



Business ATM Card

User Guide



Introducing the Business ATM Card

Your new Business ATM Card has been designed to give you quick, easy and direct access to your Business Current account, allowing you to:

- withdraw cash when you need it
- make balance enquiries
- order cheque books and statements.

This guide will give you a quick overview of the benefits of your Business ATM Card, along with the card user Conditions of Use.

However should you have any questions, please contact your relationship manager.

Business ATM Card users

Cash when you need it

The Business ATM Card gives you fast access to your money whenever you need it most. You can withdraw up to £200 a day, from any TSB cash machine in the UK, so you can be sure that you will never be short of cash.

Cash machines and LINK ATMs

You'll find the following services at every TSB cash machine:

- **cash withdrawal** – take out an amount of up to £200 a day (providing funds are available).
- **balance enquiry** – check how much is in the Business account at any given time.
- **ordering** – you can order a cheque book or statement and we will post them to you the next business day.
- **select your own PIN number** – simply choose the option to change your PIN where it is offered and follow the easy step-by-step guide on screen.
- **print out a mini-statement** – detailing the last seven transactions on the Business account. Please note that you will need to wait up to four business days for cheques to clear before you can access the money in the Business account.

You can use your Business ATM Card, without any additional charges over and above your agreed tariff, at any TSB cash machine.

You can use any machine displaying the LINK sign. All LINK cash machines will give you an advance, on-screen warning about any charge that may apply. This warning will also tell you who's making the charge. You will then be given the option to continue or cancel the transaction.

Using your card abroad

Wherever you are, you can take money out over bank counters or from any of the 1.9 million cash machines worldwide displaying the Visa sign. When you withdraw money abroad a 2.75% non-sterling cash fee applies.

A handling fee of 1.5% (minimum £1.50) is also added to the converted amount.

Transactions will be converted into sterling on the day they are charged to the Business Current account. **You can find out the exchange rate by calling 0345 835 3858.**

For further information about charges please refer to our 'Charges' brochure.

Lost or stolen cards

If your card is lost or stolen, or if your PIN becomes known to another person, you must notify us as soon as possible by:

- telephoning **0800 015 0030** (24 hours) if you are in the UK, or if you're abroad, dialling the code **+44** for the UK followed by **20 7481 2567**, or
- write to Business Card Services, TSB Bank plc, Barnwood 2, Barnet Way, Barnwood, Gloucester, GL4 3RL.

Here to help

As a holder of a Business ATM Card you have access to a Helpline which operates from 7am to 8pm Monday to Friday (excluding bank holidays) and from 9am to 2pm on Saturdays.

Helpline for general enquiries:

0345 835 3858

Conditions of Use

1. Each Authorised User must sign their Card as soon as they receive it.
2. The Authorised User must be aware of and comply with these Conditions of Use and any other requirements in the User Guide as applicable to them as a cardholder. The Authorised User must not allow any other person to use the Card, Card number, Security Code or PIN and must always keep them safe. The Authorised User must always follow any instructions we give in connection with the use and safe-keeping of the Card, Card number and PIN.
3. The Authorised User must memorise the PIN and then destroy the slip on which it is printed. The PIN must be kept secret. Do not let anyone else know it or use it.
4. The Authorised User should not write the PIN on the Card or on anything which is kept at any time with the Card.
5. In the event of any loss, theft, or possible misuse of the Card, the Authorised User must give us or our agents any information or help we ask for, and assist us to recover the Card where relevant. We may pass the information provided to the police or any other relevant third party.
6. If a Card is found after the Authorised User or the Business has told us it has been lost or stolen, it must not be used. The Authorised User must ensure that it is destroyed immediately by cutting it in half across the black stripe.
7. If either we or the Business asks the Authorised User to return the Card to us, the Authorised User must do so immediately, cut in half across the black stripe.
8. The Card may only be used for the purposes of the Business and may not be used for any other purposes, including personal, family or household purposes. The Authorised User shall be liable to the Business for payment of any Card Transactions made by him/her which are not authorised by the Business.
9. The Business will be liable to us for all Card Transactions and any charges.
 - 9.1 The Business shall be liable for payment of all reasonable costs and expenses incurred by us: as a result of any breach by the Authorised User of these Conditions of Use, as amended from time to time; and
 - 9.2 in recovering any Cards which should have been returned to us.
10. All expenses, costs and charges referred to in these Conditions of Use, as amended from time to time, shall be debited to the Account.
11. The Card, Card number, Security Code or PIN must not be used for any illegal purpose or outside the period shown on the Card or if we have cancelled or suspended it.
12. A Card is only valid for the time period printed on it. You must ensure that the Authorised User does not use it outside that period.
13. When a Card expires, or is lost or stolen, we may provide the Authorised User with a new Card.
14. When an Authorised User receives a PIN it can be changed and one of the Authorised User's own choice can be selected through any TSB cash machine by following the on screen instructions from the initial "which service would you like" screen which appears upon entering the current PIN. This option is not available for approximately 30 days before a renewal Card is issued. As a fraud prevention measure we restrict use of some numbers which are easily guessed.

15. Any programs and data held on an integrated circuit within any Card are our private property and are accessible only to Authorised Users for authorised purposes. It is a criminal offence to obtain unauthorised access to any program or data in the chip, or to make any unauthorised modification to the chip's contents.
16. Where the service is available, it may also be possible to use the Card, Card number and PIN to make deposits into your Account.
17. Once we have agreed to an overdraft, you can draw on it by Authorised Users using their Card(s) but you must never go over your overdraft limit.
18. A Card and PIN can be used in some cash machines and at counters within some Bank branches to get information about the accounts in the name of the Business.

Definitions of some of the words used in the Conditions of Use

Account: an account in the name(s) of the Business identified by the number given on the Business' application form for the Card (or, if this account is transferred to another branch, the account number at the new branch).

Authorised User: the Business or any of the employees of the Business to whom a Card is issued and who is authorised by the Business to use it.

Business: any body corporate or unincorporated, sole trader or partnership in whose name an Account is maintained by us and named in the application form for the Account.

Card: an ATM card, including any renewal or replacement Card issued by us under this Agreement.

Card Transaction: use of the Card, Card number or PIN in cash machines which accept the Card, when they are operating, to obtain cash or any other service through which cash can be obtained using the Card, Card number or PIN, and any other service we may offer in connection with the Card from time to time.

PIN: the Personal Identification Number we give Authorised Users to use with the Card.

Security Code: the last three digits on the signature strip on the reverse of the Card.

We/us/our/the Bank: means TSB Bank plc.

Our service promise

We aim to provide the highest level of customer service possible. However, if you experience a problem we will always seek to resolve this as quickly and efficiently as possible. If something has gone wrong please bring this to the attention of any member of staff. The complaint procedures are also published on our website:

www.tsbbusiness.co.uk/contactus

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

www.tsbbusiness.co.uk

We accept calls via Text Relay.

If you need to call us from abroad, or prefer not to use our 0345 number, you can also call us on 020 3284 1576, to speak to one of our advisors.

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.

TSB Bank plc. Registered office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland no. SC95237.

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.

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).

Issue date: May 2014.