Banking terms and conditions).

What happens when I pay in a cheque?

From the moment you pay in cheques of up to £1,000 over the counter at a TSB branch between 9am and 4.30pm on a weekday, we'll use the value of them to reduce any interest you would otherwise pay on any overdraft.

For more information about when cheques you either write or pay in will be processed and the money can be accessed, please see 'Your Banking Relationship with Us' (the Personal Banking terms and conditions).

If you need to stop a cheque you've written from being paid, please call Telephone Banking on **03459 758 758** or visit your TSB branch.

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:

- Make sure that your cheque book and cards are safe, but don't keep them together.
- 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.
- 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 TSB Visa debit card receipts in a safe place and dispose of them carefully making sure the TSB Visa debit card details cannot be read.
- Check your statements regularly and get in touch if you see any transactions you don't recognise.

What should I do if my TSB Visa debit card and cheque book are lost or stolen?

You must report any theft or loss as soon as possible so that we can prevent other people from using your account.

Please call any TSB branch or the TSB 24-hour Lost and Stolen Cards service on **0800 015 0030** or **+44 (0) 20 7481 2567** if calling from abroad.

You will receive replacement cards and/or cheque books from us usually within five working days of notifying us.

Important information

The Personal Banking terms and conditions, additional conditions and the Banking Charges Guide will apply to your account. If you need another copy of these documents, please visit your nearest branch or call **03459 758 758**.

You can only have the Graduate account for up to three years. Around the third anniversary of your graduation, we will convert your account to a Classic account (or similar if it is no longer available). We will write to you about this, giving you at least 2 months' notice before changing your account. Once your account is converted, the benefits connected with the Graduate account will stop.

Planned Overdraft

We do not charge interest on part of your Planned Overdraft.

The interest and fee-free amount depends on when you graduated.

Year of graduation	Interest and fee-free amount
Year 1	£2,000
Year 2	£1,500
Year 3	£1,000

On overdraft balances greater than £10 over the interest and fee-free amount, you will be charged our Graduate rate of interest. For details of our current interest rates, please visit [tsb.co.uk](https://www.tsb.co.uk)

The amount of your Planned Overdraft that is interest and fee-free will reduce at the end of each academic year. Don't worry though, we will write to remind you about this before it happens and give you at least 60 days' notice. If you want to decrease or change your Planned Overdraft limit you will have to apply – you can do this by visiting your nearest branch or by calling **03459 758 758**.

Representative Example: If in year 3 of your Graduate account you use a Planned Overdraft limit of £2,000, the overdraft interest rate we charge on the first £1,000 will be 0% EAR variable and a Monthly Overdraft Usage fee will not apply. The overdraft interest rate on the next £1,000 will be 16.77% EAR variable. A Monthly Overdraft Usage fee of £6 will apply.

Unplanned Overdraft

If you use an Unplanned Overdraft you will be charged our Graduate rate of interest on the balance. For details of our current interest rates, please visit [tsb.co.uk](https://www.tsb.co.uk)

EAR variable is the Equivalent Annual Rate. This is the actual annual interest rate of an overdraft. It doesn't take into account other fees and charges.

Important information

£10 Planned and Unplanned Overdraft Buffers

We have two helpful buffers on our Graduate account. With our £10 planned overdraft buffer, you won't pay fees or interest if you borrow £10 or less over any interest and fee free amount you may have). If you are eligible for an unplanned overdraft, we also offer a £10 unplanned overdraft buffer. If you borrow £10 or less using an unplanned overdraft we won't charge you any fees, but interest will still apply. Overdrafts are repayable in full on demand.

Cooling off

If you are not happy with your Graduate account within 30 days of opening your account, we'll help you to move to another of our accounts or return any deposits you have made with any earned interest to you. For details of our current interest rates, please visit [tsb.co.uk](https://www.tsb.co.uk) or visit your nearest branch.

Overdrafts

How much we lend, if anything, depends on our assessment of your personal circumstances. Overdrafts are repayable in full on demand. You must be 18 or over, a UK resident and have a TSB Graduate account to apply.

Grace Period

Our Grace Period means that you have until 10pm (UK time) to pay enough money into your account to avoid any Planned and Unplanned Overdraft fees and interest that we may charge that day. 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, paying in cash over the counter in branch or transferring the money from another provider.

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, cheques, 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.

For Direct Debits and cheques we will retry the payment at 3.30pm (on the same day the payment is first attempted). For standing orders and future dated payments we will retry the payment at 3.30pm (on the same day the payment is first attempted) and then a further retry shortly after midnight on the next working day.

For details of our current interest rates and charges, please see our rates and charges leaflets in branch or visit [tsb.co.uk](https://www.tsb.co.uk)

Open a Graduate account today:

If you would like to open a Graduate account with us, visit your local branch. To make an appointment call us on **03459 758 758**. Remember to take with you all the ID that is required. For further information visit [tsb.co.uk](https://www.tsb.co.uk)

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

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 3843** (lines open from 7am to 11pm, 7 days a week).

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**.

Calls may be monitored or recorded.

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

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TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

All information correct as at January 2017.

Local banking
for Britain

