

# Online Banking.



Local banking  
for Britain



# Your money, your way.

Whether you're checking your balance on the way to the shops or sending payments in just a few taps, TSB's Online Banking allows you to manage your money in the way that works best for you.

That means you can do your banking whenever you want, wherever you are, on your phone, your tablet or your computer. And of course, we use the latest security measures to keep you completely secure.

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# See what you can do.

With Online Banking we're always open and here to help you round the clock. So now you can look after your money in the way that's exactly right for you.

Take a look at how our Internet and Mobile Banking services can work for you.

Fee type	Internet Banking	Mobile Banking	Text Alerts
Check your balance	✓	✓	
See your statements	✓		
See recent transactions	✓	✓	
Transfer money	✓	✓	
Make payments	✓	✓	
Set up, change and cancel standing orders	✓		
View and cancel Direct Debits	✓		
Manage overdraft	✓		
Get limit alerts			✓
Get balance alerts			✓
Get security alerts	✓	✓	✓
Get overseas transaction alerts			✓
Worldwide access	✓	✓	
24 hour service	✓	✓	
Pay a Contact with Paym	✓	✓	
Make international payments	✓	✓	
Report & cancel lost or stolen cards	✓		
Order replacement cards and PINs	✓		

## Under 16s

If you are under 16, there are some limitations to the Internet and Mobile Banking features you can use. You can register for Internet Banking from when you are 11 with the permission of your parent or guardian, and Mobile Banking when you turn 13. For further details please visit [tsb.co.uk/youth-banking](https://tsb.co.uk/youth-banking)

# Internet Banking.

All your accounts, on one screen,  
24 hours a day.

Whether it's setting up a standing order, getting a new PIN, tracking down a payment or seeing where you could make some savings, Internet Banking has the answer. Here's a quick look at what you can do:

- View all your account details, balances and statements
- Set up, view, change and cancel your standing orders
- View and cancel your Direct Debits
- Apply for an overdraft
- Register for Pay a Contact (Paym)
- Report lost and stolen cards
- Set up Text Alerts
- Set up Mobile Banking
- Manage paper statements
- Request a new PIN and card.



## Using Internet Banking for the first time.

1. If you haven't already, register online at [tsb.co.uk/internet-banking](https://tsb.co.uk/internet-banking)  
You'll need your account details handy
2. Make sure we have your main phone numbers. For security, we call you when you do things like setting up an Internet Banking new payee. So if you change a number, please tell us straight away by dropping into your local branch or calling us on **03459 758 758**. Please remember it takes three days before we can use the new number
3. Log in at [tsb.co.uk](https://tsb.co.uk) — you'll need your User ID, password and activation code. If it's over five days since you registered and you haven't received an activation code, please call **0345 8353 844**
4. Need help? Get it online or by calling Telephone Banking. It's quick and easy to register for this incredibly handy extra service. Just call **03459 758 758**.

If you'd like step-by-step guidance, click [tsb.co.uk/demo](https://tsb.co.uk/demo)

### It pays to go paperless

Once registered for Internet Banking, you're all set for the simplicity of paperless banking. With all your statements and correspondence stored securely online, you can search, download and print them whenever you want ...you'll never have to file a statement again.

### Money Planner

Where does your money go each month? Money Planner puts you in the picture. This simple free service is a great way to see at a glance if you could be cutting back and saving money. Click [tsb.co.uk/money-planner](https://tsb.co.uk/money-planner)

We provide Money Planner to help you view your personal finances. It is not intended to give legal, tax or financial advice.

Is your computer ready for Internet Banking? Find out how to fine-tune your PC for smoother banking online.

Click [tsb.co.uk/what-you-can-do](https://tsb.co.uk/what-you-can-do)

# Mobile Banking.

## Carry us with you wherever you go.

Our great new app gives you all you need to enjoy quick, secure banking with your mobile. It's yours to download free at the Apple App Store, Google Play and Windows Phone Store. Here's how it can make life easier:

- Express login — faster, easier and secure so you can manage your finances on the move, anytime
- View current and available balances
- View your latest transactions to help you keep control of your finances
- Make payments to new and existing recipients, whether it's your gas bill or your best friend
- Pay a Contact — select someone to pay from your phonebook to make even faster payments using just their mobile number
- Move money between all your TSB personal accounts instantly
- Find TSB branches, cash machines and LINK ATMs throughout the UK
- Get useful TSB phone numbers.

### Pay a Contact

Also called Paym, this simple new system lets you pay friends and family from your current account using just their mobile phone numbers. Once you're set up, you can send from £1 to £300 a day straight from your mobile.

To find out more about this handy new service, go to [tsb.co.uk/pay-a-contact](https://tsb.co.uk/pay-a-contact)

### Get started with Mobile Banking today

To get started with Mobile Banking, you'll first need to sign up for Internet Banking.

Visit [tsb.co.uk/mobile](https://tsb.co.uk/mobile) for a step-by-step guide to getting started.

Mobile Banking is free, but your mobile operator may charge you to access some services. Please check with them. Services may be affected by phone signal and functionality. The Mobile Banking App's Branch and ATM finder is available to all. Other Mobile Banking services are only available to TSB personal banking customers in the UK, and registration is required. Terms and conditions apply.

# Text Alerts.

When life is busy, it can be easy to overlook things. That's why our Text Alerts are such a great idea. They're really easy to set up, and once you've done it you'll always get the information you need about your account, right when you need it. Just choose the alerts that are most useful to you.

## Limit Alerts

Avoid nasty surprises. We can warn you if you get close to, or go over your account limit. That way, you can move money to your account so that you can continue to make the payments you need and save having to pay Unplanned Overdraft charges.

## High and Low Balance Alerts

This service lets you know if your balance goes above or below limits you set. It's a great way to know if there's some spare cash to transfer to savings, or if you should be thinking about topping up your account.

## 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 a text with your account balance and details of your last six transactions.

## Overseas Transaction Alerts

Nobody wants to find out that their bank account has been used fraudulently to get cash or buy something abroad. So to help you keep your account safe, if your debit card is used abroad, we'll let you know and also tell you which country it's been used in. Then, if you didn't make the transaction, tell us and we'll look into it immediately.

**Set up your alerts today:**

**Call** 03459 758 758

**Click** [tsb.co.uk/textalerts](https://tsb.co.uk/textalerts)

**Visit** Drop into your local branch

Children aged from 11 to 15 can only register for text alerts in branch.

# Staying secure online.

The security of your account is a big priority for us, and we use the latest security measures to keep your money safe in the digital world. But there are also some simple good habits you can get into which make you much less likely to run into problems.

## Watch out for 'social engineering'

This is a type of confidence trick where a fraudster tries to manipulate you into giving away confidential information like a password, or transferring money to their account.

The fraudster will often phone you posing as a genuine company. They may ask to access your computer remotely to 'remove software' or perform a 'system clean'. Never give people you don't know access to your computer, and hang up if someone rings you asking for this — however plausible they sound.

## Make sure you go to the right address

When you visit our website, always type [tsb.co.uk](https://tsb.co.uk) or [www.tsb.co.uk](https://www.tsb.co.uk) in your web browser address bar. It's much more secure than using a 'favourites' link or search engine.

## Invest in security

Good quality anti-virus protection doesn't cost a fortune, but could save you one. And once you've got it, make sure you keep it updated.

## Update your software

Always download the latest versions of your operating system, web browser and other apps. These are regularly updated to fix security vulnerabilities, so if they're not up-to-date you're putting yourself at risk.

### Quick security tip:

#### Always check you're on a secure website



When you're shopping online, never enter your credit or bank card details without checking you're on a secure web page. These have a web address starting <https://> and you'll see a padlock symbol in the browser window.

## A quirky password is a good password

Good passwords are longer than seven characters, with a mix of letters and numbers. Don't use your name, User ID or obvious personal information as a password, and don't use the same password for more than one site.

It's important to change passwords regularly, and just as you protect your PIN, you should keep your online passwords safe. Never let anyone else know your passwords and don't write them down. If you think they may have been compromised, change them as soon as you can.

## Watch out for phishy emails

Phishing is a scam that uses official-looking emails to try and trick you into giving away secret information. Always delete emails that ask you to enter your log in details. If you receive an email that doesn't feature your name and the last four digits of one of your TSB account numbers, it's not from TSB. Never click on any link it contains.

## It's not always good to share

Identity thieves patiently piece together the small bits of information you publish about yourself online, particularly on social media sites. So keep the essential stuff — your date of birth, mobile phone number, home address and family information — private.

## Our Security Text Alerts

To help make sure your personal information stays safe, we send you Security Text Alerts. You'll get these when you do something like resetting a password, ordering a card or setting up a new beneficiary on your account. The text is just to confirm it was you who made the change.

## Let ClickSafe® make you safer

Also known as Verified by Visa, MasterCard® SecureCode and American Express® Safekey, this gives you extra security when you buy online. You choose a password, which you enter after your card details to confirm that it's really you making the purchase. To find out more, please call us on **03458 353 841**.

### Handy hint:

Not sure you know your firewall from your Trojans? Just visit our online security centre at [tsb.co.uk/security](https://tsb.co.uk/security) to update yourself, or if you have any concerns about internet banking, please call us on **03458 353 844**.



# Help when you need it.

Because there's no such thing as a silly question.

Millions of people use Internet Banking every day, for everything from checking balances to paying the gas bill. But like anything, it might seem a little bit daunting when you're starting out.

If you get stuck or need some help, please give our friendly UK based Internet Banking team a call. They'll soon get you up and running and help save a lot of frustration.

**Call 03458 353 844 from the UK  
or +44 (0) 203 284 1577 from abroad.**

We're open 7am–10pm Monday to Friday, 8am–6pm Saturday and Sunday.

## See it all in action.

From getting started to great features like Money Planner, let us show you around Internet Banking with our simple animated demonstration and helpful step-by-step instructions.

Just go to [tsb.co.uk/demo](https://tsb.co.uk/demo)

## Other ways we can help...

We're here to help with everything from current accounts and loans to savings and credit cards. Just ask a TSB Partner or pick up a brochure in branch.

**Call** 03459 758 758  
**Click** [tsb.co.uk](http://tsb.co.uk)  
**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 Tynetalk) or Textphone on **0345 835 3840** (7am–10pm Monday to Friday and 8am–6pm Saturday and Sunday).

### Important information

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. If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **0203 284 1577**. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information.

Calls may be monitored or recorded.

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Money Planner is provided to help you manage your personal finances and is not intended to provide legal, tax or financial advice. You must be registered for Internet Banking. Terms and conditions apply. Savings goals require a TSB personal savings account. Other terms and conditions apply.

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