

Getting ready for university.

Local banking
for Britain



The TSB 2016/2017 Student Account.

Heading off to university or college is an exciting time. That's why our Student Account is packed with smart things that help you keep on top of your finances.

The TSB Student Account offers everything you need to make sure you get the most out of your time at university or college.



What's included.

- Up to £1,500 interest and fee-free tiered Planned Overdraft subject to application, status and approval.
- 5% AER/4.89% gross variable credit interest paid on balances up to £500 only.
- TSB Visa Debit Card, to use at home and abroad.
- Once you've held your Student Account for at least 3 months you can apply for a TSB Student Credit Card, a financial helping hand when you really need it.
- Option to sign up for Save the Change® which makes saving effortless, by helping you save every time you use your Visa debit card.

Smart ways to manage your money

You can register for Internet Banking, Mobile Banking, Telephone Banking and Money Planner. Once registered for Internet Banking you can access Mobile Banking on your mobile phone. You can also set up a range of Text Alerts via Internet Banking, over the phone or in branch. Manage your money 24 hours a day, seven days a week. Although we don't charge for Mobile Banking, your mobile operator may charge for some services, so please check with them.

To get the most from your account remember to take full advantage of all the benefits on offer. You'll find full details on pages 4 to 15.

Help with managing your money. Up to £1,500 interest and fee-free Planned Overdraft.

An overdraft can be Planned or Unplanned. Planned Overdrafts mean you agree a maximum borrowing limit with us in advance. An Unplanned Overdraft is where you use more money than is available in your account without asking us first.

You can apply for an interest and fee-free tiered Planned Overdraft* of up to £1,500. In your first year at university you can apply for an overdraft of up to £500 for the first six months. You can then apply to increase it up to £1,000 in months seven to nine. From month 10 you can increase it up to £1,500 – helping you to manage your spending over your first year.

We also offer an interest and fee-free untiered Planned Overdraft of up to £1,500 in years two and three (and in years four, five and six if your course is up to six years in length).

If you borrow more than your interest and fee-free limit, but are still within your Planned Overdraft limit, you'll pay a monthly overdraft charge each time you go above your interest and fee-free amount. This means you will also pay interest on the difference..

Representative example

Based on an overdraft limit of

£1,200

where the variable rate of interest is

0% per annum

and the Equivalent Annual Rate is

0% EAR variable.

Total charge for credit would be £0.

For tips on how to manage your money see our Savvy Student Guides which include useful advice and guidance about how to manage your money whilst at university and beyond at tsb.co.uk/savvystudents

EAR is the equivalent annual rate. This is the actual annual interest rate of an overdraft. It doesn't take into account fees and charges

* Overdrafts are available subject to application, status and approval. They are repayable on demand. You need to be 18+ and a UK resident to apply.

Using your TSB Visa Debit Card.

Using your TSB Visa Debit Card is fast, easy and convenient and it's safer than cash. It's perfect for travelling – you can use it for eating out, taking cash out at an ATM, in a bureau de change or a local bank displaying the Visa symbol, and it's accepted at millions of outlets worldwide. You can also use it to get up to £50 cashback at most supermarkets.

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

A smart way to buy things

Apple Pay is another convenient way to pay with eligible TSB Visa Debit Cards. It's a simple, secure way to make contactless or in app payments with compatible Apple devices. Visit tsb.co.uk/apple-pay to find out more.



Travelling abroad. 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 on your account. Drop 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.

Smart ways to manage your account.

Your Student 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.

Internet Banking

Internet Banking gives you access to your accounts 24 hours a day, seven 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
- Make International Payment.

To register for Internet Banking, simply go to tsb.co.uk/internetbanking or visit any branch and we'll be able to help you register.

Mobile Banking app

You can view your balances, make payments and transfer money with our Mobile Banking app. Simply download it to your smartphone to manage your finances on the go. Or you can log in to Mobile Banking through your mobile browser, using your Internet Banking details.

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

Text Alert Services

Register for 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 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 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 at the time you choose, so you can keep up to date with your finances.

Please note that although you can give us instructions 24 hours a day, seven days a week through Internet Banking, Mobile Banking and Telephone 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.

The Mobile Banking 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.

Text Alerts (other than Overseas Transactions Alerts and Weekly Balance Alerts) are sent before 10am UK time Monday to Friday (excluding Bank Holidays).

Telephone Banking

Our Telephone Banking service is quick and easy to use and is available 24 hours a day, seven days a week. When you call you have the choice of using our fast automated service or speaking to an advisor. You can register by calling the Telephone Banking number: **03459 758 758** and asking an advisor to send you a six digit security number in the post.

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

Not all Telephone Banking services are available 24/7. Please speak to an advisor for more information.

About our £10 buffers

We have two helpful buffers on our Student account, one for when you use £10 or less of a Planned Overdraft and one for when you use £10 or less of an Unplanned Overdraft. You won't pay any fees if you use one of these buffers. You will be charged interest if you use the Unplanned Overdraft buffer. For further information on fees and interest we charge, please look at our banking charges guide.

Grace Period

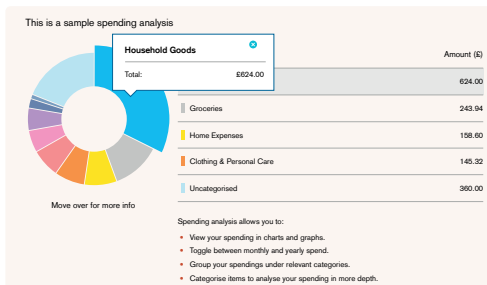
Our Grace Periods mean that you have until 3.30pm (UK time) to pay in money to avoid any overdraft fees you may incur that day. The money needs to clear the same day, so you could pay in cash or transfer money from another personal account you have with us using Internet, Telephone or Mobile Banking.

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 in to 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.

* Money Planner is provided to help you manage your personal finances and is not intended to provide legal, tax or financial advice. Terms and Conditions apply.



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

Save the Change®

It can be hard to save when you're a student, 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 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.

Click Register for Save the Change® through our Internet Banking service at tsb.co.uk/savethechange

Find out more about our range of savings accounts

Call 03459 758 758

Click tsb.co.uk

Visit Drop into your local branch

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

Applying for a Student Account is easy.

You can apply at any branch. Take a look at the diagram below to see exactly what you'll need to apply.

1 Proof of ID

Such as a driving licence or passport.

2 Proof of your address

Anything official with your name on it, that's less than three months old (except a mobile phone bill), such as a bank statement or a letter from a university, college or UCAS.

3 Proof of your student status

We'll need your UCAS confirmation of place letter (usually issued after your A-Level or Higher results during August). Or if you don't have this, a letter from your university or college confirming your place.

Please don't worry if you don't have any of the items listed above, as we may be able to accept other items. For more information ask in any branch or call us.



To have a Student Account you must be 17 or over, have been resident in the UK for at least 3 years and be studying for a full time course that lasts for a minimum of two years or be on a one year access course leading on to a full time degree. If you haven't been living in the UK for at least 3 years, for example if you are an International Student, see our other Bank Accounts at [tsb.co.uk](https://www.tsb.co.uk)

TSB Student Credit Card.

Money may be tight if you are waiting for your wages or your student loan to come through. A credit card can add a bit of extra flexibility to how you manage your money, as well as offering a convenient and secure way to pay.

We understand just how important it is that you know exactly where you are with your finances, so we've made sure our credit card has got helpful services and features you need to keep you fully informed. All this means that a credit card is a great way of managing your money, not just spending it. You need to have had a TSB Student Account for at least three months before you can apply for a student credit card.

Take advantage of a flexible, convenient and secure payment type.

- Make repayments in a way that suits you. Set up a Direct Debit for your payments and if you pay your full balance in time each month you won't pay any interest on purchases you make.
- 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 alright with you.
- Review your spending habits with our new online Money Planner tool (see page 8–9 for more details).
- Manage your account online, by phone through our UK call centres or in branch.

Apply for a TSB Student Credit Card

Click tsb.co.uk/creditcards

Visit **Drop into your local branch**

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

Credit cards are designed to be a flexible form of borrowing. Paying the minimum amount every so often can help you manage your money more effectively, although we would not recommend that you make minimum payments for a long period of time. Once your account is open, you can set up a Direct Debit for any fixed amount over the minimum payment by calling **03459 758 758**. Lines are open seven days a week.

The following example highlights the difference between only paying the minimum and paying a fixed amount:

For a purchase of £1,000 on your Student Credit Card:

Monthly payment	If you pay the minimum payment each month	If you pay £50 each month
Without taking into account any introductory rates, how much interest will you be charged in the first year?	£175	£150
How much interest will you be charged in the second year?	£155	£61
How long would it take to clear the balance?	18 years 5 months	2 years 2 months
<p>The above example assumes the following:</p> <ul style="list-style-type: none"> • The transaction takes place on 1 January and you make no further transactions. • You always make the payment each month on the 15th. • Your statement is produced on the 1st of each month. • This is a simple example and does not account for any annual fees or introductory rates. 		

TSB is a responsible lender and we only want you to borrow what you can afford and in a way that is best for you.

If you'd like to talk to us about the choices you've made or would like advice, we will be happy to refer you to a member of staff who will be able to help you. They will also be able to help you if you're experiencing financial difficulties.

For longer-term borrowing it may be more appropriate to choose a loan from us. If you would like to find out more about this you can call TSB Personal Loans on **0800 111 4170** or visit tsb.co.uk/loans or call into a TSB branch, where our staff will be happy to help.

Student Account Terms and Conditions.

Our agreement with you is made up of general conditions (contained in the Personal Banking Terms and Conditions leaflet) and additional conditions. These include the conditions below and the Banking Charges Guide which contains our standard fees. If there is any overlap or conflict between the additional conditions and the Personal Banking Terms and Conditions, the additional conditions apply.

Eligibility	<p>You must be:</p> <ul style="list-style-type: none"> • 17 or over • Resident in the UK for at least three years • Studying on a full time course that lasts for a minimum of two years or on a one year access course that leads to a full time degree. 								
Restrictions	<ul style="list-style-type: none"> • You can only have one Student Account with us • Your Student Account must be in your sole name only • You should not open or have another student account with another provider. 								
Credit Interest	<p>Credit interest is calculated daily from when you open a Student Account (or, if that day is not a working day, the next working day).</p> <p>Payable:</p> <ul style="list-style-type: none"> • on the first working day of each month • on the first £500 in your account only. 								
Credit Interest rate	<ul style="list-style-type: none"> • Variable • Find details in branch, online or by phone using our usual contact details. 								
Overdrafts	<ul style="list-style-type: none"> • How much we lend, if any, is subject to application and depends on our assessment of your personal circumstances • You must be 18 or over and resident in the UK to apply • Overdrafts are repayable on demand • If you have an overdraft when your Student Account is converted to a different account, then the interest rate and fee for that account will apply from the date your Student Account is transferred. 								
Planned Overdraft	<ul style="list-style-type: none"> • You can apply for an interest and fee-free Planned Overdraft of up to £1,500, as set out in the table below • In all cases, you need to apply for your Planned Overdraft and each of the increases, if any • You can apply for your Planned Overdraft in branch, on the phone, or online, using our usual contact details. <table border="1"> <thead> <tr> <th>Time spent on your course</th> <th>Maximum interest and fee-free Planned Overdraft limit</th> </tr> </thead> <tbody> <tr> <td>Months 1 – 6</td> <td>Up to £500</td> </tr> <tr> <td>Months 7 – 9</td> <td>Up to £1,000</td> </tr> <tr> <td>Month 10 onwards</td> <td>Up to £1,500</td> </tr> </tbody> </table>	Time spent on your course	Maximum interest and fee-free Planned Overdraft limit	Months 1 – 6	Up to £500	Months 7 – 9	Up to £1,000	Month 10 onwards	Up to £1,500
Time spent on your course	Maximum interest and fee-free Planned Overdraft limit								
Months 1 – 6	Up to £500								
Months 7 – 9	Up to £1,000								
Month 10 onwards	Up to £1,500								
Unplanned Overdraft	<ul style="list-style-type: none"> • If you go overdrawn unexpectedly we may agree to cover your payments with an Unplanned Overdraft • If we agree to provide an Unplanned Overdraft, we will charge the Unplanned Overdraft fees set out in our Banking Charges Guide. Interest is also payable on Unplanned Overdrafts. 								
Credit card	<ul style="list-style-type: none"> • The issue of a Credit Card is subject to application and depends on our assessment of your personal circumstances • You must be 18 or over and resident in the UK to apply. 								
Right to cancel	<ul style="list-style-type: none"> • You can cancel within 30 days of starting your Student Account, and at any time after then by giving us notice by post, in branch or by phone using our usual contact details • We will pay any interest until you cancel • Once you cancel your account, the benefits connected with your Student Account will stop. 								
Account conversion	<ul style="list-style-type: none"> • When you are no longer eligible for the Student Account, for example you graduate from your course or after a maximum of six years, we will convert your account to a Graduate Account (or similar account if it is no longer available), unless you make alternative arrangements with us • If you are not eligible for a Graduate Account (for example you leave full time study before graduating) we will convert your account to a Classic Account (or similar account if it is no longer available) • Once your account is converted, the benefits connected with your Student Account will stop • Where we change your type of account we will tell you before making the change and will give you the details of your new account. 								
Other terms	<ul style="list-style-type: none"> • Set out in the Personal Banking Terms and Conditions and the Banking Charges Guide • If there's any conflict between these additional conditions and those referred to above, the additional conditions will apply. 								

TSB Visa Debit Card.

- Once you receive your TSB Visa Debit Card you can use it straightaway to make purchases and withdraw money at any ATM.
- If you want to change the PIN to a number that's easier to remember just follow the on screen directions at any TSB cash machine.
- You can setup recurring payments with your TSB Visa Debit Card. 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.
- There are various rates and charges associated with using your TSB Visa Debit Card, both in the UK and abroad. Please see your Banking Charges Guide.

Going abroad?

To use your Visa Debit Card hassle free when you go abroad, make sure we hold your up-to-date mobile or best contact number* by calling **03459 758 758** or update your contact details on Internet Banking if you're registered for this service. It's a good idea to save our overseas number +44 (0)20 3284 1575 on your mobile in case you need to get in touch with us.

*Your mobile number will not be used for marketing purposes unless you've already agreed with us that it can be.

Securing 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 chequebook 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 chequebook 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 chequebooks from us usually within five working days of notifying us.

Useful information

Paying in money at any TSB branch.

Lots of people pay in over the counter, but to save time, you can use any pay in box. Just use the special paying-in envelope and paying-in slip situated near the pay in box. We can even 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 it'll be processed on the same day and you'll then be able to take out 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 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.

What happens when I pay cheques in?

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 if you have an overdraft, we'll use the value of the cheques to reduce the interest you would otherwise pay.

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).

Paying bills and making regular payments from your account

How do Direct Debits work?

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 UK 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 tell us. Don't forget to advise the collecting agents too.
- Should a company 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.

How do standing orders work?

A standing order is an instruction you give us to make regular fixed payments to another bank account. You can set up standing orders through Telephone Banking on **03459 758 758** or through Internet Banking. Just tell us if you need to cancel or change the payment the day before it was due to be made.

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).

Stopping a cheque.

If you need to stop a cheque you've written from being paid, please come into your nearest branch or call Telephone Banking on **03459 758 758** to tell us.

The UK Cheque Guarantee Card Scheme closed on 30 June 2011. As a result, we will not guarantee any cheques written and dated after 30 June 2011, even if your card has a cheque guarantee symbol.

Sending money abroad.

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

You need two codes to send money to a bank account abroad: the Bank Identification Code (BIC) and 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 you must have these numbers to make sure a payment is credited promptly and accurately. 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**.

Opening Hours are Mon-Fri 9am-5pm, or telephone Telephone Banking on **03459 758 758**, 24 hours a day. You can also visit any TSB branch.

Other ways we can help...

For everything from current accounts and loans to mortgages and credit cards, we're here to help. Just go online, ask a member of our team or pick up a brochure in branch.

Call 03459 758 758
Click [tsb.co.uk](https://www.tsb.co.uk)
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, 7 days a week).

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

Save the Change® is a registered trade mark and is used under licence by TSB Bank plc.

Calls may be monitored or recorded. 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**.

TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 191240. We subscribe to the Lending Code; copies of the Code can be obtained from www.lendingstandardsboard.org.uk

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

Information correct as at June 2016.

FSC
Logo Area

Local banking
for Britain

