

# TSB share schemes factsheet - July 2016

We've set out the all the key details of our TSB share schemes for you at a glance.

Scheme	Key points	Eligibility	What you need to do	Important dates
TSB Sharematch	<ul style="list-style-type: none"> <li>• TSB Sharematch is your chance to invest in our business with Sabadell shares.</li> <li>• We'll be sending you an invitation to take part to your home address in mid July.</li> <li>• TSB Sharematch gives you the opportunity to buy Sabadell shares in a potentially tax efficient way. You can choose to invest between £10 and £150 each month, or 10% of your gross eligible salary if that's lower, up to £1,800 per tax year.</li> <li>• We'll award you Matching Shares on a one for one basis on the first £30 of your investment.</li> <li>• You won't have to pay income tax or National insurance (NI) on your share purchase.</li> <li>• The shares are held in trust on your behalf and you can sell them tax free after five years.</li> <li>• TSB Sharematch is totally flexible; it's open all the time. You just need to apply by the end of one month for your investment to start the following month. For example, if you'd like to have your first investment taken from your August salary, you just need to apply by the end of July.</li> </ul>	All TSB Partners	<p>If you want to take part you can either logon to <a href="http://www.tsbshareportal.co.uk">www.tsbshareportal.co.uk</a> or call 0371 384 2256 - then follow the instructions.</p> <p>If you haven't used the portal before, you'll find your Portal Activation Code on your Sharematch invitation.</p>	<p>Sharematch opens mid July</p> <p>First Sharematch deadline is 31 July</p> <p>First payment taken from August salary</p>
TSB 2016 Sharesave	<ul style="list-style-type: none"> <li>• TSB Sharesave is your opportunity to save towards owning Sabadell shares in the future.</li> <li>• We'll be sending you an invitation to take part to your home address from 3 August.</li> <li>• TSB Sharesave is a combined savings and share purchase scheme. You can save between £5 and £500 a month from your net salary.</li> <li>• It will be a three year savings plan.</li> <li>• At maturity, you'll have six months to buy the shares at the fixed option price or you can take your savings as cash.</li> </ul>	All TSB Partners employed on 22 July	<p>If you want to take part you can either logon to <a href="http://www.tsbshareportal.co.uk">www.tsbshareportal.co.uk</a> or call 0371 384 2256 - then follow the instructions.</p> <p>If you haven't used the portal before, you'll find your Portal Activation Code on your Sharesave invitation.</p>	<p>Sharesave invitation opens 3 August</p> <p>Invitation closes 8pm on 22 August</p> <p>First payment taken from September salary</p>

## Dates for your diary:

- **Mid July:** Sharematch launches.
- **31 July:** First Sharematch deadline.
- **03 August:** 2016 Sharesave opens.
- **19 August:** First Sharematch payments from salary.
- **22 August at 8pm:** 2016 Sharesave closes.
- **20 September:** First Sharesave payments from salary.

How can I apply?	Key points	What do I need to do?	Important dates
Online	<ul style="list-style-type: none"> <li>You can apply for Sharematch or 2016 Sharesave using the TSB Share Portal, where you can view and transact on your TSB share schemes.</li> </ul>	Logon to <a href="http://www.tsbshareportal.co.uk">www.tsbshareportal.co.uk</a> and follow the instructions.	Sharematch opens in mid July
By phone	<ul style="list-style-type: none"> <li>You can apply for Sharematch or 2016 Sharesave over the phone – the application line is open 24 hours a day, 7 days a week.</li> </ul>	Call 0371 384 2256 - then follow the instructions.	First Sharematch deadline is 31 July
AR card	<ul style="list-style-type: none"> <li>This is an 'augmented reality' card, which you'll find in your invitation leaflet.</li> <li>You'll need to download the free EQ Strata app from Google Play or IOS App Store.</li> <li>Once you've downloaded the App, just hover your phone over the image on the front and see it come to life. You can also hover over the image on the invitation.</li> <li>You can link directly to the TSB Share Portal from the card via the App.</li> </ul>	Download the EQ Strata App from the IOS App Store or Google Play on your mobile and hover it over the image for an interactive experience.	Sharesave opens on 3 August and closes at 8pm on 22 August
What are the differences with Sabadell shares?	Key points	Do I need to do anything?	Important dates
Spanish shares	<ul style="list-style-type: none"> <li>The share plans will use Sabadell shares, which are listed on the Madrid stock exchange. These are shown as Crest Depository Instruments (CDIs), the UK equivalent of Sabadell shares.</li> <li>As Spanish shares, Sabadell shares are priced in euros and you'll be saving or investing in sterling.</li> <li>If you'd like to use a euro and sterling currency converter, you can find plenty online, such as <a href="#">this</a>.</li> </ul>	<p>Check the Sabadell share price on their <a href="#">website</a>.</p> <p>You can use a <a href="#">currency converter</a> to check the sterling and euro exchange rate.</p>	
Spanish tax filings	<ul style="list-style-type: none"> <li>Our parent company, Sabadell, is a Spanish company, listed on the Madrid stock exchange.</li> <li>If you make a profit when you sell any shares, you'll need to report the profit to the Spanish tax authorities - although you won't have to pay tax in Spain.</li> <li>You'll need to file a 'Form 210' along with a UK Certificate of Residence.</li> <li>We've tried to keep things as simple as possible and have put together a handy guide to help you – check out the 'Spanish tax quick guide' on the share scheme intranet site.</li> <li>If you'd like any more information you can email the \$BenefitsandPensions mailbox.</li> </ul>	<p>Yes, you need to file a Spanish tax return – using Form 210.</p> <p>You also need to submit a UK Certificate of Residence, which you can get from HMRC.</p>	If you make a profit during the Spanish tax year, which is our calendar year, you'll need to make a filing by 20 January the following year.

**Helpful links:**

You can log on to the TSB Share Portal at: [www.tsbshareportal.co.uk](http://www.tsbshareportal.co.uk)

You can check out the intranet for much more detail on the dedicated share scheme microsite, including some useful Q&As.

If you still have some queries, then you can call the HR Essentials team on 0345 835 7862 – select option 5, then option 2.

Or, you can call the Equiniti helpline on 0371 384 2256, and follow the instructions.