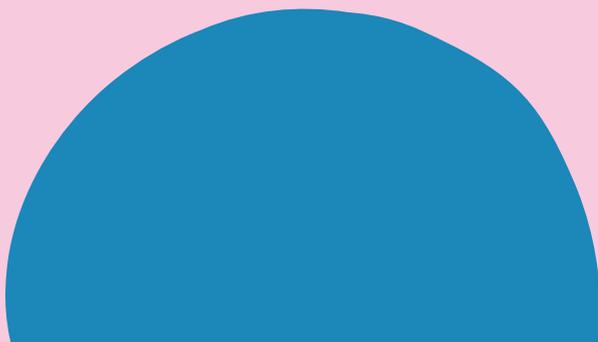




changes to the personal banking terms and conditions



Changes to the personal banking terms and conditions.

We're making some changes to our Personal Banking terms and conditions and Banking Charges Guide. If you have a TSB Silver, Gold, Platinum or Premier account, we are also making changes to your Travel Insurance. This booklet explains what sections are changing and what all these changes mean for you. These changes won't take place before **21 March 2021**. We'll let you know at least seven days' in advance at tsb.co.uk/personal-banking-changes when these changes will happen.

Changes to both the Personal Banking terms and conditions and Banking Charges Guide.

The Personal Banking terms and conditions and Banking Charges Guide will only apply to TSB personal current accounts. They will no longer apply to savings accounts so we've taken out all the references to savings accounts.

Our accounts have always been for personal customers only. We have added in wording to our terms and conditions to make it more clear that you cannot use any of our personal accounts for business purposes.

Changes to the Personal Banking terms and conditions.

Section 01 – About these terms and conditions.

What kind of card will we give you?

Your debit card could be a contactless card. We've added wording to explain that you agree we can send you a contactless card if we decide to give you one.

Section 02 – Keeping your account safe.

One Time Passwords.

Keeping your account secure is very important to us. New rules mean we've been bringing in extra security to check it's you instructing us. This means we may need to send you more One Time Passwords (OTP) to your mobile phone or landline before you use some Internet Banking services. As the passwords will be unique and sent to your phone, when you use a password we'll know it's really you. So you need to keep them secure and not share them with anyone.

We've changed the terms and conditions to explain we only send OTP to mobile phones or UK landlines. Unfortunately we're not able to send OTP to foreign landline numbers.

Contacting you about fraud or security threats.

We can currently contact you by phone, text message, email or post if we think suspected or actual fraud or security threats will have an impact on your account. We've added wording to explain that we may also contact you by push notification (if you have the Mobile Banking App). Which method we use will depend on the circumstances.

Using authorised online third party providers.

The way you can give access to authorised online third party providers has changed. You can now only give them access using the Open Banking platform, following the instructions they give you.

This means you must not share your Internet Banking log in details (your User ID, password and memorable information) with them. So we've taken out all the wording allowing you to do this.

If you do share your Internet Banking log in details with them we'll treat this as you not keeping your security details safe. We'll take this into account when we decide whether or not to refund you if you claim that money has been taken out of your account without your permission.

Section 03 – Taking money out of your account.

How can you make payments from your account?

Using a debit card.

The terms and conditions currently explain that when you make a payment using a debit card you need to enter your PIN or card details (including the long number on the front of the card) when making payments online.

We've added wording explaining that in the future you may also be asked to enter your security details (for example a One Time Password or other security details) before you make a debit card payment online. Doing so means that you've agreed to make the payment.

Please make sure we've got your up to date telephone number. If we don't, we won't be able to send you One Time Passwords and you may not be able to make a payment using your debit card online.

Are there any limits on payment amounts?

We've clarified that we may tell you about limits on payment amounts at the time you ask us to make a payment, for example there is a limit on how much money you can withdraw from a cash machine using your card. You can find most of our payment limits at [tsb.co.uk](https://www.tsb.co.uk). We also set some payment limits for security reasons, which we cannot tell you.

What are the cut-off times for making an international payment?

We've clarified our terms and conditions to make it clear what happens if you make an international payment after the cut-off time. The timings in the table below explains what will happen. If you ask us to make a payment after the cut-off time, or on a non-working day, we'll receive and process it on the next working day.

Type of payment	Where you make the payment	Time
International payment in pounds	Internet or Mobile Banking Telephone Banking Branch	There is no cut-off time – you can make this type of payment at any time
International payment in any other currency	Internet or Mobile Banking Telephone Banking Branch	You can make this type of payment between 7.30am and 4.30pm on a working day If you ask us to make the payment between 4.30pm and 7.30am we will make the payment the next working day. You can make this type of payment between 7.30am and 4.30pm on a working day (or within branch opening hours if shorter).

You can't make international payments using the Mobile Banking App.

When can we stop you using your card or security details/refuse to make a payment?

We don't want to stop you being able to use your debit card or security details, but sometimes we might have to do this. We've added wording to explain some other reasons that we might have to do this. These are:

- if you do not provide us with identification to allow us to verify your identity within a reasonable time after we've asked you to do this.
- if you do not pass our security checks for example by entering your security details or using a One Time Password we send you when you try to make a payment using your debit card



Section 05 – Using your card abroad.

Visa is making a change to the timing of the exchange rate that will be used when they process a card transaction in a foreign currency. This change will not take place before 17 April 2021. We'll let you know at least 7 days in advance before the change takes place at tsb.co.uk/personal-banking-changes.

You can use your debit card to make a cash withdrawal in foreign currency or make a payment in foreign currency. Currently, if you do this, we'll change the amount into pounds on the day the transaction is processed by the card company. So, for example, if you use your card to make a payment in France in Euros on a Monday, and Visa process the payment on Tuesday, the exchange rate that applies on the Tuesday will be used for converting your transaction into pounds.

From 17 April 2021, Visa will now apply the exchange rate on the date that you make the transaction (except in exceptional circumstances). In the example above, this means that they'll use the exchange rate from the Monday. So, this change will make it easier for you to work out what the exchange rate will be when you make a payment or cash withdrawal in foreign currency.

Making International Payments.

It is expected that the list of countries in the EEA will change, with the UK and Gibraltar no longer being part of the EEA. The UK and Gibraltar will remain in SEPA (Single Euro Payments Area). We've updated our terms and conditions to reflect this change. If this doesn't happen, we'll let you know at tsb.co.uk/personal-banking-changes.

Section 06 – Paying money into your account.

We've added this wording to give you more information about what happens when a CHAPS payment is made into your account:

Type of payment	When is the payment made?	When will it show in your account?	When will it earn interest?	When will it be available to use?
CHAPS	Monday – Friday	Same day	Same day	Immediately

CHAPS is an electronic payment sent through the Clearing House Automated Payment System. This is an electronic payment that's made on the same day you ask us to make it. You can only make it in branch. There's a charge for making a CHAPS payment (currently £30) so it's usually used for paying large sums of money, like a deposit to buy a house.



We've also clarified that we can set limits on the amount of money you can pay into your account, for example there is a limit on the amount of money you can transfer using Internet Banking in a single day. We may tell you about these limits at the time you try to pay money in. You can also find most of our payment limits at [tsb.co.uk](https://www.tsb.co.uk). We also set some payment limits for security reasons, which we cannot tell you about.

Section 10 – Changes to your terms and conditions.

We can reduce the interest rate on your account, and we tell you about this in the Personal Banking terms and conditions. We have added in wording to make it clear that this means we can reduce your interest rate to zero.

Section 11 – Joint accounts.

What can a joint account holder do without telling the other(s)?

A joint account holder can ask for statements and other information we send you to be given electronically or by paper. We're adding wording to clarify that if one joint account holder requests paperless statements and letters, this means that all joint account holders also agree to this applying to them as well. This means that we'll send all statements and letters to all joint account holders electronically.

Section 14 – Statements.

How will you receive statements for your account?

We've made the wording about paperless statements clearer. The wording now says:

"If you use Internet Banking we may agree with you that you will receive statements electronically. We call these "paperless statements". Otherwise we'll post them to you.

You can change your paperless preferences at any time by logging in to Internet Banking and going to the "Manage Online and Paper Preferences" page.

You can order paper statements in branch, over the phone or using Internet Banking. If you ask for a copy of a statement that we've already given you (paper or electronic), we'll charge you for this. Our Banking Charges Guide will tell you how much."

Section 16 – Ending this agreement.

How can you end this agreement?

We're adding wording to explain that, if you want to close your account, you can now also tell us by completing the account closure form on [tsb.co.uk](https://www.tsb.co.uk) or by using the chat service where it's available in the Mobile App or Internet Banking.

We may close your account if you move or have previously moved abroad. If we do this we'll tell you two months in advance.

What happens if I don't use my account?

Our terms and conditions already explain that we take part in the Unclaimed Assets Scheme. If you don't use your account for at least 15 years we may transfer any money from your account into the scheme. The scheme uses this money to help benefit good causes.

We've added this new wording to explain some other things that might happen if you don't use your account:

If you don't pay money into your account within 90 days of the account being opened we may close your account. We'll write to you before we do this so you can pay money in if you want to keep your account open.

If you don't pay money in or take money out of your account for more than a year we may freeze your account. This means we won't allow any more payments into or out of the account, or send statements, until we've carried out identity checks to make sure it's you giving us the instructions. We do this to protect the security of your account. Once we've carried out the identity checks you'll be able to use the account as normal.

We'll always write to you at least two months before we freeze your account to give you the opportunity to tell us you don't want us to do this.

Section 17 – How you can make a complaint.

We've added wording to explain that you can now also complain by using our online chat service when it's available in the Mobile Banking App or Internet Banking.



Section 18 – Sharing your information with other people.

We're taking the reference to the Data Privacy Notice out of the terms and conditions. This doesn't change how we use the information you give us. The Data Privacy Notice still explains how we use the information you give us. You can find a copy on our website, or you can ask for a copy in branch, or by phoning us.

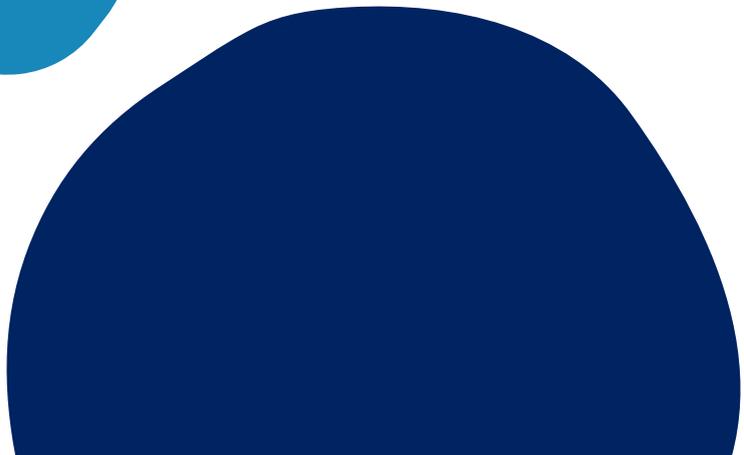
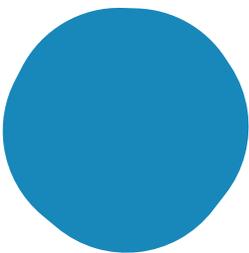
Section 19 – Contacting each other.

How will we contact you?

We can contact you by post, phone or electronically (which means email, text message and other digital methods such as sending you a message on your Internet Banking). We've added wording to explain that we may now also contact you by sending a push notification if you've got the Mobile Banking App.

How can you contact us?

You can already contact us in branch, over the phone, by post or by using Internet or Mobile Banking. We've added wording to explain that you can now also contact us by using one of the forms on [tsb.co.uk](https://www.tsb.co.uk) or by our online chat service when it's available in Internet Banking or the Mobile Banking App.



Changes to TSB Silver, Gold, Platinum, and Premier Travel Insurance

If you have a TSB Silver, Gold, Platinum or Premier Account, please read this notice carefully and keep it in a safe place for future reference.

We're making a number of changes to your cover. Some changes are to provide extra clarity, and some mean you will no longer be covered for things that were covered before.

Please review the details in the table provided for confirmation of the changes.

These changes are made in line with your policy terms and are for the following reasons:

- to improve clarity through the terms and conditions, making it easier for you to understand;
- removing some cover to reflect changes in our expectation of the future likely cost of providing cover.

If you are not happy with these changes, you can close your account at any time. You will not be charged for closing your account, but you will still need to pay back any overdraft or fees you owe TSB. For details about your cancellation rights please refer to the 'Your cancellation rights' section in your policy booklet.

Section	Change	Effect on Cover	Section/ Page number
<p>Welcome to your Silver/Gold/Platinum/Premier Account Worldwide Travel Insurance and General Exclusions and Conditions</p>	<p>Known Events</p> <p>General Exclusion 11 currently excludes from cover:</p> <p>Any claim where you knew at the time of opening your bank account or booking your trip (whichever is later) that your travel plans may be disrupted</p> <p>This exclusion will change to:</p> <p>Any claim in relation to any event, incident or circumstance if, at the time you opened your Silver/Gold/Platinum/Premier Account or booked your trip (whichever is later), you knew that, or you could reasonably be expected to have known that:</p> <ul style="list-style-type: none"> • the event or incident had already occurred or was going to occur; or • the circumstances existed, or were going to exist and that the event, incident or circumstances could reasonably be expected to affect your travel plans. <p>In the “Welcome to your Silver/Gold/Platinum/Premier Account Worldwide Travel Insurance” section we have also included the following wording to provide clarity about what we mean by this:</p> <p>Known Event:</p> <p>Your Silver/Gold/Platinum/Premier Account Worldwide Travel Insurance covers you for unexpected and unforeseen events and circumstances, for example, if you have an accident while you are on holiday and need urgent medical treatment this will be covered.</p> <p>There is no cover in relation to any event, incident or circumstances if, at the time you opened your Silver/Gold/Platinum/Premier Account or booked your trip (whichever is later), you knew that, or you could reasonably be expected to have known that:</p> <ul style="list-style-type: none"> • the event or incident had already occurred or was going to occur; or • the circumstances existed, or were going to exist, and the event, incident or circumstances could reasonably be expected to affect your travel plans. <p>For example:</p> <ul style="list-style-type: none"> • you would be reasonably expected to know of any event, incident or circumstances that had been widely reported in the media in the UK at the time you booked your trip or opened your account (whichever is later). • there is no cover for cancellation of your trip if your travel plans are disrupted because flights are cancelled or any government or authority closes their borders, or imposes restriction of movement and these cancellations or restrictions were in place or had been announced at the time you opened your Account or booked your trip (whichever is later). <p>Please refer to General Exclusion 11.</p>	<p>Clarification of cover</p>	<p>Silver – 2 and 24</p> <p>Gold – 2 and 22</p> <p>Platinum – 2 and 22</p> <p>Premier – 2 and 25</p>

Section	Change	Effect on Cover	Section/ Page number
<p>Welcome to your Silver/Gold/Platinum/Premier Account Worldwide Travel Insurance and General Exclusions and Conditions</p>	<p>Unrecoverable Costs</p> <p>We have made the following changes to clarify that other avenues should be pursued first before claiming travel costs back from us (and also to provide some clarity on what these avenues are).</p> <p>General Exclusion 9(b) currently excludes:</p> <p>Costs where these are recoverable from your travel or accommodation provider.</p> <p>This will be replaced with the wording below:</p> <p>Costs where you have a right to recover them from your travel and/or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL (or similar organisation) or an insolvency administrator.</p> <p>In the "Welcome to your Silver/Gold/Platinum/Premier Account Worldwide Travel Insurance" section we have also included the following wording to provide clarity about what we mean by this:</p> <p>Unrecoverable Costs:</p> <p>Your travel policy provides cover for unrecoverable costs. If you need to make a claim for travel, accommodation or related costs which you or any insured person has paid, we will consider claims for your costs which are unrecoverable from your travel and/or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL (or similar organisations).</p> <p>For example, if your trip is cancelled by your tour operator or booking agent you may have a right to a refund from them for some or all of the cost of your trip.</p> <p>If you are not able to recover all of your costs and your circumstances are covered by the terms of your policy, we will consider costs you have been unable to recover.</p> <p>When you make a claim, we may ask you for:</p> <ul style="list-style-type: none"> • proof of booking and any costs paid; • details of any refund you have been able to obtain; • evidence that you are not able to recover your costs elsewhere. <p>Please check this policy booklet carefully to ensure that you understand what is and isn't covered.</p>	<p>Clarification of cover</p>	<p>Silver – 2 and 24</p> <p>Gold – 2 and 22</p> <p>Platinum – 2 and 22</p> <p>Premier – 2 and 25</p>

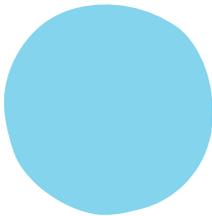
Section	Change	Effect on Cover	Section/ Page number
<p>Other important information about your insurance and General Exclusions and Conditions</p>	<p>We have added a new General Exclusion to clarify that there is no cover if you decide to travel against the advice of the Foreign, Commonwealth and Development Office or the Government of any country to which you will travel.</p> <p>12. Any claim if you travel against the advice of the FCDO or the government of any country to which you will travel, or where you do not follow any advice or measures put in place by any government or local authority in the UK or abroad, for example quarantine rules or curfews</p> <p>In the “Other important information about your insurance” section we have also added the wording below to provide extra clarity on what this new exclusion means and information about where to find advice about any country that you are planning to travel to.</p> <p>Travel advice of the Foreign, Commonwealth and Development Office (FCDO)</p> <ul style="list-style-type: none"> • Before you book a trip and travel, you should check the FCDO website www.gov.uk/foreign-travel-advice. It is packed with essential travel advice and tips, plus up to date information about different countries • You should be aware of any travel restrictions or advisory notices for the country you plan to visit • This policy provides cover should you book a trip and then need to cancel the trip or return home early as a result of the FCDO advising against all travel or all but essential travel, or where British nationals are advised to return home <p>We won't cover</p> <ul style="list-style-type: none"> • Any trip if you travel against the advice of the FCDO or any government, or where you do not follow any advice or measures put in place by any government or local authority in the UK or abroad, for example quarantine rules or curfews • Any claim if the advice or measures were in place or had been announced at the time of opening your account or booking your trip (whichever is later) 	<p>Reduction in cover</p>	<p>Silver – 16 and 24 Gold – 15 and 22 Platinum – 15 and 22 Premier – 17 and 25</p>
<p>Your health – cover and exclusions for existing medical conditions</p>	<p>The section on European Health Insurance Cards has been replaced with advice on reciprocal health agreements.</p> <p>Reciprocal Health Agreements</p> <p>The UK has reciprocal healthcare agreements with a number of countries and territories worldwide. If you are a UK resident, these agreements mean that you may be entitled to urgent medical treatment at a reduced cost, or in some cases for free. We strongly recommend that you check if the country you are travelling to has a reciprocal health agreement in place and what the requirements are before you leave the UK, you can find more information on-line at www.nhs.uk and search for Healthcare abroad.</p>	<p>Clarification of cover</p>	<p>Silver – 27 Gold – 27 Platinum – 26 Premier – 28</p>

Section	Change	Effect on Cover	Section/ Page number
Cancelling your Trip or coming home early	<p>We have updated the wording in the first paragraph to clarify which costs we cover and that other avenues should be pursued first before claiming travel costs back from us (and also to provide some clarity on what these avenues are)</p> <p>The current wording is:</p> <p>If you unavoidably have to cancel your trip or come home early as a result of any of these events:</p> <p>This will be replaced by this wording:</p> <p>If you need to cancel your trip or come home early, we will pay for unrecoverable costs that each insured person has paid or legally has to pay for their own unused personal travel and accommodation (including excursions and unused kennel, cattery or professional pet sitter fees).</p> <p>We will consider claims for your costs which are unrecoverable from your travel and/or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL (or similar organisations) as a result of any of these events:</p>	Clarification of cover	Silver – 27 Gold – 27 Platinum – 27 Premier – 29
Cancelling your Trip or coming home early	<p>Point 13c in this section provides cover where:</p> <p>c. your accommodation is directly affected by a food poisoning outbreak</p> <p>We will remove from point 13c the cover for ‘the area in which you are staying is affected by pandemic or epidemic influenza’</p> <p>You will still be covered if the FCDO advise against all, or all but essential travel to your destination</p> <p>You will also be covered for cancellation if you fall ill before your trip, and for emergency medical treatment if you unexpectedly fall ill while on a trip.</p>	Reduction in cover	Silver – 27 Gold – 27 Platinum – 27 Premier – 29

Section	Change	Effect on Cover	Section/ Page number
Cancelling your Trip or coming home early	<p>Point 13d in this section provides cover where:</p> <p>A major incident such as a terrorist attack happens within a 50 mile radius of the area in which you will be/are staying and you do not wish to travel or you wish to return home early.</p> <p>Your cover in respect of a terrorist attack is unaffected but we will remove the cover for major incidents, other than a terrorist attack (for example a riot), and the wording of point 13d is now:</p> <p>A terrorist attack happens within a 50-mile radius of your pre-arranged accommodation and you do not wish to travel or you wish to return home early.</p> <p>You will still be covered if you wish to cancel your trip or come home early if an avalanche, earthquake, explosion, fire, landslide, flood or severe/adverse weather renders your accommodation uninhabitable or unreachable or the FCDO advise against all or all but essential travel.</p>	Reduction in cover	Silver – 27 Gold – 27 Platinum – 27 Premier – 29
Cancelling your Trip or coming home early	<p>We have updated point 2 in the ‘What is not covered’ section to provide clarity.</p> <p>The current wording excludes:</p> <p>Any claim where you knew at the time of opening your bank account or booking your trip (whichever is later) that you or your travelling companion may be unable to travel or may need to come home early, for example where a close relative is seriously ill or the event has already happened</p> <p>The new wording is:</p> <p>Any claim where, at the time of opening your bank account or booking your trip (whichever is later), you knew that an illness or injury of a close relative, travelling companion or person you were travelling to stay with, could reasonably be expected to affect your travel plans</p> <p>We have also removed points 3 and 4 from this section as these will now be covered by the General Exclusions and Conditions section (see “Unrecoverable Costs” section above)</p>	Clarification	Silver – 28 Gold – 28 Platinum – 28 Premier – 30



Section	Change	Effect on Cover	Section/ Page number
Travel Disruption	<p>We have removed from the Alternative accommodation arrangements section cover for 'infectious disease' and the wording is now:</p> <p>If you have to move to other accommodation during your trip as a result of:</p> <ul style="list-style-type: none"> • the insolvency of the accommodation provider or their booking agents; • fire, flood, earthquake, explosion, volcanic eruption, severe/adverse weather; or • an outbreak of food poisoning <p>we will pay additional accommodation costs (of a similar standard) to allow you to continue your trip.</p> <p>For each insured person, the most we will pay is £5,000.</p>	Reduction in cover	<p>Silver – 29 Gold – 29 Platinum – 29 Premier – 29</p>



If you'd like this in another format such as large print, Braille or audio please ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

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

The opening hours of our Telephone Banking advisor services are 8am to 8pm Monday to Sundays to speak to a Partner. 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.

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TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

