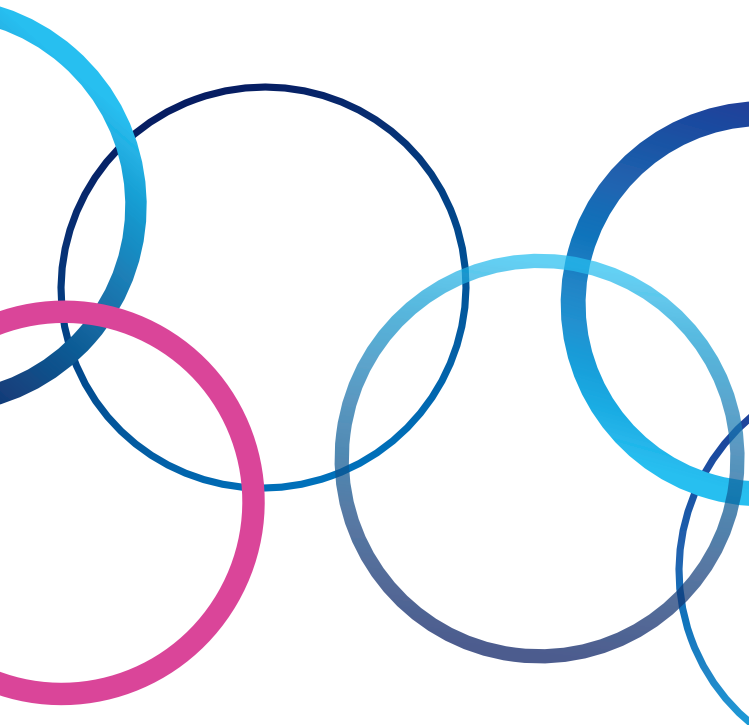




Business Debit Card

User Guide



Please retain this for your reference

Welcome to your Business Debit Card

Your Business Debit Card is enclosed with this User Guide. Please sign it immediately.

Your Personal Identification Number (PIN) notification will be sent to you separately.

If you do not receive your PIN within five days or if it seems the notification has been opened or tampered with, please call us on **0800 015 0030** (24 hours). Once you have memorised the four digit number, please destroy the notification, and never disclose your PIN to anyone else.

This guide will help you to get the most from your card and includes the 'Conditions of Use' on pages 4 and 5; please read it before using your card.

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Introducing your Business Debit Card

From the first time you use the Business Debit Card, you'll see just how easy and convenient it is to pay for your day-to-day expenses direct from your Business Current Account. You can use it for almost all your business expenses, from paying for emergency supplies to entertaining clients.

Your card includes a chip which holds your four digit PIN. When you use your card, you will be asked to enter the number into a PIN pad at the till. The transaction will be confirmed when the number you enter is matched with the one held on the chip.

If you don't have a chip and PIN card, or buy something from a shop that has not installed a PIN pad, you will have to authorise the transaction by signing the receipt.

It is not possible to 'stop' a payment made with the card.

Changing your PIN

If you prefer to change your PIN to one that is more memorable for you, you can do this at TSB cash machines or any LINK ATM by selecting 'PIN Services'. On some machines you may have to select 'Other Services' first. Please choose a number that is difficult for others to guess.

If you are unable to use a PIN because of a disability or medical condition, please let us know. We'll be happy to give you alternative options to ensure you can use the card in retail outlets.

'Card Not Present' transactions

Transactions made over the phone or the Internet are known as 'Card Not Present' transactions. These are all purchases where the cardholder is not physically present to enter their PIN. To ensure these types of purchase are as secure as possible, Verified by Visa has been introduced to include some additional security measures.

When you make a 'Card Not Present' transaction, you may be asked some questions relating to:

- the full postal address on your Business Current Account statement
- the last three digits of the numbers located on the back of the plastic card on the 'authorised signature' panel. This number changes whenever the cards are changed for any reason, for example on renewal.

To avoid having a transaction declined, please ensure you know this information in advance.

Cash withdrawals

If you have the standard limit, the card can be used to withdraw up to £700 per cardholder per day (provided funds are available) from more than 9,000 cash machines in the UK, as well as banks and bureaux de change showing the Visa sign abroad.

If the card is used at a non-TSB cash machine the provider may charge your business a fee for using their machine.

Using your card abroad

Wherever you are, you can withdraw cash from any of the 1.9 million ATMs worldwide that display the Visa sign. Transactions abroad 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 if you're in the UK, or, if you're abroad, dial the code, +44 for the UK, followed by 20 3284 1576.**

Card purchases abroad, and in currencies other than sterling, are subject to a 2.75% non-sterling transaction fee. Cash withdrawals abroad attract the 2.75% non-sterling transaction fee and are also subject to a handling charge of 1.5% (min £1.50) on the converted amount.

Charges

Card transactions debited to the business account will be subject to the agreed account tariff, please see our Charges Brochure for details. 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. Our Charges Brochure sets out and/or refers to how, when and what we charge for the range of services we provide, as well as the applicable rates of interest, if any.

Here to help

As a holder of a Business Debit 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

Lost or stolen cards

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

- telephone **0800 015 0030** if you're in the UK, or if you're abroad, dial 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.

Conditions of Use

1. Each Authorised User must sign their Card as soon as they receive it. You can have a maximum of four cards per account.
2. 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 and/or through the smartcard chip.
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 and/or through the smartcard chip.
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. The Business will be liable to us for all Card Transactions and any charges.
9. The Business shall be liable for payment of all reasonable costs and expenses incurred by us:
 - 9.1 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 means 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 means any individual nominated by the Business to whom a Card is issued and who is authorised by the Business to use it.

Business means any body corporate or unincorporated, sole trader or partnership named on this account and where the Business (not being a body corporate) consists of two or more persons, then this definition means all or any of them and the liability of such persons will be joint and several.

Card means a Business Debit Card issued under the agreement with the Business, including any renewal or replacement Card.

Card Transaction means use of a Card and Card number, PIN or a Security Code for a Debit Card Transaction, Cash Machine Transaction, Counter Transaction or any other service.

Charges Brochure means any brochure or leaflet of ours that sets out the charges, including where appropriate, international as well as UK transaction charges that apply to your Account.

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

We/us/our/the Bank means the TSB Bank plc with whom the Account is held.

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: tsb.co.uk/business-complaints

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 3852** (lines are open 7am–8pm Monday to Friday, 9am–2pm Saturdays)

tsb.co.uk/business

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.

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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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