

SILVER ACCOUNT



A guide to all your Silver Account benefits



Let us show you around the world of Silver benefits

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Your Silver Account is designed to make life easier. If there's anything we can do to help, please let us know.

- Call the Silver Membership Services on **0345 835 3835**. If you need to call us from abroad or prefer not to use our **0345** number, you can also call us on **020 3284 1585**.
- Visit www.tsb.co.uk/silver or the Account Benefits tab of your Current Account statement in Internet Banking.
- Or pop into any of our branches.

If you're registered for Internet Banking you can remind yourself of your Silver Account benefits at any time.

Take a look at the 'Account Benefits' tab on your account statement page. You can also manage your benefits from here.

Things you need to know

Here's a useful summary of your Silver Account benefits, along with some important limitations and exclusions to be aware of.

Your benefit	Key benefits	Things to be aware of
Insurance benefits		
AXA European Travel Insurance	<ul style="list-style-type: none"> • Comprehensive cover, including: <ul style="list-style-type: none"> – Emergency medical cover (up to £10,000,000) – Cancellation or curtailment cover (up to £5,000) – Personal accident cover (up to £100,000) – Baggage cover (up to £2,500 (valuables up to £500 in total)) – Travel disruption cover (up to £5,000) • Multi-trip European travel cover for you and your partner (includes your spouse, civil partner or partner) • Covers UK travel when two or more consecutive nights' accommodation is booked 	<ul style="list-style-type: none"> • Cover stops on your 65th birthday • Medical conditions that you have or have had are not covered • Medical conditions affecting a close relative or a close business associate which you were aware of when opening your account or booking any trip may not be covered • The standard maximum trip duration is 45 consecutive days • Cover may be excluded for certain hazardous sports and activities (see 'Permitted Sports and Activities') • Excesses may apply • Must be registered with a medical practitioner in the United Kingdom
AA Breakdown Cover	<ul style="list-style-type: none"> • Roadside Assistance • Accident Management • Service is only available in the UK, the Channel Islands and the Isle of Man • Customer covered, not the car 	<ul style="list-style-type: none"> • Maximum of five call-outs per 12 month period (seven for a joint account) and not covered for same or similar causes of breakdown to that which the AA attended within the previous 28 days • If it is not possible to fix the vehicle, you and up to seven passengers will be recovered to the AA's choice of relevant local repairer or a local destination of your choice, provided it is no further away • Does not provide for any vehicle recovery following an accident. But under the Accident Management Service, for a fee, the AA can recover your vehicle after the accident at the roadside or your home and arrange repair

Your benefit	Key benefits	Things to be aware of
Mobile Phone Insurance	<ul style="list-style-type: none"> • Insures one phone on a sole account and two phones for joint accounts • Repair or replacement phone up to a maximum cost of £2,000 (including VAT) • Covers for loss, theft, damage and breakdown (including faults) 	<ul style="list-style-type: none"> • Theft, loss, damage or breakdown where you have knowingly put your mobile phone at risk or you have not taken care of it may not be covered. Examples are provided in the Policy Document • You should tell us about your claim as soon as possible upon becoming aware of the loss, theft, damage, or breakdown, and inform the Police and your airtime provider (in the case of loss or theft) • Excess is £100 for Apple iPhone claims, £50 for all other handsets • Proof of purchase will be required in the event of a claim
Sentinel® Card Protection (SCP)	<ul style="list-style-type: none"> • Assistance to cancel all financial cards – one call and we can arrange to cancel everything and request replacements • Access to emergency cash advances in the event of lost or stolen cards • Up to £200 cover for personal money lost and stolen at same time as cards • Up to £200 for replacing the handbag, wallet, purse or briefcase lost in an incident • Up to £100 to cover communication costs in dealing with an incident 	<ul style="list-style-type: none"> • Personal money claims, loss or theft of handbag, wallet, purse and/or briefcase must be reported to the Police and SCP as soon as possible after discovery • Personal money claims are up to a maximum of £200 in a 12-month period • Communication costs are up to a maximum of £100 in a 12-month period

Your benefits last as long as you hold your Silver Account. This table lists some key benefits and some important limitations and exclusions of your account. For full details, please see the Terms and Conditions policy documents included in this welcome pack.

European Travel Insurance

For you and your partner

When you're planning a trip, your Silver Account includes comprehensive European travel insurance provided by AXA Insurance UK plc.

- Take as many trips as you like.
- You're covered for up to 45 days per trip.
- Travel disruption cover for added protection if your travel plans are disrupted due to cancellation or delay of your booked flights or other public transport.
- New-for-old replacement on baggage under two years old if it's lost or stolen.
- Covers leisure trips with optional upgrade for business trips.
- Optional upgrades including worldwide travel available at extra cost.

Manage your travel cover online

If you are registered you can login via Internet Banking which will enable you to:

- Access and print your current Travel Insurance documents.
- Upgrade your level of cover.
- Update your personal information, like family details and the names of anyone on the policy.
- Register a claim.

Helping you in an emergency

To make a claim, report lost baggage, documents or money, or if you need medical assistance call Silver Membership Services, 24/7.

Check you're covered

You are eligible as long as both travellers are under 65 years old and resident in the UK. Medical conditions that you have or have had are not covered and other exclusions apply, so please read the policy document to check if they apply to you.

Your policy details

There's no paperwork to complete as your policy number is your Silver sort code and account number.

For extra protection

To upgrade to worldwide travel, winter sports cover or get protection for a trip over 45 days long turn to page 13 of your policy document then call Silver Membership Services before you travel.

Waive your excess

You will be responsible for paying the first £40 of each and every claim per incident.

Remember to pack your policy

It's a good idea to take your policy document with you when you travel. You'll find your copy in this welcome pack or you can download it at www.tsb.co.uk/silver

AA Breakdown Cover

No matter whose car you're in, whether you're the driver or a passenger, you're covered by the AA – the UK's No.1 breakdown provider.

Your Silver Account automatically includes AA Roadside Assistance, so if you break down help is only a phone call away.

Roadside Assistance: You're covered 24/7 if you break down over a quarter of a mile from home. If your car can't be fixed at the roadside, you'll be taken to the nearest suitable garage.

Accident Management Service

If you have an accident call Silver Membership Services and we'll put you through to the **AA Accident Management Service**. They'll help arrange the recovery and repair of your car, and even lend a hand claiming on your insurance following an accident or vandalism.

If you break down

Call Silver Membership Services and we'll put you through to the AA or call the AA direct on **0800 072 5720**.

You'll be asked for your Silver Membership Number (your sort code and account number) and you may need to show your Visa debit card when your AA Patrol arrives.

SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in a breakdown situation by sending an SMS to **07900 444 999**.

Belt and braces

For even greater protection, call Silver Membership Services to upgrade your policy to include Home Start, Relay, Stay Mobile, Breakdown Repair Cover or European Cover.

You'll find the terms, conditions and limitations of your cover in the AA policy document in this pack. Why not keep it in your car so you have it to hand when you need it.

Mobile Phone Insurance

Why you won't be lost if you lose your phone

Good news. Your Silver Account comes with mobile phone insurance and your phone(s) are insured to cover you wherever you are in the world. Repaired or replacement phones will only be sent to a UK address.

Your insurance, administered by Lifestyle Services Group Limited (LSG) and underwritten by London General Insurance Company Limited, covers one phone for sole Silver Account holders, while joint account holders can insure a phone for each of you. LSG will repair or replace your handset up to a maximum cost of £2,000 (including VAT) if your phone is lost, stolen, damaged or suffers breakdown (including faults).

LSG will repair the mobile phone (where possible) or replace it with a mobile phone of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification. Replacements may be supplied from remanufactured (not brand new) stock.

You're even protected against unauthorised network charges made on a lost or stolen phone, for up to 24 hours from the point of discovery of the incident:

- Up to £300 (including VAT) per successful claim for pay-as-you-go phones.
- Up to £1,500 (including VAT) per successful claim for airtime contract phones.

There's a £100 excess per successful claim for claims relating to an iPhone model and a £50 excess per successful claim relating to all other handsets.

Register your handset(s) now

To help us administer your policy more effectively and to help simplify the claims process, you can provide us with your mobile phone details.

This can be done by completing the registration form when you take out your current account, through Internet Banking at www.tsb.co.uk/internetbanking or by calling **0345 835 3835**.

You will need the following information when registering your handset:

- Make
- Model
- IMEI number.

Don't worry if you don't know this information. Just have your mobile with you when you call and Membership Services will help you find it. Once you've registered, you'll get sent a confirmation text; if you don't receive this within five days, please call Silver Membership Services.

Changing your phone?

Don't forget to contact us to register your new details.

How to make a claim

If your phone is lost or stolen

- Tell the Police about any lost or stolen mobile phone as soon as you can and obtain a Police reference number.
- Unauthorised network charges are only covered from the point your mobile phone is lost or stolen and for up to 24 hours after you discover the loss or theft. If you don't tell your airtime provider within 24 hours you will be responsible for any further charges.
- You should register your claim as soon as you can upon discovering the incident.
- Make your claim to us by visiting the Account Benefits tab in Internet Banking or calling Silver Membership Services.

If your phone is damaged

- Report the incident to us by visiting the Account Benefits tab in Internet Banking or calling Silver Membership Services.
- If we need you to send your phone to us, we'll let you know.

You'll find all the terms, conditions and limitations of your cover on page 3 of the Small Print policy document that comes with this pack.

Sentinel[®] Card Protection

The straightforward way to keep all your cards safe

If your cards are lost or stolen, help is at hand. Just one call and Sentinel[®] Card Protection will arrange to cancel your cards, wherever in the world you may be. And it's not just your TSB cards – any bank or store cards can be cancelled too. That means you can avoid the hassle of trying to recall your card details and arranging to have them cancelled individually. Sentinel[®] Card Protection is administered by Affinion International and underwritten by AmTrust Europe Limited.

How Sentinel[®] works

- If your cards are lost or stolen, report them to Sentinel[®]. They'll tell your card providers to cancel the cards straight away and arrange replacements.
- Sentinel[®] can even arrange emergency cash advances if you're stranded from home without means of payment. You can receive up to £1,000 emergency cash, up to £3,000 for hotel expenses and another £3,000 for lost tickets and travel documents.

Cash advances are subject to status and availability and are repayable within 30 days of receipt.

- There's up to £200 to cover lost or stolen handbags, wallets and purses, plus you can claim up to £200 to replace your missing cash, lost or stolen at the same time as your cards. For personal money claims there is a maximum claim total of £200 in any 12-month period.
- Ask us to send you our Security Protected Key and Luggage tags to help reunite you with your items if they're lost or stolen.
- Up to £100 to cover communication costs in dealing with an incident.

Registering your cards

Sentinel[®] Card Protection will arrange to cancel your debit, credit and store cards whether you've registered them or not. However to help us administer your membership more effectively, for example if you need to cancel your cards, we recommend that you register. To do this visit the Account Benefits tab in Internet Banking or call Silver Membership Services. You'll be asked for your card numbers, so please have them handy.

If your cards are lost or stolen, call Silver Membership Services.

Product feature	Customer benefit
Sentinel® Card Protection	Year-round assistance and peace of mind wherever you may be. Giving you the peace of mind that comes from knowing your personal belongings and money are protected if they're lost or stolen.
One call does it all. Card cancellation and replacement service	More than one card in your wallet? Just one call and we'll arrange for all your cards to be cancelled and replaced – even your store cards. Plus there's no need to worry about the cost of the call, our number is free of charge and should you call from abroad then we'll reimburse you the cost of the communication up to £100.
Here to help 24/7, 365 days a year	And because you never know when you might need our help, we're on hand day and night, every day of the year.
About our card registration service	There's no need to register your cards for us to help you. However, it's always a good idea so that we can help you more quickly when you call.
No need to lose out. Personal belongings and cash cover	Often when cards are lost or stolen, it also means your bag, wallet or purse has gone missing as well. You can relax safe in the knowledge that if your handbag, purse or wallet is lost or stolen you're covered up to £200 with no excess to pay. We'll also replace any missing cash up to the value of £200 in any 12 month period only if lost with a card.
Emergency cash advances when you need them most	If you're ever stranded away from home without any means of payment and need emergency cash, it's good to know that Sentinel® can organise an emergency cash advance of up to £1,000 to help you. You can also receive an additional £3,000 emergency advance to cover hotel expenses as well as £3,000 emergency advance for lost tickets and travel documents to get you home. We'll even give you 30 days to repay with no charges applying. Please note that cash advances are subject to status and repayable within 30 days of receipt.
Unique security tags for prompt return of lost keys and luggage	Ever lost your luggage when travelling? Or your keys when out and about? Increase your chances of getting them back by requesting your unique security coded Key and Luggage Tags. By the way, this is part of your Sentinel® Protection too at no additional charge.

£50 interest and fee-free overdraft

Preferential overdraft terms for Silver Account holders

As a Silver Account holder you can benefit from a £50 interest and fee-free overdraft, subject to application and approval. This means you can borrow up to £50 without paying any overdraft fees or interest. If you already have a Planned Overdraft in excess of this, the first £50 will now automatically be interest and fee-free.

We may also be able to extend your existing Planned Overdraft limit, although you'll pay a Monthly Overdraft Usage Fee and interest on any increased amount over £50. If you go over your agreed Planned Overdraft, we may let you cover these payments by granting you an Unplanned Overdraft. There are charges for using an Unplanned Overdraft, which you'll find in our Banking Charges Guide. If you've only gone into an Unplanned Overdraft or beyond your interest and fee-free limit by £10 or less, we'll provide a £10 buffer which means there'll be no additional fees or interest to pay. All overdrafts are subject to a review of your circumstances and are repayable in full on demand.

Breathing space with the Grace Period

Our Grace Period means that you have until 3.30pm (UK Time) to pay in enough money to avoid any overdraft fees you may incur that day. The money needs to be immediately available to use, so you could transfer money from another personal account you have with us via Mobile Banking, Internet Banking or Telephone Banking or pay in cash over the counter in branch.

Sign up for Text Alerts so when you're near your account limit you'll receive a Limit Alert.

Find out more in 'Useful tips for managing your account'.

Please note that we don't charge you for Mobile Banking but your mobile operator may charge you for some services, please check with them. Mobile services may be affected by phone signal and functionality.

With you every step of the way

As well as the account you've chosen, there's a range of other current accounts to choose from.

Cash Account: No monthly fee

Visa debit card – to withdraw money from any cash machine where you see the LINK or VISA symbols.

Classic Account: No monthly fee

Stop your account going into an Unplanned Overdraft by adding Control for £10 a month.

£25 interest and fee-free Planned Overdraft (subject to application and approval).

Visa debit card. Cheque book.

Classic Plus Account: No monthly fee

5.00% AER/4.89% Gross variable interest on balances up to £2,000. Credit Interest is only paid on the first £2,000 in your account, and is paid on the first working day of the month. Pay in £500 a month, register for Internet Banking, paperless statements and paperless correspondence.

Stop your account going into an Unplanned Overdraft by adding Control for £10 a month.

£25 interest and fee-free Planned Overdraft (subject to application and approval).

Visa debit card. Cheque book.

Overdrafts are available subject to status and repayable on demand.

Exclusions may apply to the benefits; more information on all these benefits and exclusions is available at www.tsb.co.uk/currentaccount

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.

Silver Account: £9.95 per month

Sentinel® Card Protection.

Mobile Phone Insurance.

AA Roadside Assistance and
Accident Management.

European Travel Insurance for you and
your partner.

£50 interest and fee-free Planned Overdraft
(subject to application and approval).

Visa debit card. Cheque book.

Platinum Account: £17 per month

Sentinel® Card Protection.

Mobile Phone Insurance.

AA Breakdown Cover including Roadside
Assistance, Home Start, Relay and
Accident Management.

Worldwide Travel Insurance with a choice of
Family or Winter Sports Cover.

£300 interest and fee-free Planned Overdraft
(subject to application and approval).

Visa debit card – preferential charges when you
use it abroad. Cheque book.

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 24 hours a day, seven days a week).

If you need to call us from abroad or prefer not to use our **0345** number, you can also call us on **020 3284 1585**.

Important information.

Please note, not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an adviser for more information.

Calls may be monitored or recorded.

Visit us at: www.tsb.co.uk

AA Breakdown Cover is administered by Automobile Association Developments Limited (trading as AA Breakdown Services).

Mobile Phone Insurance is administered by Lifestyle Services Group Limited and underwritten by London General Insurance Company Limited.

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AXA Travel Insurance is underwritten by AXA Insurance UK plc. Upgrades and medical screenings are sold, administered and underwritten by AXA Insurance UK plc. Registered Office: 5 Old Broad Street, London, EC2N 1AD. Registered in England No. 78950. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202312.

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

All information correct as at May 2014.

