

Welcome to your Islamic Business Account

Information you need to know

Please contact us if you'd like
this in Braille, large print or
on audio tape.

If you have a hearing or speech impairment you can contact us using Text Relay (previously Typetalk) or Textphone on **0345 835 3852** (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 **0203 284 1576**. 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.

www.tsbbusiness.co.uk

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We accept calls made via Text Relay. Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

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TSB Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 191240.

We subscribe to The Lending Code; copies of the Code can be obtained from www.lendingstandardsboard.org.uk

TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. (Please note that due to the schemes' eligibility criteria not all TSB business customers will be covered by these schemes.)

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Go to www.tsbbusiness.co.uk
Call **0345 835 3865**
Or visit your local branch

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Banking in line with your beliefs

Opening a TSB Islamic Business Account gives you the confidence that your money is being managed in a Shariah-approved way. We'll work with you to understand how you do business, helping you to achieve your objectives without compromising your beliefs.

An account guided by renowned Islamic scholars

In creating the TSB Islamic Business Account, we have worked with an independent committee of internationally recognised authorities on Islamic law and finance. These members of the TSB Shariah Committee continue to guide our Islamic banking services.

Sheikh Nizam Yaquby

Sheikh Nizam Yaquby is a member of the Shariah Committee for several Islamic financial institutions across the world. He has received a BA from McGill (Economics & Comparative religion), a Ph.D in Islamic Law and is based in Bahrain. He has been a Professor of Tafsir, Hadith and Fiqh in Bahrain since 1976 and is the author of several articles and publications on Islamic finance in English and Arabic.

Mufti Muhammad Nurullah Shikder

Mufti Muhammad Nurullah Shikder is a non-practicing lawyer, with an LL.M in Banking and Finance Law from University College London. He studied Shariah with specialisation in Fiqh at Darul Uloom Al Arabiyya Al Islamiyya, Bury, UK. His expertise is in innovative structuring and documentation relating to Sukuk, Islamic Funds, Islamic Syndications and other corporate and retail products. In 2008, he was ranked among the world's leading scholars by FAILAKA, and in 2009 he received the ZAKI BADAWI Award for Outstanding Young Shariah Advisory. He is a trainer of Islamic finance courses and currently sits on the Shariah Board of several Islamic financial institutions.

Your Shariah-approved account

Your Islamic Business Account does not pay or charge interest, so all deposits into it are maintained in a Shariah-approved way. Nor do we earn any interest on your credit balances.

We don't offer an overdraft on this account, so if you inadvertently make a transaction that would take your account below £1, we will return any items we can (cheques, for example) to prevent this happening. However, it is not possible to return some items as many electronic payments are sent and received instantly and cannot be recalled.

If your account balance does fall below £1 or there are insufficient funds in your account to meet a payment, you may incur fees but we don't charge interest on the money you owe. You can find more details of our fees and charges in the accompanying brochure.

Naturally, your Islamic Business Account also provides a flexible, responsive service for your day-to-day banking needs. This includes:

- Immediate access to your money.
- Make payments by Business Debit Card.
- A range of online banking services, enabling you to view account information and make payments online.
- A chequebook and paying-in book.

New business start-ups

Supporting your new business and your beliefs

There could be many reasons why you're thinking about starting your own business. Perhaps you're realising an ambition or you may just want to be able to make your own decisions. But whatever your goals, choosing a bank that understands both your business needs and your beliefs is crucial to ensuring you get off to the right start.

Our Islamic Business Account offers:

- Full confidence that your finances are managed in a Shariah-approved way.
- 18 months' free day-to-day business banking to help get your business off the ground.
- The support of a relationship manager.

Our financial support and guidance, together with a shared commitment to operating your account in accordance with Shariah law, will help ensure you get the best out of your business without compromising your beliefs.

Free banking for 18 months.

Free day-to-day business banking can make a real difference to a new business, because it helps ensure every penny you earn goes towards your growth. That's why we give you free day-to-day business banking for 18 months, with no charges for:

- Paying in and taking out cash.
- Paying in and issuing cheques.
- Standing orders and UK Sterling Direct Debits.

This means your day-to-day business banking will be free for 18 months, no matter how many transactions you make. All we ask is you keep a minimum of £1 in your account.

And you still get access to all the support and service that comes with a TSB Islamic Business Account:

- Day-to-day guidance from a relationship manager.
- Easy access to your account through Telephone and Internet Banking.

Moving your business account

Committed to your business objectives and your beliefs

Changing your business bank is an important decision. You need to be sure you're choosing a bank with a genuine commitment to both your business and Shariah law. And, naturally, it's vital that the move to your new bank is managed with minimal disruption to your business.

Our Islamic Business Account offers:

- Full confidence that your finances are managed in a Shariah-approved way.
- Six months' free business banking.
- A smooth transition with a switching team.

Whatever the nature of your business, we have the expertise to help meet your business goals, together with a wide range of products and services that we can tailor to your exact needs.

Our offer for established businesses

To thank you for switching to a TSB Islamic Business Account, we give you six months' free day-to-day business banking. This means there's no charge for:

- Paying in and taking out cash.
- Paying in and issuing cheques.
- Standing orders and Direct Debits in sterling within the UK.

These are free no matter how many transactions you make. All we ask is that you keep a minimum balance of £1 in your account each month.

This is in addition to the service and experience we will bring to your day-to-day business banking:

- A relationship manager to provide support and guidance.
- Easy access to your account through Telephone and Internet Banking.
- A wide range of products and specialist financial services which can be matched to your individual business needs.

A smooth transition

Once you decide to move your business account to TSB, we'll do all we can to ensure it happens smoothly, with a minimum of disruption to your business. You'll get a dedicated team responsible for the transfer of your account who will answer any questions you may have. With your authorisation, our team can request a re-direct of all your standing orders and UK Sterling Direct Debits.* They can also request to transfer the balance from your old account and close your old account.

To demonstrate our smooth move commitment, if we miss any of our agreed deadlines by more than 24 hours we'll refund any charges you incur because of delays caused. However, any charges or interest resulting from anything you or your current bank fails to do are excluded from this guarantee. So if your current provider isn't meeting your expectations, then maybe it's time to change to TSB.

*SEPA Direct Debits cannot be cancelled or transferred for you, you will need to advise your creditor that you wish to cancel the mandate or transfer your SEPA Direct Debit to your new account.

The switching process

In your account opening meeting, you will be asked to confirm, from the following three options, how you would like the switching of your account to be managed.

Option 1. We can handle the whole switching process for you. This includes:

- Redirect all of your UK Sterling Direct Debits* and standing orders.
- Transferring your existing balance.
- Instructing your old bank to close your account.

We will ask for your permission before contacting your current bank. Once we have this, we will instruct them to close the account, transfer any UK Sterling Direct Debits and standing orders and transfer the account balance.

Option 2. You can choose to manage some of the process.

You deal with your current bank directly on any stages you wish to manage and we take care of the rest.

If we need to contact your current bank at any stage, we will ask your permission beforehand.

Option 3. You can choose to manage all of the process. This includes:

- Setting up payments.
- Transferring your balance.
- Closing your account.

If you have queries at any point in the process, your relationship manager is always available.

The process	Actioned by
Start process Confirm to your relationship manager the switching date and which account opening option you have chosen.	You confirm how you would like to switch your account from the three options above.
Request payments A request will be made to your old bank for your outgoing payment list.	If you have chosen: Option 1: We will do this. Option 2: We will do this if you have asked us to. Option 3: You confirm this to us and we will make any changes needed.
Check payments Confirm to us that the payment list is accurate or highlight any changes we need to make.	You confirm this to us and we will make any changes needed.
Set up new payments Payments are set up, the final balance transferred or settled and your old account is closed.	If you have chosen: Option 1: We will do this. Option 2: We will do this if you have asked us to. Option 3: You need to do this.
Confirmation We'll send you a letter to confirm your account is open.	We will do this.

To open an account, please see page 5.

*SEPA Direct Debits cannot be cancelled or transferred for you, you will need to advise your creditor that you wish to cancel the mandate or transfer your SEPA Direct Debit to your new account.

How to open your account

Go to www.tsbbusiness.co.uk to apply online.

Call **0345 835 3865** to speak with a relationship manager.

Or visit your local branch.

What you'll need when you apply

We'll need to see identification like your passport or driving licence – plus proof of both your personal and business addresses, for example, recent utility bills. If you can't show us one or more of these items, call **0345 835 3865** for information about other proofs of identification accepted.

How our accounts work

A relationship manager

From day one, you'll have access to a relationship manager who you can call for support and guidance. They'll be on hand to help you take advantage of business opportunities as and when they arise – finding the right solution for your needs from a range of Shariah-

approved products and services. And because your manager is empowered to make decisions quickly, you can be sure you won't have to wait long for queries to be answered.

Help and guidance

At TSB we can offer you guidance and support as well as a responsive and accessible banking service, so you can get on with running your business.

A fast, responsive service

There may be times when you have to be flexible and act quickly to capitalise on opportunities.

That's why TSB relationship managers are empowered to make fast decisions when you need them.

Day-to-day support, on hand whenever you need it

Our relationship managers are supported by a team of UK-based business customer service advisors. Available on the phone from 7am–8pm Monday to Friday (excluding bank holidays), and from 9am–2pm on Saturdays, they're your first point of contact for everyday tasks like balance enquiries and arranging payments.

Or if your requirements are more complex, you can speak to a relationship manager.

Our Shariah-approved services

Your Islamic Business Account gives you access to a wide range of services that help you achieve your business goals without compromising your religious beliefs. To find out more about any of our Shariah-approved services, just speak to a relationship manager.

Online for Business

Online for Business is our Internet Banking service. It's easy to use and, more importantly, it's secure. Use it to check balances, transfer money, pay bills and manage standing orders or UK Sterling Direct Debits. You can access Online for Business 24 hours a day, seven days a week, every day of the year.*

To register, or for more information about this service, visit www.tsbbusiness.co.uk

Telephone Banking

For your day-to-day needs, Telephone Banking offers a convenient, flexible service with the choice of using our automated service or speaking to an adviser.

If you're in a hurry and want to check your account balance, recent transactions or transfer money from your TSB personal account to your business account, our automated service is available seven days a week, 365 days a year.

Alternatively, if you want to speak to someone direct, our specialist team of UK-based business customer service advisors are available to help from 7am–8pm Monday to Friday (excluding bank holidays) and 9am–2pm on Saturdays. For either option please call **0345 835 3858** or Textphone **0345 835 3852**.

Telephone Banking for business

Telephone Banking for business offers a wide range of services to help you manage your money over the telephone, for example, paying bills and setting up standing orders.

To register for Telephone Banking for business call **0345 835 3858**.

Text Alerts

We can send free Text Alerts direct to your mobile phone every working day or on a weekly basis. It's a handy way to check on your account balance and get details of your last six transactions. You can cancel, pause and re-register for the service at any time.

If you're already signed up for Online for Business you can register for free Text Alerts by logging on to www.tsbbusiness.co.uk/textalerts Alternatively, call **0345 835 3858** and we'll send you a registration pack.

Cash machines

You have access to over 750 TSB cash machines where you can check balances, order chequebooks and, of course, withdraw cash. You can also get cash from any LINK or VISA machine anywhere in the world, but please bear in mind that you may be charged for the transaction (see our 'Your Islamic Business Account Charges' brochure for more details).

Pay In

Pay In enables you to make payments into your account quickly and without fuss. Available at most TSB branches, it's an envelope drop service designed for small amounts of cash and/or cheques. No receipt is issued, but as long as the envelope is posted prior to the Pay In closing time, your credit will be in your account by the end of the day – although this may not be before 3.30pm.

Deferred Checking

Deferred Checking avoids you having to wait while we check your over-the-counter deposits. To use Deferred Checking, place your credit in cash and/or cheques in a sealed deposit bag and hand it in at your branch. Deposit bags are available from your local branch. We'll then issue you with a receipt confirming you have made the deposit. Your account will be credited by the end of the day, although this may not be before 3.30pm. This service is available in any TSB branch. (Please see our charges brochure for further information.)

Nightsafe

You can use our Nightsafe to pay in money outside of banking hours at a time that's convenient for you. Your account will be credited the next working day. Please ask locally where your nearest Nightsafe facility is. (Please see our charges brochure for further information.)

Cardnet®

Allow your customers to pay you by debit or credit card and save money on the cost of handling cash and cheques.

Fast, efficient payment system you can tailor to your needs.

- Accept payments over the counter, by phone or online.
- Reduced paperwork and simplified accounting.

*Occasionally we may need to carry out essential maintenance to Online for Business, resulting in some interruption to the service.

Shariah-approved products to help build your business

Whether you are just starting a business or more established, we have a wide range of products to help achieve your business goals whilst remaining true to your Islamic faith. A relationship manager will be happy to give you more information on any of these Shariah-approved products.

Cards

Paying by debit card is rapidly taking over from cheques and, to some extent, cash. Cards are more convenient to use and less bulky to carry. And for business, they can be even more useful.

The Business Debit Card

The Business Debit Card can help you in many ways and there's no annual fee:

- It's easier to track payments as the supplier's name appears on your statement and spending is debited straight from your business account.
- It's accepted almost everywhere, with no need for new supplier references.
- It can cost less than writing a cheque.
- It costs less to withdraw cash at a TSB cash machine than to cash a cheque over the counter.
- It cuts the need for petty cash.
- You can pay for emergency supplies or other business expenses, like entertaining clients, more easily.

Cards are subject to status and conditions. Charges may apply on cash withdrawals and retail purchases.

If you'd like to apply for a Business Debit Card, please contact your relationship manager.

With ClickSafe® your Business Debit Card is even safer online

Debit cards are a very safe and secure way to pay, but to give you extra reassurance when you buy online, we also give you the extra protection of ClickSafe®. It's a free service that gives you extra protection when using the card for online transactions.

Making and receiving payments from abroad

We offer a range of international payment options through our International Payment services. Generally, payments can be made in sterling or foreign currency and charges can be paid by either the buyer, the seller or split between both parties.

If you are registered for Internet Banking you can also send money abroad in sterling or foreign currency through our Online International Payments service.

Day-to-day Islamic banking

The following pages explain all you need to know about our everyday Islamic banking service – from getting your money out to making regular payments. If you have any questions, a relationship manager will be happy to go through the details with you.

Payments into your account

Paying a cheque in

All cheques received and written by you go through the clearing cycle, a system used by the main British banks to transfer money between accounts. This clearing cycle is often referred to as the '2-4-6' process as it sets a maximum time limit of two, four or six business days for each stage of the process after paying in a cheque.

This is how it works for a cheque paid in on a Monday morning...

- **By two business days** – Non-Islamic accounts start to earn interest on the cheque from Wednesday. This does not apply to your Shariah-approved account, which neither charges nor pays interest.
- **By four business days** – Your money will be available from Friday in your account, although the cheque could still be returned unpaid. This means you will be able to withdraw cash or make payments. Also, money will normally be available through the usual way at a cash machine, on Internet Banking and to use through your debit card.
- **By six business days** – By the end of the sixth business day, in this case the following Tuesday, you can be certain that even if the cheque is later returned unpaid, the funds will not be debited from your account without your agreement – unless you are a knowing party to fraud. This does mean that a cheque can still be taken from your account for up to six days after you pay it in even if you have already spent it.

For our purposes, a business day lasts from 9am–5pm, Monday to Friday, excluding bank holidays. Cheques or cash paid in after 5pm (sometimes after 3.30pm) might not be processed until the next business day. If you have any further questions about the clearing cycle, please ask your relationship manager or your local branch. More information on all of this and how it applies across the UK banking industry can be found at www.chequeandcredit.co.uk/246

Accepting card payments

Through Cardnet® your customers can pay by debit or credit card and save you money on processing cash and cheques. This way, you'll be able to accept payments over the counter, by phone or online 24 hours a day. For more information about Cardnet® you can call our helpdesk on **08000 568 669** from 8am–9pm Monday to Saturday.

For more information visit www.lloydsbankcardnet.com

Making automated payments

Faster Payments

Faster Payments is a payment service which allows most customers of UK banks to be able to make and receive sterling payments within the UK in a matter of hours, and often in minutes. Payments made through Telephone Banking and any Internet Banking payments which are over the limit for same-day, will be processed overnight and will reach the recipient's bank the business day after the payment instruction was received by us. Details of same-day payment limits within Internet Banking will be available to you at the time you make the transaction.

How do Faster Payments work?

Most Faster Payments will be processed by your bank and accepted by the receiving bank almost immediately. You will need to check that the recipient's sort code accepts Faster Payments, as not all sort codes accept this type of payment. If the recipient's account sort code does not accept Faster Payments or your payment exceeds the Faster Payment Service's limit, your payment will be refused and you'll need to make alternative arrangements.

Some payments, to utility companies for example, may take a few days to credit the individual account, so it's worth checking with each company concerned how quickly they will process your payment once they receive it.

How will I know if an account is set up for Faster Payments?

The Payments Council has created a Sort Code Checker for the UK Payments website where you can go online to check that the sort code you are sending a payment to can receive Faster Payments, BACS Credits and CHAPS Payments. To find out more or to check a sort code go to the payments section of our website at www.tsbbusiness.co.uk

Payments from your account

When we make a payment on your behalf we will only act on your instruction when received on a business day or before our cut-off time. Our cut-off times are detailed in our 'Payment Transaction' brochure.

Standing orders

Standing orders allow you to make regular payments of a fixed amount of money. They can be set up to pay things like rent or wages, and are cheaper and more efficient than paying by cheque. You can cancel a standing order immediately by using Online for Business up to the end of the business day and before your next payment date.

Where, on the date that a standing order is due to be made there is not enough money in your account to make that payment, we will attempt to complete the payment for up to 26 days from the date it was due (the "retry period"). You will only be charged once for the initial failed payment during that retry period. Details of the charge are contained in our Charges Brochure which can be found at www.tsbbusiness.co.uk. If the standing order is not paid within the retry period, the payment will be missed and you will need to contact the beneficiary of the payment. The standing order will be classed as a missed payment and the next payment will be attempted as normal.

UK Sterling Direct Debits*

UK Sterling Direct Debits allow you to make payments of variable amounts of money. Many companies offer discounts for paying by UK Sterling Direct Debit. It's a cheaper, more efficient way of making regular payments than by cheque. You can cancel a UK Sterling Direct Debit immediately by using Online for Business up to the end of the business day and before your next payment date.

Same-day payments

CHAPS is an electronic, bank-to-bank payment system that guarantees same-day payment of cleared funds in the UK, providing the funds are released before 3pm.

Recurring transactions

Also known as continuous payments, these are regular payments which are set up directly with the retailer and made with your Business Debit Card to pay for expected outgoings such as magazine subscriptions. They can be set up by phone, letter or online but they're not protected by the UK Sterling Direct Debit guarantee scheme. To cancel a recurring transaction it's best to let the person you're paying know and give them enough notice to be able to cancel payments or to arrange an alternative payment method. You can also let us know and we will advise them that you don't want to make any further payments from your card account

Payments out by cheque

Most cheques will clear according to the cheque clearing cycle, but please be aware that if another TSB customer pays in one of your cheques at a TSB branch, the money could leave your account on the same day.

Withdrawing cash

Write CASH on the 'pay' line of a cheque and hand it over the counter of any TSB branch – if it's not your branch, you'll be asked for your card or another form of identification. There's a limit to how much you can take out in one day, but you can usually withdraw more by agreeing it with us in advance. If you cash a cheque at any TSB branch before 5pm, the money will leave your account that day.

You also have access to over 750 TSB cash machines where you can check balances, order chequebooks and, of course, withdraw cash.

Bulk payments service

Available through TSB Online for Business, bulk payments is a simple, convenient and secure way to make regular payments such as staff wages, expenses and supplier payments. It's ideal for small and medium-sized businesses that make up to 25 payments in one batch.

*SEPA Direct Debits cannot be managed using Online for Business. You will need to contact your Creditor directly to inform them that you wish to cancel or transfer your SEPA Direct Debit mandate.

More about cheques

Stopping a cheque

If you need to stop payment on a cheque, call us first on **0345 835 3858** and confirm your request in writing. You'll need to add details of any replacement cheque that you've written. This must be done before the cheque is presented for payment.

To stop a cheque, we need to know:

- The cheque number.
- The amount.
- The date it was issued.
- Who it was made payable to.

To find out the cost of stopping a cheque, please see our 'Your Islamic Business Account Charges' brochure. Remember, stopping a cheque doesn't cancel your legal obligation to pay for goods or services.

Returned cheques

If there's not enough money in your account to cover a cheque you've written, it may be returned unpaid. Should this happen, we'll notify you within two business days and let you know how much you'll be charged.

Out-of-date cheques

Banks used to treat cheques more than six months old as out of date. Nowadays they only tend to do this with very high value cheques. But it can still happen, so if you have a cheque that is more than six months old, it's worth asking the person who wrote it to issue a new one and destroy or return the original.

Your responsibilities and ours

Protecting your account

We do everything we can to protect your account and keep your details confidential. But it's also important that you are careful at all times about maintaining security and protecting your identity.

It's important not to give your account details or PIN to anyone. Regularly check your account statements and if you're suspicious about anything, contact us right away. If we have to involve the police you may need to provide evidence that you didn't authorise the transaction. You should also keep your chequebook and cards separate. If your business or personal details change make sure you let us know immediately.

Also, fraudulent emails alleging to be from TSB are often in circulation. Please be advised that we never send emails asking for account security information such as PINs or passwords. If you're concerned that you've received a fraudulent email and may have divulged your details, please call our Helpdesk on **0345 835 3844** (+44 20 3284 1577 from overseas), from 7am–10pm Monday to Friday, or from 8am–6pm at weekends.

Textphone users (if you have a hearing or speech impairment) can call us on **0345 835 3840** (+44 1733 286 351 from overseas). Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help us improve our quality of service.

If you receive an email that you think may be fraudulent, please do not click on any link or provide any Internet Banking or Telephone Banking log in details. Simply forward it to us at emailscams@tsb.co.uk and then delete it from your inbox.

Cards and PINs (Personal Identification Numbers)

Any new Debit Card you receive from us will include a chip that holds your Personal Identification Number (PIN). When you use your card, instead of signing a receipt, you'll be asked to enter your four-digit PIN into a PIN pad at the till. If you make a purchase from a retailer who has not installed a PIN pad, you will simply authorise your transaction by signing a receipt.

- It's important that you memorise your PIN. Don't tell anyone (or write down) your PIN, password or other security information.
- You can, if you want, change your new PIN at a TSB cash machine. Just enter your new PIN and follow the on-screen instructions.
- Some of the more obvious number combinations are not allowed for fraud prevention reasons.
- You can't change your PIN during the month before a renewal card is due.
- If you are unable to use chip and PIN cards due to a medical condition or disability please let us know.

Cheques

To help prevent fraud, add some relevant information alongside the name of the person you're making the cheque out to. So if you're making it out to the Inland Revenue, add the name of the account you want the cheque paid into and a reference number, for example, INLAND REVENUE, ACCOUNT – J SMITH, Ref: XXXX. When you're paying a cheque into a bank or building society, add the name of the account holder, for example, XYZ BANK, ACCOUNT – J COLLINS. Then draw a line through unused spaces so no one can add names or numbers.

We need to know as soon as you think that:

- Your chequebook or card has been lost or stolen.
- Someone else knows your PIN, password or other security information.

Call one of the numbers provided with your card or chequebook, or speak to your relationship manager. We'll take immediate steps to protect your account from unauthorised access. Be on your guard against hoax calls or callers. They could be criminals trying to get extra information about your account. For example, someone may pose as a police officer or a bank representative and ask for your PIN. Genuine callers would never ask for this kind of information.

Liability for business card losses

If any of your Business Debit Cards are misused, you may be liable to cover the costs. In some circumstances you may not have to pay anything, however if you have acted fraudulently or without all reasonable care, you will be responsible to cover all the losses in your account.

Account aggregation

Account aggregation lets you view some, or all, of the online accounts you hold with several different banking or finance providers. We don't offer this service ourselves so please be aware that if you do use an external account aggregation service, you may be liable for any fraud or mistakes that occur as a result.

Troubleshooting

What to do if...

I can't access my Internet Banking account

If you're having problems accessing your account via Internet Banking, go to the Internet Banking log on screen and click on the 'Unable to log on?' button. Complete the online form, click 'Continue', then follow the on-screen instructions to get back online – not forgetting to make a note of any reference number we may give you.

You may need to complete a form and return it to us. We will confirm your identity prior to your Internet account being 'reset'.

My company changes

If any of your company details change (for example, a new address, change in business type, change of name etc), please tell us. Just call **0345 835 3858** or talk to your relationship manager.

I can't remember my PIN

If you've forgotten your PIN number you can order a replacement by calling us on **0345 835 3858**.

I've lost my debit card

If you lose your debit card please call Customer Card Services immediately on **0800 015 0030**, or **+44 20 7481 2567** if you're calling from abroad.

I don't recognise a transaction on my account

Please call our team of business customer service advisors immediately with the transaction details. We'll then be able to look into the item on your behalf. Please note, we may require you to sign a declaration form disclaiming your knowledge of the transaction(s) and we may need to block your account number for security purposes.

A retailer does not accept chip and PIN

If the retailer doesn't have an upgraded terminal that accepts chip and PIN transactions, you'll be asked to sign a receipt.

I have financial problems

Always contact your relationship manager in the first instance. They can fully review your financial situation and will be able to work with you to find a solution.

Please call our team of business customer service advisors immediately with the transaction details. We'll then be able to look into the item on your behalf.

Help with problems

Coping with financial difficulties

We will consider cases of financial difficulty sympathetically and positively. You'll usually spot problems first and should let us know as soon as possible. If we become aware of problems, we'll let you know in writing. If speed seems to be important, we may try to contact you by phone, fax or email (please remember we cannot guarantee security of messages sent by email).

This list gives a few examples of what may concern us, particularly if you do not explain what is happening.

- If you go overdrawn without our agreement.
- If you go over your agreed overdraft limit, especially more than once.
- If there are large increases or decreases in your business' turnover.
- If you are trading at a loss.
- If you suddenly lose a key customer or employee.
- If you sell a large part of your business.
- If you use a facility for purposes other than those agreed with us.
- If you fail to make a loan repayment.
- If you do not keep to conditions set out in the loan agreement.
- If you do not supply agreed monitoring information on time.
- If another creditor brings a winding-up petition or other legal action against your business.

We'll do all that we can to help you overcome any difficulties. We'll develop a plan with you for dealing with your financial difficulties and we'll confirm in writing what we have agreed.

We follow the Lending Code which includes details of how we can best work together to deal with problems of financial difficulty. A copy of the Lending Code can be downloaded from the Lending Standards Board at www.lendingstandardsboard.org.uk or our website www.tsb.co.uk/businesslendingssupport

Right to cancel

Changing your mind

When you open a new account we will inform you of any right to cancel. If you do want to cancel, please write to us at Ariel House, 2138 Coventry Road, Birmingham, B26 3JW within 14 days of receiving our letter and we will be happy to cancel the account. Any requests for payment we receive after you exercise your right to cancel will be returned and products or services which require this account to operate will also be cancelled.

We will repay to you any credit balance in your account. You will be required to pay any charges for day-to-day banking or other services that you may incur before we receive your request to cancel the account and we will deduct these charges from the monies we return to you. If your account is overdrawn you must repay the outstanding balance together with any charges that you owe us within 30 days of exercising your right to cancel.

Where possible we will help you find an account from our range which better suits your needs. The right to cancel does not affect your ongoing right to close the account as set out in the terms and conditions.

When something goes wrong

With the best will in the world, mistakes can happen. If something goes wrong, we'll put it right as quickly as possible. To help us do that, make sure you've got the following information to hand when you call us.

- All relevant bank details – account number, sort code, card, policy or investment number.
- Photocopies of any supporting paperwork, keeping the originals for your own records. We're here to help, so by all means tell us how you think the problem should be solved.

How to make a complaint

If you are unhappy with something we've done and would like to make a complaint you can:

- Call our Business Banking Centre on **0345 835 3858** 7am–8pm Monday to Friday, 9am–2pm Saturdays (we're closed on all UK public holidays). To call us from outside the UK call **+44 20 3284 1576**. You can also call us on Textphone **0345 835 3852**.
- Alternatively, you can raise your complaint with Customer Services. Write to The Manager, TSB Bank plc, Customer Relations, Correspondence Centre BX4 7SB or ask the person you first contacted about your complaint to do this for you.

If you're not satisfied with our handling of your complaint, you can contact the Financial Ombudsman Service. This is a free independent resolution service for personal and micro-enterprise customers of most UK banks, building societies, insurance companies and other financial institutions. For more information, log on to www.financial-ombudsman.org.uk, or contact The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Financial Ombudsman Service

Commercial customers that are micro-enterprises with a group annual turnover or balance sheet of up to €2 million (sterling equivalent) and that have fewer than 10 staff may be eligible to take their complaint to the Financial Ombudsman Service.



Independent help from support groups and regulators

You can also get help from business support organisations and regulatory bodies, some of which are listed here. If you ask us to, we'll work with your advisors.

British Chambers of Commerce

While each regional chamber will be slightly different, they usually provide excellent networking opportunities, advice and training. They are particularly helpful if you're thinking of trading overseas.

0247 669 4484

www.britishchambers.org.uk

Business Debtline

Business Debtline is a registered charity that provides a free telephone debt counselling service for the self-employed and small businesses facing financial hardship. Advice is free, independent and confidential.

0800 197 6026

www.bdl.org.uk

British Franchise Association

This should be your first stop if you are considering a franchise business.

01235 820470

www.thebfa.org

Business Link

Business Link is the government's online resource for businesses. It is now enhanced with new easy-to-use tools to help you start up, improve and grow your business.

www.gov.uk

Companies House

Companies House can give you help and advise on company registrations, directors' responsibilities, limited liability partnerships and filing your accounts.

0303 1234 500

www.companieshouse.gov.uk

Federation of Small Businesses

The largest campaigning pressure group promoting and protecting the interests of the self-employed and owners of small firms.

Member benefits include business assistance, advice and support 24 hours a day.

0800 2020 888

www.fsb.org.uk

Financial Services Authority

The FSA regulates most financial services markets, exchanges and firms. It sets the standards that they must meet and can take action against firms that fail to meet the required standards. The FSA is independent of Government and funded entirely by the firms it regulates.

0845 606 9966

www.fsa.gov.uk

Forum of Private Business

A UK-based membership organisation that provides information, advice and guidance for small businesses.

0845 130 1722

www.fpb.org

Insolvency Service

Provides detailed, practical information on how to deal with insolvency.

0845 602 9848

www.insolvency.gov.uk

The Institute of Directors

The IoD is dedicated to giving directors the information and advice they require to help their business succeed. They champion the entrepreneur and seek to provide an environment conducive to business success.

020 7451 3100

www.iod.com

HM Revenue and Customs

Provides an excellent helpline for those starting in business, including details of how to register as self-employed and information on National Insurance, PAYE and VAT.

0845 915 4515

www.hmrc.gov.uk

Money Advice Scotland

This representative body can put you in touch with groups providing free, impartial and confidential money advice in Scotland.

0141 572 0237

www.moneyadvicescotland.org.uk

National Enterprise Network

A network of independent, not for profit local agencies, committed to responding to the needs of small and growing businesses. Local Enterprise Agencies provide advice, information, counselling and training on a comprehensive range of business issues.

01234 831 623

www.nationalenterprisenetwork.org

Patent Office

Can help with any questions you have on intellectual property in the UK, including copyright, designs, patents and trademarks.

0300 300 2000

www.patent.gov.uk

The Prince's Trust

Provides practical support including training, mentoring and financial assistance to 14–30 year-olds who are starting up in business.

0800 842 842

www.princes-trust.org.uk

You can find more information about business accounts on the British Bankers' Association website at www.bba.org.uk

The service is called Business Account Finder.

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the **combined** amount in all the eligible depositor's accounts with the bank including their share of any joint account, and not to each separate account.

For further information about the compensation provided by FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call **020 7741 4100** or **0800 678 1100**. Please note *only* compensation related queries should be directed to the FSCS.

Deposits with us are held with TSB Bank plc. Accounts with TSB Bank plc include accounts in all its divisions and under trading names TSB and TSB Business. An eligible depositor's £85,000 limit relates to the combined amount in all accounts with TSB Bank plc.