

Terms and Conditions

About Pay a Contact

What is Pay a Contact?

Pay a Contact is a service that lets you send payments from, and receive payments into, your personal TSB Bank accounts using a mobile phone number (rather than sort code and account number). It forms part of a wider service supported by other banks and building societies called “Paym”.

You can use Pay a Contact through Mobile and Internet Banking. You can send payments straight away without registering for the service. To receive payments first you’ll need to register your mobile phone number so any money sent by your contacts is deposited into your account.

Are there any other terms and conditions I need to know about when using Pay a Contact?

Yes. As Pay a Contact is provided through Mobile and Internet Banking, you’ll also need to be aware of:

- our Internet Banking terms and conditions available at www.tsb.co.uk/help/internet-banking; and
- Your Banking Relationship with us (available at http://www.tsb.co.uk/media/tsb/pdfs/personal_banking_terms_and_conditions2.pdf; and
- our Privacy Policy (available at <http://www.tsb.co.uk/privacy>)

These Pay a Contact terms supersede any conflicting terms in the above. Pay a Contact payments are sent as “Faster Payments” through our Internet Banking service. Use of our website is also subject to our website terms of use available at www.tsb.co.uk/legal/site-terms-and-conditions

Registering for and using Pay a Contact

Who can register for Pay a Contact?

To register you must:

- have an eligible TSB Bank personal account (if you have any, they’ll be shown on screen when you try to register);
- be registered for Internet Banking; and
- have a UK mobile phone number.

Can I register for Pay a Contact on my joint account?

Yes. You can send payments from or receive payments into your joint account. You shouldn’t register a joint account without first agreeing this with the other account holders.

How do I receive a payment?

Upon registering a mobile phone number to an account, it can be used by others to send money to your account. If you receive a payment, we’ll let you know (for example, by SMS or push alerts).

How do I send a payment?

Key in the mobile phone number of your contact in the Pay a Contact payment screen, instead of their sort code and account number. We’ll check to see if your contact has registered for Paym.

If your contact has registered for the service you’ll get confirmation of your contacts name, as registered on their account. This lets you check you’re sending a payment to the intended recipient.

You must input the correct mobile phone number to send the payment. **You’re responsible for ensuring that the mobile phone number you type in is correct and matches your intended recipient.**

You must only use Pay a Contact to send and receive payments. You must not use it or any information obtained through it for any other purpose.

Are there limits on the amount I can pay through Pay a Contact?

For security purposes we have internal controls in relation to certain transactions or on the maximum amount that can be taken out of your account in certain circumstances which may mean we refuse to carry out a payment transaction or require you to produce additional identification. We will let you know if we are stopping a payment for this reason.

Can I register the same mobile phone number for more than one account?

No. Your mobile phone number is used to direct a payment to your chosen account. It can therefore only be registered against one account. If you’ve registered your mobile number for the Paym service with another provider or account, you’ll need to deregister it before making a Pay a Contact registration.

You can register up to three different mobile phone numbers against one account.

Can I register more than one account for Pay a Contact?

Yes, if you also have more than one mobile number. You can only register a mobile number against one account for Pay a Contact.

What if I pay the wrong person?

You’re responsible for checking the details are correct. We won’t be liable if your payment is delayed or sent to the wrong person because you keyed in the wrong mobile number. If a payment does go to the wrong person because you input the wrong mobile number, we’ll use reasonable efforts to recover the payment and, if we manage to do so, we may charge you our reasonable costs.

What if I receive a payment by mistake?

If you don't recognise a payment or you think you have received a payment by mistake tell us as soon as possible. We'll then work with you to refund the sender.

Can I use the Pay a Contact abroad?

Pay a Contact is designed for use in the UK. It may be unlawful to access it in some countries. You're responsible for finding out whether it is lawful to use it from the country you're in at the time. If it isn't, you shouldn't use it there.

You're responsible for complying with local laws and for any losses that result from you breaking them.

Are there times when I won't be able to use Pay a Contact?

Yes. You may not be able to use Pay a Contact when we, our suppliers or others involved in supporting the service are repairing, updating or undertaking routine maintenance to the systems used to provide it.

We may also suspend, restrict or stop your use of Pay a Contact or the use of the security details you use to access Internet and Mobile Banking if we reasonably think this is necessary because, for example:

- the security of your account or Pay a Contact is at risk;
- we suspect unauthorised or fraudulent use of your security details or the Pay a Contact service. We may suspect this if, for example, you fail to enter your security details correctly;
- you breach these terms and conditions;
- we detect viruses or malicious software on the device you are using. If this happens, you may not be able to use Pay a Contact again from that device until you have removed the virus or malicious software.

Will you tell me if you suspend, restrict or block my use of Pay a Contact?

Where possible we'll tell you that we're suspending, restricting or blocking your use and why. We may do this by displaying a message the next time you try to log on or perform an action on your account, or by other messages channels (such as email, SMS or push alerts) if we have the relevant details. Please note, we may not always be able to contact you, for example because of legal or regulatory restrictions.

Using the information you give us

How do you use the information I provide when I use Pay a Contact?

For a full explanation of how we use information you provide when you use Pay a Contact, please see Your Banking Relationship with us, the Internet Banking terms and conditions and our website Privacy Policy available at www.tsb.co.uk. We recommend that you read and understand these important documents.

In particular, if you register for Pay a Contact, your mobile number will be stored on a database managed by a third party on behalf of all the participating banks and building societies. In registering and agreeing to these terms and conditions **you give your express consent to the use and disclosure of your personal data** (including your registered mobile phone number and name) to:

- the third party managing the central Paym service and its suppliers (including employees or contractors of the third operator and its suppliers);
- other banks and building societies who are Paym participants (including their employees and contractors);
- any other person who is registered to use Pay a Contact or Paym (either through us, or through another bank or building society).

Ending this Agreement

Can I deregister from Pay a Contact?

Yes. You can deregister using our Mobile Banking app or Internet Banking. Once you've successfully deregistered, you'll get confirmation online.

Can you change or end this agreement?

Yes provided we give you at least 2 months notice or as otherwise set out in our Internet Banking terms and conditions or the terms of Your Banking Relationship With Us.

Other information

All the information we give you and all communications between you and us will be in English.

These terms and conditions are governed by English law and the English courts of that jurisdiction will also be able to deal with any legal questions connected with these terms and conditions.

Third parties may impose other costs or taxes in connection with Pay a Contact.

We may choose not to enforce or rely on one or more of the terms of this agreement at any time, but we reserve the right to start applying them again at any time.

You may contact us about Pay a Contact by calling 0345 835 3844 (7am–10pm Mon–Fri, 8am–6pm Sat and Sun)

For other contact details and information about how we are regulated, please see www.tsb.co.uk and any other information we have given you about Pay a Contact and your accounts.