

Text Alerts.

Helping you manage your money.

Sometimes life can be all go. But with our Text Alert Services you can easily keep in touch with your finances, even when you're rushing around.

Limit Alerts

It's good to keep tabs on your money, so we'll let you know when you're getting close to, or go over, your account limit. That way, you could move money into your current account to avoid having to pay Unplanned Overdraft charges.

We send Limit Alerts before 10am UK time Monday to Friday, excluding Bank Holidays. If you go over your limit, just pay in enough money by 3.30pm (UK time) to get your account back within your agreed limits and you won't be charged.

High and Low Balance Alerts

With this handy service, we'll let you know if your balance goes above or below limits you set. It's a useful way to know if there's spare cash to transfer to savings, or if you should be thinking about topping up your account to cover your outgoings.

Weekly Balance Alerts

Tell us the day and time in the week when a money update would be most useful to you and we'll send you a text with your account balance and details of your last six transactions.

Overseas Transaction Alerts

Whenever your Visa debit card is used abroad we'll text you to tell you whether it was a purchase or withdrawal from a cash machine. So it should be easier for you to spot any fraudulent transactions and give you time to tell us about them.

Under 19s Accounts

If you're aged 11 to 15, with an Under 19s Account, you can apply for our Weekly Balance and Overseas Transaction Alerts. Just pop into a branch with a parent or guardian to register.

Useful things to know about our Text Alert Services.

1. Receiving Text Alerts

We can only send you each Text Alert once and you won't be able to reply.

Text Alerts are generally sent on weekdays. However, we'll send you Overseas Transaction Alerts whenever a transaction is made, even at the weekend. We won't send you more than three Overseas Transaction Alerts every 24 hours.

2. Limit and Balance Alerts

If your account balance doesn't change, we won't keep sending you Limit Alerts or High and Low Balance Alerts.

3. Changing your mobile number

If you change your number it's important to let us know. You can update it via Internet or Mobile Banking, by calling **03459 758 758** or visiting us in branch.

4. Pausing or stopping Text Alerts

You can choose to cancel or pause your Text Alerts whenever you want. For instance, you might be heading overseas and want to avoid being charged by your mobile operator for receiving texts. The best thing to do is check with them before you travel.

It's also worth finding out if you're allowed to receive financial or encrypted information through your mobile phone while you're abroad.

Call **03459 758 758**

Click **tsb.co.uk/textalerts**

Visit **Drop into your local branch**

Terms and Conditions.

These terms add to and should be read with your Personal Banking Terms and Conditions.

1. The Services this Agreement Covers

- 1.1 These terms apply to our range of Text Alert Services (where we send you text messages with information about your personal current account(s)) which we provide as part of our Mobile Banking service. Mobile Banking Services allowing access to Internet Banking from your mobile are governed by our Internet Banking terms and conditions.
- 1.2 We will only allow you to register one mobile number with us at any time. This will apply to all of your personal accounts. However, joint account holders may each register for Text Alert Services and receive information about the joint account and their other personal accounts.
- 1.3 You must ensure any mobile number registered with us is kept up-to-date.
- 1.4 The Text Alerts are provided by TSB Bank plc.
- 1.5 If you're aged 11–15 and have an Under 19s account you can only apply for our Weekly Balance Alerts and Overseas Transactions Alerts (just visit your nearest branch with a parent/guardian to register). Otherwise, our Text Messaging Services are available to our personal customers aged 16 or over.

2. Charges for the Text Alert Services

- 2.1 We do not currently charge for our Text Alerts but we may in future change our charges as set out in your Personal Banking terms and conditions.
- 2.2 Your network operator may charge you for using the Text Alert Service, for example sending Balance Requests to us, or receiving Text Alerts abroad. You will be responsible for charges made by your network operator so you should check with them about the charges that will apply.

3. All Text Alert Services

- 3.1 If you register for Text Alerts, we will send information about your personal current accounts (including those in joint names) to a mobile phone registered with a United Kingdom (UK) network operator, but not information about your personal savings or loan accounts.
- 3.2 We do not send texts on weekends or bank holidays except for Balance Requests and Overseas Transaction Alerts, which we may send any time during the week.
- 3.3 We will only send you each text once. If you delete a text we cannot send it again.
- 3.4 You can ask us to pause Text Alert Services at any time. If you do so, this will pause Text Alerts for all your personal accounts.
- 3.5 Texts will be accurate at the time they are created by our systems. There may be a delay between the text being generated and you receiving it. The funds available in your account may change during this period or after you receive the Text Alert.

4. Limit Alerts

- 4.1 If you register for Limit Alerts on your personal current account we will then send you two types of texts:
 - (a) a 'Near Limit Alert' to tell you if you have less than £50 of available funds on the account;
 - (b) an 'Over Limit Alert' to tell you if you do not have enough available funds for:
 - (i) a standing order you have tried to make from the account, where we have had to give you an Unplanned Overdraft or returned the payment; or
 - (ii) another type of payment that is to be paid later that day.
- 4.2 We will send you one text, as appropriate, before 10am (UK time) on the day the alert is triggered.
- 4.3 If we send you a Near Limit Alert or an Over Limit Alert, it gives you the opportunity to increase the available funds in your account (for example, by paying extra money into your account) to meet payments for which you may not otherwise have available funds. You can contact us to find out by how much you need to increase your available funds as a result of an Over Limit Alert.

Then:

- (a) if a standing order triggered that alert, and you increase the available funds by 3.30pm (UK time) the same day, we will not charge you for having returned the standing order or for having given you an Unplanned Overdraft to cover it; or
- (b) if another type of payment triggers that alert, you can increase the available funds by 3.30pm (UK time) the same day in order to cover the payment. Otherwise, we may return the payment or agree to give you an Unplanned Overdraft to cover it.

5. High and Low Balance Alerts

- 5.1 If you register for our High and Low Balance Alerts service on your personal current account, you can choose to receive two types of texts:
 - (a) a 'High Balance Alert' to tell you when your balance on the account equals or exceeds a limit that you set.
 - (b) a 'Low Balance Alert' to tell you when your balance on the account first equals or goes below a limit that you set.
- 5.2 We will send you one text, as appropriate, before 10am (UK time) on the day the alert is triggered.

6. Overseas Transaction Alerts

- 6.1 If you register a personal current account for which you have a Visa debit card for our 'Overseas Transaction Alert' service, we will send you a text when your card has been used to obtain cash, or, authorise a payment outside the UK (including purchases made on a website, or, by telephone or mail order from a company based overseas). We will give you a telephone number so you can contact us if that person was not you.
- 6.2 We will send you one text, promptly on being notified that your card has been used and authorised overseas. This may be at any time during the week (including Saturday and Sunday). As we do not want to bombard you with texts we will not send you more than three Overseas Transaction Alerts in any 24 hour period.
- 6.3 Although we will usually be notified by the relevant overseas bank or retailer when your card is used and authorised, this will depend on the retailer and banking practice in the country where your card is used.

7. General Provisions

- 7.1 You can usually use the Text Alert Services at any time but repairs, updates and routine maintenance on our systems and those of our suppliers mean particular services may be slow or unavailable from time to time. We will not be liable if any Text Alert Service is unavailable at any time or if you do not receive any Text Alert Service promptly, or at all, for reasons in your control such as your phone being switched off or out of coverage or you changing your phone.
- 7.2 You are responsible for making sure no one has access to confidential information shown on (or stored in) your mobile phone and for telling us immediately if your mobile phone is lost or stolen, or if you change your mobile phone number. Otherwise we will continue to provide Text Alerts to the mobile phone and we will not be liable if your account information becomes known to someone else as a result.
- 7.3 If we do not provide Text Alert Services (or we provide Text Alerts that are inaccurate), we will only be liable for any charges on your account that you could otherwise have avoided paying.
- 7.4 If you want to stop using any of the Text Alert Services you must give us notice in accordance with your Personal Banking terms and conditions in writing, by phone or personally in one of our branches but you also need to cancel the relevant Text Alerts through Internet Banking or through our Mobile Banking app on your phone.
- 7.5 The Text Alert Services are designed for use in the UK. It may be unlawful to use them in some countries. You must check this and take appropriate action, including not using them. You are responsible for complying with local laws and will be responsible for any losses that arise from any breach of them by you. For our contact details, and information about how we are regulated, please see our website or the other materials we have given you for our Text Alert Services and your related personal current account.

How to sign up.

There are lots of quick and simple ways to register for Text Alerts:

Online

Register and log in to Internet Banking at tsb.co.uk/IB and select Text Alerts from the menu.

By phone

Call us on **03459 758 758**.

In branch

Just pop into your local TSB.

Don't forget...

Before you register for any of the Text Alert Services, make sure that:

- You have a TSB personal current account
- Your mobile phone is active and in your possession
- The mobile number you're registering is up to date.

For more information

Click tsb.co.uk/textalerts



For more information

Call **03459 758 758**

Click **tsb.co.uk/textalerts**

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 **03458 353 843** (lines are open 24 hours a day, seven days a week).

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

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 on **0203 284 1575**. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information.

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

Information correct as at July 2015.

Local banking
for Britain

