

Terms & Conditions.

In these terms and conditions, 'you' are the customer who has registered for Internet Banking.
'We' are TSB Bank plc

Local banking
for Britain



Introduction.

The Terms and Conditions below are our agreement with you for Internet Banking (including using our Mobile Banking app). There are separate Terms and Conditions for some of our other online banking services, such as:

- Text Alerts
- Money Planner
- Pay a Contact
- Paperless Statements and Correspondence

You will be asked to agree to them separately if you choose to use any of those services. Internet Banking does not include [insurance.tsb.co.uk](https://www.insurance.tsb.co.uk) pages or the My Insurance portal for Pick and Protect home insurance.

Your account Terms and Conditions

The Terms and Conditions for each of your TSB accounts still apply to those accounts and will tell you how you can make payments, and what happens if anything goes wrong. Nothing in the Internet Banking Terms and Conditions changes anything in your product and Personal Banking Terms and Conditions.

If there is any conflict between your account Terms and Conditions and the Internet Banking Terms and Conditions then your account Terms and Conditions will apply.

Important information about security

If you use Internet Banking you need to take steps to always keep your mobile device, your computer and "Security Details" safe and secure.

"Security Details" can be processes or security procedures we ask you to follow or use, for example, a password or other information, security numbers or codes such as Personal Identification Numbers ("PINs") or your fingerprint or other distinctive personal characteristics to make an instruction or confirm your identity, and which may be used in combination with something we give you, such as a card with a PIN.

You can find more information about this in the "How to keep your access secure" section of the Internet Banking Terms and Conditions.

If you know or suspect that anyone else knows any of your Security Details, or any of your devices on which you use Internet Banking or the Mobile App, is lost or stolen, please call us immediately on **0345 835 3844**.

After you have registered for Internet Banking, we will never again ask you for your full Security Details by email, SMS, in branch or over the phone although we will ask you to enter your details to authenticate your device when you download the TSB Mobile Banking app. Other than our app authentication process, if you are ever asked for your full Security Details, you should refuse to provide them and report it to us immediately at emailscams@tsb.co.uk

Terms and Conditions for Internet Banking

How to register

You can register for Internet Banking if you have an eligible TSB account and meet any conditions for registration in those account Terms and Conditions.

If you have a joint account, each of you will need to register separately for Internet Banking.

If you want to use the Mobile App on more than one phone, or on a replacement phone, you will need to register each phone separately.

We will ask you for a phone number when you register so that we can contact you for example to check instructions you have given us. You must tell us if the number you have registered with us changes. You can do this by calling us on **0345 835 3844** or by updating your personal details in the 'Change Details' section of Internet Banking.

We may also contact you by SMS or email where you have given us your email address, with information about Internet Banking or Mobile App. You can change your preferences by logging into Internet Banking.

How to access Internet Banking

To access Internet Banking, you will use a combination of your Security Details. Where you are using our Mobile App, you will use a combination of your Security Details or, where your device is compatible, biometric data, for example your fingerprint. However you access Internet Banking or the Mobile App, we may use any data derived from when you log in, including biometric data to protect your account against fraud and you agree to this when you use biometric data to access the Mobile App.

Our security requirements to use Internet Banking services will change from time to time, as new technology develops and we will tell you of any changes in advance or the next time you log in.

Your ability to access Internet Banking services, including our Mobile App, will be affected by the browser or device you are using. As technology is always evolving, we may change the technologies we support in the future. This means that some services may no longer be offered or accessible on certain browsers, operating systems and/or devices, or they may not function correctly. We will do all we reasonably can to let you know about these changes before they take place.

Using Internet Banking abroad

Internet Banking is designed for use in the UK. You might still be able to use it abroad, but in some countries you should not use Internet Banking or your Mobile App as it is against the law. If you are not sure, it is your responsibility to find out. You will be responsible if you break foreign laws, and for any loss you cause us as a result.

If you need to contact us when you are abroad you can contact us by phone on **+44 20 3284 1577**.

How to keep your access secure

You must keep your Security Details secure by taking all reasonable precautions to prevent unauthorised or fraudulent use of them. Here are some examples of what we mean by this:

What you shouldn't do

- Disclose your Security Details to any other person except as allowed by your account or Personal Banking Terms and Conditions.
- Record your Security Details in any way which may result in them becoming known to another person.
- Record all your Security Details in software that automatically stores it, such as "remember me" features.
- Allow any other person to set up biometric security details (e.g. fingerprint) on your device.
- Leave your computer or device unattended while it is logged into your accounts because you may be responsible for all instructions given between the time you pass the log-in procedure until you exit the Mobile App.
- Change or copy any software we may provide to you.
- Use any device which has been modified to remove restrictions built into it (such as those that prevent unofficial software being run on it – sometimes known as "rooting" or "jailbreaking").

What you should do

- Choose Security Details that are not likely to be easily recognised or guessed.
- Choose unique Security Details and don't use the same ones for any other services.
- Use appropriate passwords, PIN numbers, biometric or other security details on your devices.
- Be careful that no one hears or sees you using your Security Details.
- Make sure you log off each time you finish using Internet Banking or the Mobile App.
- Install updates to the Mobile App and internet browsers as they become available.
- Install and keep updated and regularly run appropriate anti-virus, anti-malware and firewall technologies on your devices.

- Only use secure or encrypted Wi-Fi, and only use public Wi-Fi hotspots if you know they are trustworthy.

If you know or even suspect someone knows part or all of your Security Details that you use to access Internet or Mobile Banking, or if your computer or mobile device is lost or stolen you must immediately:

- Contact us on **0345 835 3844** and;
- Change your Security Details (password and/or memorable information) through either Internet Banking or the Mobile App.

If you have forgotten your Security Details you can reset them through Internet Banking or the Mobile App.

Mobile Banking app Terms and Conditions

Once you have registered for Internet Banking you will be able to use all the functions of the Mobile App once you download it.

If you don't have an eligible TSB account, or haven't registered for Internet Banking, you can still download the Mobile App but will only be able to use very limited functionality.

When you use our Mobile App, the Payee Details for your previous 3 transactions, as entered by you, will appear on the Launcher, so you can easily make a repeat transaction. You will have to log in to complete a new transaction.

We own the content of the Mobile App software (including future updates) and it is protected by copyright, trademarks, database and other intellectual property rights. When you download the Mobile App we will automatically give you the right (a non-exclusive "Licence") to use the Mobile App on your registered device and you agree that:

- You will use the Mobile App only for your personal use to access your eligible TSB accounts.
- You cannot give any rights in the Mobile App to any other person.
- You will not copy, modify or try to obtain any of the source code (the software which makes the Mobile App work) in the whole or any part of the Mobile App.
- You will not try to gain unauthorised access to any part of the services, and will not interfere with anyone else's access to Internet Banking, including the Mobile App.
- The Mobile App must be used on a mobile phone belonging to you or under your control.
- We will automatically terminate the Licence for the device you have registered to use the Mobile App if you cancel your Internet Banking registration and / or uninstall the Mobile App, or fail to comply with any term or condition of the Licence.

Certain functionality will require access to information on your device in order to work and you agree to this when you use the Mobile App. If we can, we'll ask you before the Mobile App accesses your device or information. You can change how the Mobile App accesses your device or information by using the privacy settings on your mobile device (for iOS) or by uninstalling the Mobile App (for Android).

If you want to use the branch locator you will need to activate the "location services" functionality in your phone / device so we can identify your location to find the nearest branch. You may withdraw this consent at any time by turning off the location services settings on your mobile device (for Android) or on the Mobile App (for other mobile devices).

Restricting your access to Internet Banking and the Mobile App

We can refuse to register you or limit your access to Internet Banking services, including the Mobile App, if we need to for any of the following reasons:

- We will use software and other technology, such as cookies, to detect viruses or malicious software on the device you use to access Internet Banking or to help us verify that it is you using Internet Banking. If we detect any viruses or malicious software, or have concerns that someone else is using Internet Banking we may suspend, restrict or block your access to Internet Banking, the Mobile App or the use of your Security Details. You can find further information on our use of cookies at tsb.co.uk/cookies
- We may monitor the devices you use to access Internet Banking. If you use a device we do not recognise we may:
 - Ask you to go through extra security checks to verify your identity; or
 - Suspend, restrict or block your access to Internet Banking or the use of your Security Details.
- You may not be able to access some or all of Internet Banking, or access may be slow, for short periods when we are repairing, updating or doing routine maintenance to the systems used to provide the services.
- We will not be responsible for any failure to provide all or part of the service due to abnormal or unforeseen circumstances beyond our control, the consequences of which would have been unavoidable for example any outages on any phone or internet network.
- We may also suspend, restrict or stop your use of Internet Banking / your Security Details if we reasonably think it necessary because, for example:
 - The security of your accounts or Internet Banking is at risk.
 - We reasonably suspect unauthorised or fraudulent use of Internet Banking or your Security Details.
 - You seriously and regularly break these Terms and Conditions.
 - You have not used Internet Banking for 12 months.
- Where appropriate we will contact you before suspending, restricting or blocking your access, for example by displaying a message the next time you try to access Internet Banking. However we may not always be able to contact you, for example because of legal or regulatory restrictions.

Changes to Online Banking functionality

- We can change or introduce new functionality at any time. If the change or new functionality is significant we will let you know about the change or new functionality the next time you use Online Banking.
- We may remove functionality and if the removal negatively affects you we will usually give you 30 days' notice before we do this. If the removal of any functionality is only a minor change or has no material impact on your use of the Mobile App we will not tell you.

- We will regularly make updates to the Mobile App (e.g. to introduce new features, improve existing features or remove features). Some of these may be applied automatically but others you will need to download from the App Store or Google Play. Depending on the update, you may not be able to use the Mobile App until the latest version has been downloaded. After an upgrade we may no longer support older versions of your device's operating system.
- We may make urgent security related updates at any time, without notifying you in advance.

Changing this agreement

- We can make a change to this agreement for any reason set out below:
 - To make the wording clearer, or correct any errors or omissions;
 - To comply with law, regulatory requirements, ombudsman, industry standards or equivalent requirements; or
 - Because of changes to the technology we use to run our business, good banking practice or changes in customer demand.

If we do make a change, the change we make will be a reasonable and proportionate response to a change that is affecting us, or we reasonably think will affect us.

We can also make a change to this agreement to introduce a charge for all or part of the services.

- We will give you 30 days' notice of such changes by letting you know in Internet Banking or in-App messaging, or by email if we have your email address. It is important to notify us with any change of the email address you have given us. If the change is neutral or to your advantage, or it's not possible to give you 30 days' notice, we may make the change and tell you about it as soon as we can.
- If you don't want to accept a change, you can end this agreement by telling us at any time before the change comes into effect. You can also end this agreement at any time after we make a change but the change will continue to apply to you until you do.

Ending this agreement

- You have a right to cancel this agreement within the first 14 days. You can also end this agreement at any time without giving us a reason. You can do this by calling us on **0345 835 3844**, telling us in any of our branches, writing to us at TSB Bank plc, Ariel House, 2138 Coventry Road, Sheldon, Birmingham, B26 3JW.
- We can end this agreement on giving you at least 30 days notice.

Other information

English law applies to this agreement unless your address is in Scotland, when Scots law applies. All communications will be in English.

We will not be responsible if we break this agreement because of:

- Abnormal and unforeseeable circumstances outside our control, where we could not avoid breaking this agreement despite our efforts to the contrary – this may include, for example, delays or failures caused by industrial action, problems with another system or network, mechanical breakdown or data-processing failures; or
- Our obligations under UK or European Union Law.

We will not be responsible to you or any third party or any loss of business, loss of goodwill, loss of opportunity or loss of profit in any circumstances or for any loss we could not have reasonably anticipated, or due to your use of or inability to use Internet Banking services in countries where their use is against the law.

Nothing in this agreement limits our responsibility for acting fraudulently or otherwise excludes our responsibility to the extent we are unable to exclude or limit it by law.

A person who is not a party to this agreement shall not have any right to enforce this agreement.

There may be other costs or taxes imposed by third parties in connection with this service. For example your mobile phone network provider may charge you for accessing Internet Banking or the Mobile App.

We may transfer our rights and obligations under this agreement to someone else but your rights under this agreement won't be affected if we do so.

If you have a complaint about anything to do with this agreement, please write to TSB Bank plc, Ariel House, 2138 Coventry Road, Sheldon, Birmingham, B26 3JW or call us on **03459 758 758**. If you are unable to resolve any complaint after contacting our Customer Services Department you may refer your dispute to the Financial Ombudsman Service direct (www.financial-ombudsman.org.uk) or by using the online dispute resolution platform known as ODR which you can access at <http://ec.europa.eu/odr>

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 use Text Relay or Textphone on **0345 835 3840** or +44 (0) **1733 286 351** if you prefer not to use our **0345** number (The IB helpdesk is available Mon – Fri 07:00-22:00, Sat 08:00-22:00 & Sun 08:00-18:00). If you are deaf you can use BSL and the SignVideo service available at tsb.co.uk/accessibility/hearing-impairment-support

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