



Business



Moving your business account.

Switch your business current
account to us and get
18 months free banking.[†]



Better banking for your business.

We're serious about supporting businesses because it's our business customers that are fuelling local economies right across Britain. We're here to support them to do just that, now and in the future.

We have a great range of business products to help you manage your business including current accounts that let you easily control costs and make payments, savings accounts to help your money work harder and a range of lending products to help your business grow.

Switching is easy.

The Current Account Switch Service makes it easy to move everything across from your old bank. You choose the date you want the switch to complete and it only takes seven working days from start to finish once your account is open.

Switch your business account to us and get 18 months free banking.

When you move to TSB you'll get 18 months free day-to-day banking.[†]

There's no charge for paying in or taking out cash or cheques, or setting up standing orders or UK Sterling Direct Debits.

All we ask is that you keep your account within agreed limits and don't go overdrawn without arranging it with us first.

Easy ways to manage your account.

We can offer you a range of easy ways to manage your new business account so you can choose how you bank with us, when it's convenient for you.

Business Internet Banking.

- It's easy to use and allows you to manage your day-to-day banking 24 hours a day, 7 days a week. You can view your balances, pay bills, transfer money between your accounts and much more.

To register just visit

tsb.co.uk/business/register

- To use all features of our Business Internet Banking service you will need our Business Banking Authentication app.

To find out more and how to download see

tsb.co.uk/authapp

On the phone.

- Our dedicated Business Banking Centre has all the skills and expertise to support your business with relationship managers and support teams to help your business thrive and dedicated business customer advisors who you can call with your day-to-day banking queries. They're based in the UK and available from 7am – 8pm Monday to Friday and 9am – 2pm on Saturdays. With our automated service you can use the same number to do simple transactions like making payments between your accounts 24 hours a day.

[†] subject to keeping your account within agreed limits and not going overdrawn without arranging it first.

Your local branch.

- We have a large branch network in the UK, so there should always be one nearby. You can find your nearest branch at tsb.co.uk/branchlocator

Text Alerts.

- Register for our free Business Text Alerts service and choose alerts such as daily or weekly balance updates and alerts for when you're near your account limit. To find out more see tsb.co.uk/business/textalerts

Help when your free banking ends.

Even when your free banking period comes to an end, we can still help you save money on bank charges. Our Fixed Fee account plans give you a maximum number of transactions each month for a fixed fee – putting you in control of your account charges.

Alternatively, our Business Extra Tariff provides a set price for each of your basic account transactions. Or you may prefer our Electronic Business Tariff, which includes lower charges for electronic or automated transactions as long as you keep at least £1 in your account. We don't pay credit interest on our Fixed Fee accounts, Business Extra or Electronic Business accounts. For full details on our tariffs visit tsb.co.uk/business-tariffs

Switch bank accounts simply, swiftly and securely in just seven working days.

Whether you need a helping hand or want to leave everything for us to take care of, you can switch to a TSB Business Current Account and have confidence that everything will be taken care of quickly and easily. Once you have opened your new TSB account there are two services available.

1. Current Account Switch Service.

We'll take care of the entire process for you from start to finish in just seven working days, completing on the day you choose:

- Automatic forwarding and redirection of all payments* to and from your old account to your new TSB Business Current Account, for at least 3 years.
- Transferring any credit balance on your previous account over to your new TSB Business Current Account.
- Automatic closure of your old account.
- If we don't meet the seven-day deadline we'll refund any interest or charges you incur on your old or new account as a result of the delay caused by us. We can't refund charges or interest resulting from you or your old bank not completing tasks in line with the switching process.

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



2. Transfer of Payment Arrangements Service.

Simply tell us which of the following parts of the switch you'd like us to take care of:

- Transferring any payments for you.
- Transferring any outstanding credit/debit balances from your old account.
- Arranging for your old bank to close your previous account if requested.

A move worth making.

- 18 months free day-to-day business banking†
- Relationship manager and support team
- Moving your account is easy – our dedicated team will do as much of the legwork for you as possible
- Easy ways to manage your account

Ready to switch?

Call **0345 835 3858**

Click tsb.co.uk/business/register

When you open your account we'll need to see some identification such as your passport or driving licence, plus proof of your personal and business addresses, such as a recent utility bill, for example. If you can't show us one or more of these items call **0345 835 3858** or drop into your local branch and ask for a copy of our 'Identification we need from you' leaflet.

We're on hand Monday to Friday (excluding Bank Holidays) 7am to 8pm, 9am to 2pm Saturday.

Independent service quality survey results

Business current accounts

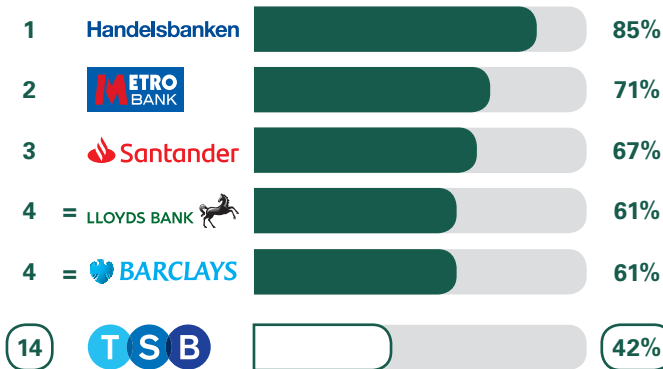
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As part of a regulatory requirement, an independent survey was conducted to ask customers of the **14 largest business current account providers** if they would recommend their provider to other small and medium-sized enterprises (SMEs*).

Overall service quality

We asked customers how likely they would be to recommend their business current account provider to other SMEs.

Ranking



These results are from an independent survey carried out between January 2018 and December 2018 by BVA BDRC as part of a regulatory requirement.

TSB have published this information at the request of the Competition and Markets Authority so you can compare the quality of service from business current account providers. In providing this information, we are not giving you any advice or making any recommendation to you and we can only give you information about our own products and services.

SME customers with business current accounts were asked how likely they would be to recommend their provider, their provider's online and mobile banking services, services in branches and business centres, SME overdraft and loan services and relationship/account management services to other SMEs.

The results show the proportion of customers of each provider who said they were 'extremely likely' or 'very likely' to recommend each service.

Participating providers: Allied Irish Bank (GB), Bank of Scotland, Barclays Bank UK, Clydesdale Bank, Handelsbanken, HSBC UK, Lloyds Bank, Metro Bank, NatWest, Royal Bank of Scotland, Santander UK, The Co-operative Bank, TSB, Yorkshire Bank.

Approximately 1,400 customers a year are surveyed across Great Britain for each provider; results are only published where at least 100 customers have provided an eligible score for that service in the survey period.

19,643 people were surveyed in total.

Results are updated every six months, in August and February.

*SMEs include businesses, clubs, charities and societies with an annual turnover/income of up to £25m (exclusive of VAT and other turnover-related taxes).

To find out more visit BVA-BDRC.com/business-banking-service-quality

Our service promise.

We aim to provide the highest level of customer service possible. However, if you experience a problem, we will always try to fix it as quickly and efficiently as possible. If something has gone wrong please let one of our Partners know. The complaint procedures are also published on our website at 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 or Textphone on **0345 835 3852** (lines open from 7am to 11pm, 7 days a week).

tsb.co.uk/business/register

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, 7 days a week. Speak to a Partner 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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