

A guide to all your Silver account benefits.



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 make a debit card payment in a foreign currency or use your card to make a cash withdrawal in foreign currency then charges may apply. For details please see the Banking Charges Guide or visit [tsb.co.uk/banking-charges-guide](https://www.tsb.co.uk/banking-charges-guide)

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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.

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.

How to register for your benefits.

You're already covered for most of them, but registering can make things quicker if you need to make a claim. Call Silver Membership Services or go to Internet Banking.

What's included	Am I already covered?	What should I do next?	Do I need anything?	See Silver benefits guide
Aviva European Travel Insurance	✓ (unless age limits or medical conditions apply)	There are important conditions relating to health which may affect your cover, as any medical condition that you have, have had or are aware of at the time of opening your Silver account or when booking any trip is not covered. Please refer to your policy booklet for full details.	Your policy document is included in this Welcome Pack. Please keep it safe.	Page 7
AA Breakdown Cover	✓	Relax. You're already covered.	Your policy document is included in this Welcome Pack. Please keep it safe.	Page 8
Mobile Phone Insurance administered by Lifestyle Services Group Limited	⚠	To register go to Internet Banking or call Silver Membership Services.	Have these details handy: <ul style="list-style-type: none"> • Your mobile number, make and model • Your mobile phone's IMEI number† • Your Silver account details. 	Page 9

✓ Nothing for you to do.

⚠ You're covered, but registering now helps us to simplify the claims process.

† To find your mobile phone's IMEI number, key *#06# into your mobile. If you have an iPhone you can find your IMEI by going into Settings> General> About

Silver Membership Services

Call **0345 835 3835**

or if you'd rather not use an 0345 number, call **0203 284 1585**
Call costs may vary depending on your service provider.

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

If your phone is lost or stolen	If your phone is damaged
<ul style="list-style-type: none">• 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.	<ul style="list-style-type: none">• 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.

Changing your phone?

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

£50 interest-free overdraft.

Preferential overdraft terms for Silver account holders

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

We may also be able to extend your existing Arranged Overdraft limit, although you'll pay interest on any increased amount over £50. If you go over your Arranged Overdraft, we may let you cover these payments by granting you an Unarranged Overdraft. There is interest to pay for using an Unarranged Overdraft, which you'll find in our Banking Charges Guide.

All overdrafts are subject to a review of your circumstances and are repayable in full on demand.

How does my overdraft compare?

A good way to compare the cost of our overdraft with other overdrafts or other ways of borrowing is to look at the APR. The APR shows the cost of borrowing over a year. Our Representative APR is 55.0% variable. This is based on an assumed Arranged Overdraft of £1,200 where the first £50 is interest free.

Breathing space with the grace period

Our grace period means that you have until 10pm (UK Time) to pay in enough money to avoid any overdraft interest 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.

We'll register you for Limit Alerts when you open your Silver account or whenever you provide us with a mobile phone number.

To register for other text alerts, or to change your existing text alerts just log in to Internet Banking, call us on **03459 758 758** or visit us in branch.

With you every step of the way.

As well as the account you've chosen, there are other current accounts to choose from.

Cash account: No maintaining the account fee

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

Spend & Save account: No maintaining the account fee

Arranged Overdraft (subject to application and approval).

Visa debit card. Cheque book.

Overdrafts are available to UK residents only aged 18+, 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](https://www.tsb.co.uk/currentaccount)

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Gross rate is the contractual rate of interest payable before the deduction of income tax.

We review the range of products offered from time to time. Products may be withdrawn without notice.

For more information...

Call **03459 758 758**
Click **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 or call us on **0345 975 8758** (lines open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 7982** (lines are open from 7am to 11pm, 7 days a week).

The opening hours of our Telephone Banking advisor services are 8am to 8pm Monday to Sundays. Our lost and stolen card and fraud reporting lines are open 24/7. Not all Telephone Banking services are available 24 hours, 7 days a week. 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 us on **+44 203 284 1575**.

AA Breakdown Cover is provided by Automobile Association Developments Limited (trading as AA Breakdown Services). AA Accident Management is underwritten by Acromas Insurance Company Limited.

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

TSB Travel Insurance is unwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202153.

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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 September 2020.