

Helping you to get things moving.

Banking for 11–15 year olds

Local banking
for Britain



Welcome to your TSB Current Account.

Thanks for joining us. Your Under 19s Account will provide you with all you need to make managing and accessing your money easier.

The Under 19s Account is a great way to look after your money. It gives you an easy way to pay money in, take money out and keep track of your spending. It can even help you to start saving for something special. And if you have any questions, you can come into any of our branches and ask a member of staff.

Our Under 19s Account offers you:

- Instant access to your money, 365 days a year.
- A competitive rate of interest. Earn a great variable rate of interest, paid quarterly, of 2.50% AER* (2.47% Gross*) on balances up to £2,500 and 0.10% AER on amounts above this.† Visit tsb.co.uk/rates-and-charges for details of current rates.
- Choice of a:
 - TSB Visa debit card which you can use to pay for things in shops, on the internet, or to access your money at cash machines.
 - Or an ATM Card for accessing your money at cash machines.
- Regular statements and free** Weekly Balance Alerts to help you keep track of your money.
- Free** Overseas Transaction Alerts telling you when your Visa debit card has been used abroad.
- Over 580 branches – so you'll find us in your community.
- Over 750 cash machines across Britain – for quick and easy access to your money.
- Top up your mobile at TSB cash machines. Successful mobile top-ups will reduce the amount of cash you can take out of your account on that same day.
- Internet Banking for instant access to your account.
- When you are 13 you will be able to register for Mobile Banking. You'll be eligible to use our Mobile Banking service, which includes more Text Alerts and our Mobile Banking app. You can transfer money, make payments and view transactions on the move. We don't charge you for Mobile Banking but your mobile operator may charge for some services.

When you're older there are other benefits and services you can use as part of your Under 19s Account. See page 9 for more information.

* AER (Annual Equivalent Rate) – the rate if interest was paid and compounded once a year. Gross rate – the rate before we take income tax off. If you are a non-taxpayer, you may be able to receive your interest gross. Your account can be registered in branch with a parent or guardian or by completing an HMRC R85 form. You can download the form at www.hmrc.gov.uk

† Correct as at February 2017.

** We don't charge for Mobile Banking, but your mobile operator may charge for some services. Please check with them. 11–15s can only apply for the two Text Alerts that are not time restricted.

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Using your TSB Visa debit card.

If you've asked for a TSB Visa debit card, it will give you a quick and easy way to get hold of your money.

You can use your Visa debit card...

- In shops.
- Online (your Visa debit card won't work on websites that aren't suitable for your age group, such as gambling sites).
- Over the phone.
- If you're aged 13 or over you can also use your card with Apple Pay. Visit tsb.co.uk/apple-pay to find out more.
- To take out up to £300 a day from any TSB cash machine free of charge, or from any non-TSB cash machines. TSB does not make a charge, but the owner of the machine may.

If you want to buy something and there is enough money in your account, everything will go through automatically. If there isn't, you shouldn't be able to buy the item as this Visa debit card is designed to make sure you can't spend money you don't have.

In the extremely unlikely event that something goes wrong, we won't charge you anything and we'll work with you to make sure your account is put right.

With an ATM Card you can only withdraw cash from a cash machine using your PIN (Personal Identification Number). You can't use this card to make purchases in shops or online.

Always sign your cards using a ballpoint pen as soon as you receive them.

Chip and PIN

Chip and PIN means entering your PIN into a keypad when you use your card to buy something instead of signing a receipt.

Using it is simple:

- Insert your Visa debit card into a card reader or PIN pad.
- Check the amount shown is correct then enter your PIN carefully, making sure no one else can see it.
- The machine will check the PIN you entered is correct.
- You will be given a receipt for your purchases which you will not need to sign. Keep these receipts safe and, after you've checked them against your statement, tear them up and throw them away.

TSB Visa debit card security.

Information that could appear on your Visa debit card.

1 Card number

This is the long number across the front of your card. This is unique to your Visa debit card.

2 Valid from

This is the date you can start using your Visa debit card.

3 Expires end

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

4 Cardholder's name

Your name will appear here.



On the back of your Visa debit card:

You'll find seven numbers on the strip where you sign your name. Quite often, websites will ask you for the last three numbers – sometimes they're described as your 'security code' or the 'CVV code'.

Remembering your PIN (Personal Identification Number).

With your card comes a PIN which is a 'secret code' for your card. When you pay for something in a shop or take out money from a cash machine, you will need to type in your PIN.

If you're finding it hard to remember the one we've given you, then you can change it to one that's easier to remember.

To change your PIN at any TSB cash machine:

- Insert your Visa debit card or ATM Card and enter your current PIN.
- 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.

Remember, your PIN is secret – we recommend you don't write down your PIN. But if you do need to write it down, disguise it so that it's not recognisable as your PIN and never keep it with your Visa debit card or ATM Card. You must never give your PIN to anyone else including bank staff and the police.

Top tip

Choose a number that's special just to you and that you can remember. It's a good idea to avoid birthdays and repeating the same number (like 5555).

If your card is lost or stolen

Your Visa debit card or ATM Card is much safer to carry around than cash. But you must report any theft or loss of your card as soon as possible so that we can prevent other people from using it.

- Please call into any TSB branch, or you can call the TSB 24-hour Lost and Stolen Cards service on **0800 015 0030** in the UK, or **+44(0) 207 481 2567** from abroad.

We will usually send you another card within three to seven working days.

Making things easy.

As a TSB customer there are a few things we can do to help make looking after your money easy.

Overseas Transaction Alerts

Receive a free* text message when your Visa debit card is used abroad. So if it wasn't you, you can do something about it.

If you think someone else used your card without your knowledge, come into a branch as soon as you can so we can put your account right.

What do I need to sign up for Text Alerts?

You'll need to have a TSB Current Account and Visa debit card. You can sign up by dropping into your local branch with a parent or guardian.

Find out more

If you want to know how to pay in your pocket money, allowance or wages, come into any branch and we'll show you what to do. For more information see page 10.

* We don't charge for Mobile Banking, but your mobile operator may charge for some services. Please check with them. Weekly Balance Alerts are sent on the weekday and at a time of your choosing.

Staying in control.

Your Under 19s Account makes it simple to keep track of what you're spending and what's left in your account. This is important so that you don't withdraw more cash than is available in your account.

- You can use TSB cash machines 24 hours a day to check your balance or print a mini statement. A mini statement (short versions of the ones you get in the post) helps you to keep track of your spending.
- We'll also provide you with regular statements showing all the money that has been paid in or out of your account.

Top tip

If you want to take out money but you're not sure how much is left in your account, you can always check how much money you've got in your account at any cash machine.



What you can expect from us in the years to come.

As you get older, we'll be able to provide you with more banking benefits and services. So, we'll keep in touch to let you know what's available to you and when.

When you turn 16, you'll be able to register for:

- Telephone Banking for instant access to your account.
- Save the Change® which makes saving really easy. Whenever you use your Visa debit card to make a purchase, the difference will be rounded up to the nearest pound and transferred from your Under 19s Account to your eligible TSB savings account.

For example, if you spend £2.50 we'll debit £3 and 50p will go in to your savings account. An easy way to build up your savings for the bigger things you want.

When you are 17 we offer a range of AA Driving School discounts

If you still have your Under 19s Account when you turn 17, we've teamed up with the AA to offer you discounts:

- Money off driving lessons.
- Free AA 'Pass your Test' CD-ROM.
- £20 off 'Pass Plus': the DSA recognised qualification for practical skills of a more advanced level, such as motorways, night driving and driving on country roads.

If you go on to further education:

- We'll change your account to a Student Account once your place at university is confirmed.

In the year of your 19th birthday:

- If your account hasn't been changed to a Student Account we will change it to a Classic Account or similar account if it's no longer available.

We won't make these changes to your account without telling you first. To find out more on all of our available current and savings accounts, please call into branch, or visit [tsb.co.uk](https://www.tsb.co.uk)

Day-to-day banking.

Paying money in

It is much safer to pay money into your Under 19s Account than carrying cash or cheques around with you. There are lots of ways to pay in money – you'll soon find those that suit you best. Here's the basic information.

Paying in money at any TSB branch

Lots of people pay in over the counter, but to save time, you can use one of our pay in boxes. 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.

When do I earn interest on the cheques I pay in?

When 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 pay you interest the moment you pay them in.

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

Setting up a standing order

A standing order is a way that you or others can make or receive regular payments. You could ask your parents to set up a standing order from their bank account for your pocket money/allowance. This means that the money will be paid directly into your account which you can take out with your Visa debit card. Just give your parents your account number and sort code and they can arrange it for you.

Taking money out of your account

The minimum amount of money you can take out from a cash machine is £10. Alternatively you can use your Visa debit card to buy things in shops or online rather than taking out cash to do this.

Keeping your account safe and taking care against theft and fraud

Always be sure before you give your bank details to anyone else, that you know who they are and why they need this information.



For more information

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 or Textphone on **0345 835 3843** (lines are open from 7am to 11pm, 7 days a week).

AA learning to drive offer

This offer and any driving lessons purchased are provided by Automobile Association Developments Limited. Registered office: Fanum House, Basing View, Basingstoke RG21 4EA. Registered in England and Wales No: 1878835. We do not accept liability for the provision of any services by the AA. We may change or withdraw these offers at any time, please check in branch to see what is currently available.

Save the Change® is a registered trademark and is used under licence by TSB Bank plc. The following savings accounts are not eligible for Save the Change®: Monthly Saver, ISA Products and Fixed Products. Save the Change® does not apply to over the counter cash advances, cash machine withdrawals or fees charged for non-TSB cash machine transactions.

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 on **0203 284 1575**. 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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Information correct as at February 2017.

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