

A guide to all your Silver account benefits.

Local banking
for Britain



Your TSB Visa debit card.

The key to all your Silver account benefits.

It's not just a card, it's your passport to all the benefits that come with your Silver account.



Call **03459 758 758**
or **0203 284 1575** for
general queries.

It's also a convenient card accepted everywhere you see the Visa sign (that's over 27 million places worldwide), and it's a quick and secure way to pay and withdraw cash.

If you use your debit card to make a transaction or withdrawal in a foreign currency or use it overseas then charges may apply. For details please see the Banking Charges Guide or tsb.co.uk

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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 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 0203 284 1585.

Click tsb.co.uk/silver or visit the Account Benefits tab of your current account statement in Internet Banking

Visit **Drop into your local branch**

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
Aviva 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) Cancelling your trip or coming home early (up to £5,000) Accidental death or permanent disability benefit (up to £100,000) Your possessions (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). Includes Winter sports cover for up to 31 days in any calendar year. Covers UK travel when you have two or more consecutive nights in pre-booked holiday accommodation. 	<ul style="list-style-type: none"> Cover stops on your 65th birthday. Medical conditions that you have or have had are not covered. The standard maximum trip duration is 45 consecutive days (for winter sports maximum 31 days cover in any calendar year). Cover may be excluded for certain hazardous sports and activities (see the 'Sports and activities' section of your policy document). Excesses may apply. Must be registered with a doctor 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"> Service is discretionary where the AA are requested to deal with the same or a similar fault or cause of breakdown, to which they have attended in regards to the same vehicle 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 ownership may 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 Aviva Insurance Limited.

- 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.
- Winter sports cover is included as standard.
- 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.

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.

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

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, family cover or get protection for a trip over 45 days long turn to pages 21 and 22 of your policy document then call Silver Membership Services before you travel.

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 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 – Britain's largest motoring organisation.

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 Assurant General Insurance Limited, covers one phone for sole Silver account holders, while joint account holders can insure up to two phones at the same address. LSG will repair or replace your handset up to a maximum value 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 Apple 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 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.

How to make a claim

Changing your phone?

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

If your phone is lost or stolen

- Tell your airtime provider about any lost or stolen mobile phone as soon as you can.
- 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.
- Tell the Police about any lost or stolen mobile phone as soon as you can and obtain a Police reference number.
- 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.

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.
- There's 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.

Here's how they work:

- If you have a Planned Overdraft and you borrow £10 or less, you won't be charged fees or interest on the Planned Overdraft. But if you borrow more than £10 over any interest and fee-free amount, you will be charged your

Planned Overdraft fees and interest including the Planned Overdraft buffer.

- If you have an Unplanned Overdraft of £10 or less, you won't be charged fees on the amount you've borrowed. But, you will be charged interest on any amount you borrow using an Unplanned Overdraft, including the £10 buffer. If you borrow more than the £10 Unplanned buffer, you will be charged both Unplanned Overdraft fees and interest on the full amount, including the buffer.

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'.

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

Earn a competitive variable rate of credit interest. To earn credit interest you'll need to pay in £500 a month, register for Internet Banking and register for Paperless Statements and Paperless Correspondence. Find the current credit interest rate at tsb.co.uk/classic-plus, ask in branch or give us a call.

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 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 for you and your family.

£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).

Calls may be monitored or recorded. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information.

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

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

Sentinel® is a registered trademark of Affinion International Limited. Sentinel® Card Protection is underwritten by AmTrust Europe Limited. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. AmTrust Europe Limited is on the Financial Services Register, registration number 202189.

TSB Travel Insurance is unwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH.

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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 December 2016.