

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

A guide to your new Graduate account.

Local banking
for Britain



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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 Arranged Overdraft

- After graduation, you can apply for a tiered interest and fee-free Arranged Overdraft* of up to £2,010 in your first year, £1,510 in your second year and £1,010 in your third year (subject to application and approval).

Please see page 7 for more information.

Flexible finance when you need it

- A Graduate Loan (subject to application and approval) of up to £10,000 (see page 8 for more information).
- For a choice of credit cards with a limit of at least £500 (see page 9 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 cash machine (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/banking-charges-guide

* 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/banking-charges-guide 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'll need to register for services such as internet banking and telephone banking. We'll register you for Limit Alerts when you open your Graduate account or whenever you provide us with a mobile number. 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.
- Withdraw up to £300 a day from any UK TSB cash machine free of charge and non-TSB cash machine (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 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 visit tsb.co.uk/banking-charges-guide

A smart way to buy things



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

Find out more by visiting tsb.co.uk/apple-pay or tsb.co.uk/google-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 onto 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

We will register you for Limit Alerts when you open your Graduate account. You can also sign up for a whole range of text alerts to help you manage your bank account. These include:

- Daily and Weekly Balance Alerts
- High and Low Balance Alerts.
- Overseas Transactions 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

We'll register you for Limit Alerts when you open your Graduate account or whenever you provide us with a mobile number. You can also set up a range of text alerts via internet banking, over the phone or in branch, to help keep an eye on your balance and much more.

Limit Alerts – We'll send you a text to let you know when you're over your account limit or when you don't have enough money to make a payment (and it may be refused due to lack of funds). You can then credit your account, or arrange an Arranged Overdraft, to ensure you have enough money to make any payments you have asked us to make that day and avoid Returned Item Fees and any Unarranged Overdraft Fees.

For full details go to the Text Alert Guide.

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.

Daily or Weekly Balance Alerts – You can tell us the day and time in the week when a money update would be most useful, and we'll send you a text with your account balance and details of your last six transactions.

Text alerts (other than Weekly Balance Alerts and Overseas Transaction Alerts) are sent before 10am UK time 7 days a week.



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 effortlessly and securely using your device's 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 handy currency converter tool.

The Mobile App's branch locator 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 a TSB Partner 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 a TSB Partner 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 a TSB Partner for more information.

Interest and fee-free Arranged 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 Arranged Overdraft of up to £2,010 (subject to application and approval).

Graduate Arranged Overdrafts

- You can apply for a tiered interest and fee-free Arranged Overdraft (subject to application and approval) of up to £2,010 in the first year after you graduate. As you settle into your new life and have more money coming in, the amount of your Arranged 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 £1,510 and in your third year £1,010. Your actual Arranged 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 an Arranged Overdraft limit of £2,010 and you are a third year graduate you'll pay a fee and overdraft interest each time you borrow more than £1,010 (£1,010 interest and fee-free limit for a third year study). We'll 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.

Grace period

Our grace period means that you have until 10pm (UK time) to pay enough money into your account to avoid any Arranged and Unarranged 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. For Direct Debits and cheques, we'll try to take the payment:

- shortly after midnight on the due date or next working day.
- again after 2.30pm that same day.

For standing orders and future dated payments, we'll also try a third time shortly after midnight the next working day after we first tried to make the payment.

To apply for an overdraft or increase your existing Arranged 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 Unarranged 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 subject to status and repayable on demand. Must be aged 18+ and a UK resident. How much we lend depends upon our assessment of your circumstances.

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 branch.

Please remember, 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.

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.

- 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'll 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 outside the UK.

If you make a debit card payment in a foreign currency or outside the UK then charges may 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)203 284 1575** – save this number to your mobile in case you need to talk to us when you are away.

Save the Pennies

It can be hard to save in the early years after you graduate, but Save the Pennies 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 Pennies 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 following savings accounts are not eligible for Save the Pennies: Monthly Saver, ISA products and fixed products. Save the Pennies does not apply to over the counter cash advances, cash machine withdrawals or fees charged for non-TSB cash machine transactions.

The easiest way to register for Save the Pennies is through our internet banking service at tsb.co.uk/savethepennies

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

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'll tell 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.

What happens when I pay in a cheque?

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

If you need to cancel a cheque you've written, 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)207 481 2567** if calling from abroad.

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

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

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**.

Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to a TSB Partner 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.

TSB adheres to The Standards of Lending Practice which are monitored and enforced by the Lending Standards Board: www.lendingstandardsboard.org.uk

All information correct as at October 2018.

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