

Under 19s Account.

For 16–18 year olds

Local banking
for Britain



Your TSB Current Account.

Your Under 19s Account is a great place to save for something special, pay in your wages or just keep your money safe.

Your TSB Visa Debit Card makes getting hold of and spending your money easier.

Our Under 19s Account offers you:

- Access to over 600 branches and a network of more than 750 cash machines across Britain – so you'll find us in your community.
- Access to Telephone Banking and Internet Banking.
- Mobile Banking on your phone to help you keep in control of your finances. We do not charge for Mobile Banking but your mobile operator may charge for some services, so please check with them.
- A range of Text Alerts, including Limit Alerts and Overseas Transaction Alerts to help you keep track of your money.
- Option to top up your Pay as You Go mobile at most TSB cash machines.
- Save the Change® – a unique way to save every time you use your Visa debit card.
- Instant interest on your cheques paid into your account*.
- 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/Gross on amounts above this‡. Visit tsb.co.uk/rates-and-charges for details of current rates.
- Discounts from the AA Driving School.

* Applies to cheques paid over the counter between 9am–4.30pm weekdays, to a maximum daily value of £1,000. Only applies to TSB Personal Current Accounts paying interest. 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

† AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Gross rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.

‡ Correct as at March 2015.

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What you get with your account.

Whether you're at school, college, starting a new job or taking time out to travel, your Under 19s Account will help you take care of your everyday banking needs – like paying in money and cheques, sorting out bills and withdrawing cash.

Easy access to your money

- Your Visa debit card is accepted at millions of merchant outlets and cash machines in more than 200 countries and territories worldwide.
- Withdraw up to £300 a day from any UK TSB cash machine free of charge or non-TSB cash machine (a charge may apply).
- Withdraw up to £50 cashback free of charge in most supermarkets.

Great value service

- No charges for everyday transactions. Other charges may apply – please see our Banking Charges Guide in branch or visit [tsb.co.uk/rates-and-charges](https://www.tsb.co.uk/rates-and-charges) or call **03459 758 758** for details.
- Access to our Telephone and Internet Banking services 24 hours a day, seven days a week.
- Register for Text Alerts in Internet Banking which lets you use your phone to help you keep up to date and in control of your finances. See page 9 for more information.

Save up to £75.99 with the AA Driving School

This might come in handy now or it may be a while before you turn 17. Either way, as long as you're an Under 19s Account customer you'll be able to take advantage of these driving discounts.

Money off driving lessons: You can save £36 on AA driving lessons when you book your first block of 12 lessons – that's £3 off each lesson.

Free AA 'Pass your Test' CD-ROM: Just get your driving lessons booked and receive a CD-ROM to help you learn, worth £19.99.

Money off 'Pass Plus': After you pass, you can go on and save £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.

To redeem these offers call the AA Driving School on **0800 975 3679** quoting 'TSB U19', between 8.30am to 8pm Monday to Friday and 9am to 5pm at weekends.

Please note not all Telephone Banking Services are available 24 hours a day, seven days a week. Please speak to an advisor for more information. Although you can give us instructions 24 hours a day, seven days a week through Internet 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, at weekends or Bank Holidays.

Using your TSB Visa Debit Card.

Your new TSB Visa Debit Card gives you a quick and easy way to buy what you want wherever you see the Visa symbol. You can keep track of the money in your account with mini statements as often as you like from any TSB cash machine.

You can use your Visa debit card...

- In shops.
- Online.
- Over the phone.
- With Apple Pay. Eligible cards only. Visit tsb.co.uk/apple-pay to find out more.
- To take out up to £300 a day from any UK TSB cash machine free of charge or non-TSB cash machines (a charge may apply).
- To get up to £50 cashback free of charge in most supermarkets.

Going abroad

- If you decide to travel abroad you can use your Visa debit card to pay for things anywhere where you see the Visa sign, including shops, restaurants and cafes.
- It's more convenient and safer than carrying lots of cash around, plus you can withdraw local currency from any cash machine that displays the Visa sign.
- 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 us on **03459 758 758**.

Things to be aware of

When you use your TSB Visa Debit Card, the amount of the transaction may be set aside. 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 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.

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 at tsb.co.uk/rates-and-charges

TSB Visa Debit Card security.

We make the safety of your account our priority at TSB. That's why your TSB Visa Debit Card includes a chip which holds your PIN (Personal Identification Number). You'll need this four-digit number whenever you use your Visa debit card to buy things or take out cash from cash machines.

Chip and PIN means entering your PIN into a keypad when you use your Visa debit 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 discreetly.
- 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.

Top tip

As most outlets will check your account balance before they process an order, make sure you have enough money in your account so you don't get declined.

Information on your Visa card

- 1 Valid from**
This is the date you can start using your Visa debit card.
- 2 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.
- 3 Cardholder's name**
Your name will appear here.
- 4 Account number**
Your eight-digit account number will appear here. This is unique to your bank account.



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' and often called CVV codes.

Remembering your PIN.

If you're finding it hard to remember the PIN we've issued you, then you can change it to one that's easier for you 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 you can memorise. For security, you can't choose consecutive numbers such as 1234 or repeated numbers like 5555 and it's best not to choose a year or your birthday.

Lost or stolen cards

Carrying your TSB Visa Debit Card is much safer than carrying lots of cash. But 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 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.

You will receive your replacement Visa debit card from us usually within three to seven working days of telling us.

Keeping track of your money.

It's your money so we'll do everything we can to help you keep track of it whichever way you choose to bank.

If you don't want to spend your free time at the bank, Telephone Banking, Internet Banking and Mobile Banking give you access to your account 24 hours a day, seven days a week – so you can sort out your everyday banking whenever, and wherever, it suits you best:

- Get an up-to-date balance.
- Check your recent transactions.
- Transfer money to family and friends.
- Set up, view and cancel standing orders.
- Check and cancel Direct Debits.
- Pay bills.

Not all services are available 24/7. Please speak to an advisor for more information. Although you can give us instructions 24/7 through Internet Banking, 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).

Telephone Banking

Telephone Banking is a fast and simple way to access your account – from finding out how much money is in your account to paying a bill.

Not all Telephone Banking services are available 24 hours a day, seven days a week.

Register for Telephone Banking

Call 03459 758 758 and ask an advisor to send you a security number in the post to help you get to your account faster. If you need to call us from abroad, or prefer not to use our **0345** number, you can call Telephone Banking on **0203 284 1575**

Internet Banking

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

View statements online, order foreign currency and much more.

Register for Internet Banking

Click tsb.co.uk
Visit Drop into your local branch

Mobile Banking

You can also access your accounts with our free Mobile Banking app, making it more convenient for you to check your balance, transfer funds and pay your bills.

Our free-to-download Mobile Banking app is available from major app stores. Or you can log in straight from your mobile browser at mobile.tsb.co.uk/onthemove

Register for a range of Text Alerts to help keep track of your TSB personal accounts when you're on the move.

Register for Text Alerts

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

Limit Alerts

We'll send you a text message to let you know when you're getting close to, or over, your account limit to help you avoid paying any Unplanned Overdraft fees.

High or Low Balance Alerts

You can set your own high and low balance limits to let you know when the money in your account falls below – or rises above – the limits you choose. We'll send you a text to let you know when you've reached either of your limits.

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. Registration may be required for some services. Text Alerts (other than Overseas Transaction Alerts) are sent before 10am (UK time) Monday-Friday (excluding Bank Holidays). Terms and Conditions apply.

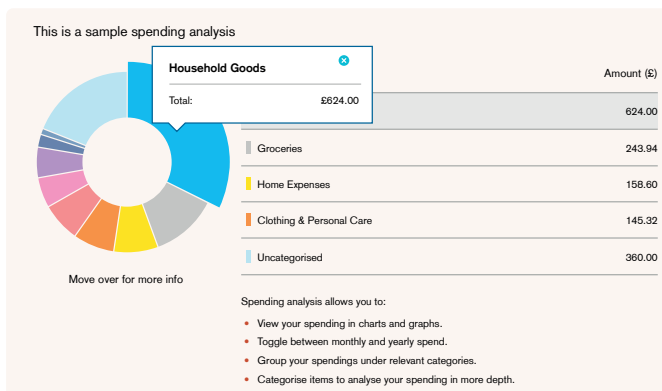
Overseas Transaction Alerts

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.

Money Planner makes it easier to deal with your money.

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.

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. Terms and Conditions apply.

* You need to be 18 or over to apply for a credit card.

Other ways to keep track of your spending and what's left 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 gives you the up-to-date position on your account and shows your last seven transactions.

Top up your mobile

To make life easier, you can use our free top-up service for Pay as You Go mobile phones available at over 750 TSB cash machines. Six pre-set amounts between £10 and £50 are available for the following networks: EE, Vodafone, O2, Virgin Mobile and Tesco Mobile.

Your bank account will be debited in the same way as a cash withdrawal. Successful top-up transactions will reduce your £300 daily withdrawal limit.



Want to save?

Save the Change[®]

We know it's hard to save if you're at school, college or you've just started a job, but Save the Change[®] is a simple way to put a little bit aside without even knowing you're doing it.

- Sign up for Save the Change[®] and every time you make a purchase with your TSB Visa Debit Card, the amount will be rounded up to the nearest pound and the difference will be paid into an eligible TSB savings account.

This is only available when your account is in credit and the difference will be paid into your savings account from your current account on the day the debit card transaction has been processed and the money has left your account.

- Save the Change[®] transfers can also be made from TSB Current Accounts held by family members to your chosen savings account if they wish.
- For further information on Save the Change[®] or our range of savings accounts visit tsb.co.uk/savings or ask in branch.

The following accounts are not eligible for Save the Change[®]: Monthly Saver, Fixed Products and ISA Products.

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

What to do next.

If you've asked for one, you'll shortly receive your new TSB Visa Debit Card followed by your PIN a few days later.

- After you have deposited money into your account, you'll be able to use your new Visa debit card to withdraw cash.
- To save time and make it easier to use your new account, you should register for our 24-hour banking services – Telephone, Internet and Mobile Banking.

For information on how to register, see pages 8 and 9.

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

In the future we will contact you about our Student Account or other appropriate current accounts.

Student Account

If you are thinking of continuing with your studies, you'll need a bank that can help give you advice and support with your finances throughout your time at college or university.

We'll write to you with details of our Student Account, offering great benefits if you are studying for a full-time degree in the UK.

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 about all of our available current and savings accounts please visit [tsb.co.uk](https://www.tsb.co.uk) or any TSB branch.

Day-to-day banking.

Paying money in

With your Under 19s Account it is much safer to pay money in than carrying cash or cheques around with you. There are lots of ways to pay in money – you'll soon find the ones 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 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 in the UK 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 the reassurance from the Direct Debit Guarantee that a refund will be made, if any mistakes happen.

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 let the business and us know.
- The Direct Debit Guarantee guarantees all payments made by Direct Debit in the UK.
- If any Direct Debits are returned due to insufficient funds in your account, charges may apply. Please refer to the Banking Charges Guide for more information.

Should a business 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 to UK banks (other than Direct Debits, cheques and CHAPS) are processed using the Faster Payments Service and 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).

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.

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**, Monday to Friday 9am to 5pm, or call Telephone Banking on **03459 758 758** 24 hours a day. 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.

Cooling off

If you are not happy with your Under 19s 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/rates-and-charges](https://www.tsb.co.uk/rates-and-charges) or visit your nearest branch.

For more information

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 trademark and is used under licence by TSB Bank plc.

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.

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**.

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

Information correct as at August 2016.