

Current accounts

Welcome to your Islamic Account.

Local banking
for Britain



Welcome.

Thanks for joining us. You've made the right choice. Your new Islamic Account will provide you with all you need to make everyday banking the Shariah way easier.

Shariah approved banking

Our Shariah committee of two independent scholars has guided us to create and look after a Shariah approved account that's right for you.

Access to your money at any time

We have over 600 branches and over 750 cash machines – so you'll find us in your community.

We also offer 24 hours a day, seven days a week banking, through Internet Banking, Telephone Banking, or Mobile Banking. Please note that although you can give us instructions 24 hours a day, seven days a week through Internet, Telephone Banking and Mobile Banking some of those instructions cannot be processed until the next working day. For example, if the instruction is given after 10pm or at weekends or Bank Holidays. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information.

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Your Shariah approved account.

You can be confident the money you keep with us will not be used for any interest-based or non-Shariah approved activities.

Islamic Account at a glance

- Banking in accordance with Shariah.
- No credit or debit interest.
- No minimum balance required.
- Internet Banking, Telephone Banking and Mobile Banking. Although we don't charge for Mobile Banking, your mobile operator may charge for some services, so please check with them.
- No bank charges for everyday transactions on your Islamic Account if you stay in credit.
- Please refer to the Banking Charges Guide for charges on other bank services. This can be obtained from any local branch.

The TSB Shariah Committee

We work closely with a committee of internationally recognised scholars to maintain a Shariah approved account that's in line with your beliefs.

Sheikh Nizam Yaquby is a member of the Shariah Committee for several Islamic financial institutions across the world. He has received a BA from McGill (Economics & Comparative religion), a Ph.D in Islamic Law and is based in Bahrain. He has been a Professor of Tafsir, Hadith and Fiqh in Bahrain since 1976 and is the author of several articles and publications on Islamic finance in English and Arabic.

Mufti Muhammad Nurullah Shikder is a non-practising lawyer with an LL.M in Banking and Finance Law from University College London. He studied Shariah with specialisation in Fiqh at Darul Uloom Al Arabiyya Al Islamiyya, Bury, UK. His expertise is innovative structuring and documentation relating to Sukuk, Islamic Funds, Islamic Syndications and other corporate and retail products. In 2008, he was ranked among the world's leading scholars by FAILAKA, and in 2009 he received the ZAKI BADAWI Award for Outstanding Young Shariah Advisory. He is a trainer of Islamic finance courses and sits on the Shariah Board of several Islamic financial institutions.

What you get with your new account.

The Islamic Account is perfect for everyday transactions such as paying in money and cheques, paying bills and withdrawing cash. You also get a TSB Visa Debit Card and a choice of ways to bank so you can manage your money however you want.

Easy access to your money, when you want it

- Use your TSB Visa Debit Card (with added security of chip and PIN) in shops, online and over the phone in both the UK and abroad.
- Withdraw up to £300 a day from TSB cash machines free of charge.
- Use non-TSB ATMs (you may be charged by the operator of the ATM. TSB will not make a charge).
- Get up to £50 cashback free of charge in most supermarkets.

Great value service

- You won't be charged 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.
- Access to Telephone Banking, Mobile Banking and our Internet Banking service, 24 hours a day, seven days a week.

Up-to-the-minute banking

- You can normally have instant access to your money when you pay TSB personal cheques into your account.
- Real-time balances available from any of our cash machines, over the phone or via the internet.

Please note, although you can use Internet Banking, Telephone Banking and Mobile Banking to give us instructions 24 hours a day, seven 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, seven days a week. Please speak to an advisor for more information.

What you can expect from us.

Over the next few months we'll work with you to make sure you get the most from your new relationship with TSB.

- If you need help, you can call us or visit any TSB branch. We are happy to help you where we can.
- And, if you ask us to, we'll contact you about a range of other banking services.

What to do next.

If you ask for a TSB Visa Debit Card you should receive it within seven days of opening your account and your PIN a few days later.

- After you have deposited money into your account, you'll be able to use your new debit card to withdraw cash.
- To make it easier and more convenient for you to manage your new account, we recommend you register for three of our banking services – Telephone Banking, Internet Banking and Mobile Banking.

Telephone Banking

Your banking should be as straightforward and hassle free as possible.

- You can call Telephone Banking and use our quick automated service or speak to one of our advisors, 24 hours a day, seven days a week.
- Please call us on **03459 758 758** and we'll be happy to help.

Internet Banking

Internet Banking gives you instant access to your account 24 hours a day, seven days a week. It's also a convenient way to manage your account.

- To register for Internet Banking go to tsb.co.uk or visit any TSB branch.

Mobile Banking

- Mobile Banking makes it easier to stay on top of your finances on the move. It means you can do your banking on the spot from most internet-enabled mobile devices – either using our app or via your mobile's browser.
- You can also sign up for a whole range of Text Alerts to help manage your bank account.

Switch your account to TSB in just seven days.

Switching your current account to TSB is now faster than ever, and the good news is that there's very little for you to do.

Our Current Account Switching Service is designed to let you switch your current account from one bank or building society to another in a simple, reliable and hassle-free way.

In just seven working days you'll have your new current account set up and ready to use. You can start your switch in branch, by calling us, or online. You'll need the details of the account you wish to switch from, including the 16-digit number from your debit card. We'll take care of moving all your payments going out (for example, your Direct Debits and standing orders) and those coming in (for example, your salary) and transfer any remaining balance in your old account to your new one. If you have an overdraft outstanding in your old account, we can arrange to transfer money from your new account to pay off the amount.

We'll work with your old bank to close your account so you don't need to

You can receive updates on your switch. Just give us your mobile number and we'll send you text messages.

Terms and Conditions apply.

As your new current account provider we offer the following guarantee:

- The service is free to use and you can choose and agree your switch date with us.
- If you have money in your old account, we will transfer it to your new account on your switch date.
- At the moment, any payments sent to or requested from your old account will be redirected to your new account for 13 months after you switch. From 1 April 2015, if you need them to be, the payments will be redirected for 36 months.
- If there are any issues in making the switch, we will contact you before your switch date.
- If anything goes wrong with the switch, as soon as we are told, we will refund any interest (paid or lost) and charges incurred on either your old or new current accounts as a result of this failure.

For more information have a look at the TSB Current Account Switching brochure.

Call **0345 835 3863**
Click **tsb.co.uk/howtoswitch**
Visit **Drop into your local branch**



Putting money into your account.

You can pay money into your account in a number of ways: in our branches, online, over the phone and via our cash machines.

Paying in your cash and cheques

You can pay in cash and cheques over the counter, but to save time, you can use one of our pay in boxes. Just use the paying-in envelope and paying-in slip situated near the pay in box. We can send you a personalised paying-in book with all your details to save you even more time – just ask a member of staff for more information.

As long as you pay cash in at the pay in box before the cut-off time of 3.30pm (UK time) it'll be processed on the same day and you'll then be able to withdraw the money straightaway.

Cheques can take up to six working days after we receive them for you to be sure the money will be available for you to use.

If you use this service after 3.30pm (UK time) or at the weekend, we will start processing your payment the next working day. Please remember that weekends and Bank Holidays are not counted as working days.

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).

How long do my payments take?

The majority of our payments to a UK bank (other than cheque, Direct Debit and CHAPS) are made using the Faster Payments Service and the payment will usually reach 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).

Getting more from your Visa debit card.

Your Islamic Account comes with a new TSB Visa Debit Card which is welcome around the world wherever you see the Visa sign.

You can use your TSB Visa Debit Card...

- In shops.
- Online.
- Over the phone.
- To take out up to £300 a day from any TSB cash machine free of charge or non-TSB cash machines (the operator of the ATM may make a charge. TSB will not make a charge).
- To get up to £50 cashback free of charge in most supermarkets.
- Abroad and in currencies other than sterling. 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

Using your Personal Identification Number (PIN)

- If you're a new customer, you'll receive your PIN from us within a few days of receiving your new debit card. You'll need this number whenever you use your debit card to buy things or withdraw cash from ATMs.
- You can change your PIN to a more memorable one at any TSB cash machine. Just insert your card, select '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.
- If you lose your card or it gets stolen, don't panic – just call us straightaway on **03459 758 758** and we'll block it and issue you with a new one.

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 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 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.

Paying the 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 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, 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 tell us. Don't forget to tell the collecting agent.

Should a company collect one of your payments by mistake, we will refund your account as soon as we are aware there's a problem.

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.

Please make sure enough money is in your account to meet standing order and Direct Debit payments when they are presented. Our Grace Period means that if you pay in enough money to cover your payments by 3.30pm (UK time) you can avoid any overdraft fees you may incur that day. The money needs to be immediately available to use, so you could transfer money from another personal account you have with us via Mobile Banking, Internet Banking or Telephone Banking or pay in cash over the counter in branch.

Where you do not have enough available money to make a payment and we do not agree to give you or extend an Unplanned Overdraft, you will not be able to make that payment. We will write to tell you we have declined your request. Charges apply if you use an Unplanned Overdraft or a payment is returned. Please see our Banking Charges Guide or [tsb.co.uk](https://www.tsb.co.uk) for details.

Standing orders

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 or Telephone Banking. When you want to cancel a standing order, all you need to do is contact us the day before it's due to be made.

For more information about making payments from your account, see the booklet 'Your Banking Relationship with Us' (the Personal Banking Terms and Conditions).

Paying one-off bills

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

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 print or download your statements with our Internet Banking service.
- Regular bank statements that will show every transaction you make.
- You can print a mini statement from selected cash machines showing the seven latest transactions on your account.

Check your balance

- You can check your up-to-date balance at cash machines, online through Internet Banking 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 either using our app or via your mobile's browser. You must be registered for Internet Banking to be able to access your accounts using our Mobile Banking service.

Mobile Banking.

Say hello to the bank that fits in your pocket.

Mobile Banking

With Mobile Banking available on your phone, all the tools you need to help manage your money are in the palm of your hand.

- Download the Mobile Banking app or log in to Mobile Banking through your mobile browser, using your Internet Banking details.

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. Services may be affected by phone signal and functionality. We don't charge you for Mobile Banking but your mobile operator may charge for some services, please check with them. Terms and Conditions apply.

Text Alerts

You can sign up for a range of Text Alerts to help you manage your bank account. These include:

- **Limit Alerts** – We can send you a text to let you know when you're near or over your account limit, so you can 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 to avoid any overdraft fees you may otherwise incur that day. 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 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.
- **Text Alerts** – (other than Overseas Transaction Alerts) are sent before 10am UK time Mon–Fri (excluding Bank Holidays).

Your questions answered.

How do I stop a cheque?

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

Sending money abroad

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 to send money to a bank account abroad: 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**. If you'd like to make an international payment contact us on **0345 835 3849**, Monday to Friday 9am to 5pm. You can also visit any TSB branch.

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:

- 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 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.

What should I do if my 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 into 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.

For more information

Call 03459 758 758
Click tsb.co.uk/islamicfinancialservices
Visit Drop into your local branch

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

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

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 advisor for more information. If you need to call us from abroad, or prefer not to use our **0345** number, you can also call on **0203 284 1575**.

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

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