

current  
accounts

# Control service.



# Helping you avoid going into Unarranged Overdraft with Control.

Our Control service is designed to help you manage your finances through tricky periods when it's harder to make ends meet. When you have the Control service we'll stop your account from going into an Unarranged Overdraft.

## How our Control service works.

With our Control service in place, if you have money in your current account your payments will go through as normal. But if you try to pay for something and don't have enough money in your account, we'll stop the transaction from taking place.

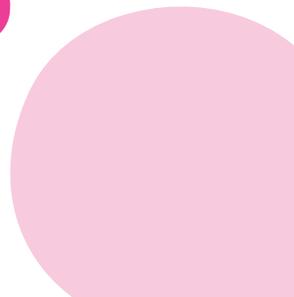
Please remember that sometimes we may not be able to stop your account going into an Unarranged Overdraft.

For example:

- If you use your Visa debit card and the retailer doesn't check with us that you have enough money available. This might happen when a transaction amount is below a limit set by the retailer, or if they can't check with us for some reason, such as an in-flight purchase.
- If the Arranged Overdraft limit on your account is reduced and you don't have enough money to stay within your new limit.

If your account does go into an Unarranged Overdraft for any reason you'll still be charged interest if you go overdrawn.

It's important to remember that with Control normal outgoings like your mortgage or rent, loan or credit card repayments, and utility bills will only be paid if you have enough money in your account.



## Retry periods.

Our retry periods mean that if you don't have enough money in your account to allow us to pay Direct Debits, cheques, standing orders and future dated payments, we'll give you extra time to put money into your account to allow us to make these payments.

For Direct Debits and cheques, we'll try to take the payment:

- shortly after midnight on the due date or next working day
- again after 2.30pm that same day.

For standing orders and future dated payments, we'll also try a third time shortly after midnight the next working day after we first tried to make the payment.

The money needs to be immediately available to use, so you could transfer money from another account you have with us by Mobile Banking, Internet Banking, Telephone Banking or by paying in cash over the counter in branch.

Please remember: if you don't have enough money in your account to pay a standing order three times in a row, we'll cancel it. For example, if you have a monthly standing order and don't have enough money to pay it three months in a row, we'll cancel it after this happens.

If you make changes to your account i.e. converting or changing account type and wish to continue using Control, let us know. Only certain account types can have Control added. If you don't, Control will be stopped. We will always tell you if Control is stopped for any reason.

## We're here to help.

Adding Control to your Spend & Save or Classic Plus account isn't the only way to stay in charge of your money.

At [tsb.co.uk/money-worries](https://www.tsb.co.uk/money-worries) you'll find lots of handy tips on day-to-day money and debt management, as well as practical tools to help you budget. And don't forget that with Internet Banking, Telephone Banking and Mobile Banking you can access your money 24/7.

If you prefer a chat, you can talk to one of our Money Confident Experts. They'll offer expert guidance and an action plan to help you keep your bank balance in shape. To book an appointment in a branch, pop-up or by video call, visit [tsb.co.uk/appointments](https://www.tsb.co.uk/appointments)

## Keeping up to speed with your accounts.

We've got lots of useful tools to help you keep tabs on your money here, there and everywhere.

If you're registered for Internet Banking you can use our Mobile Banking App to view account balances, make transfers, pay existing recipients and even set up new ones. Visit [tsb.co.uk/mobile](https://tsb.co.uk/mobile) to find out more.

You can also register for a useful range of Text Alert Services:

### Limit Alerts.

We'll send you a text to warn you when:

- you're getting close to, or go over your account limit, or
- when you go into an Arranged overdraft.

That way you can move money into your account to make any payments you've asked us to make that day or avoid arranged or unarranged overdraft interest.

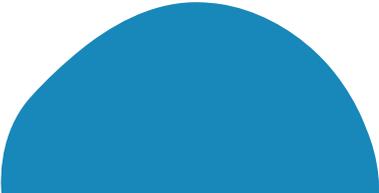
You can also register for our other text alerts to help you keep better track of your money wherever you are, such as:

- High and Low Balance Alerts when your balance goes above or below limits you set.
- Daily or Weekly Balance Alerts for your account balance, including details of your six most recent transactions.
- Overseas Transaction Alerts when your debit card is used abroad.

### How do I customise text alerts?

You can change, pause or cancel your alerts whenever you want. For instance, you might be heading overseas and want to avoid being charged by your mobile operator for receiving texts.

You can do this logging on to internet banking and clicking on Text Alerts on the right hand side under 'Your account tools'. From there you get the option to change or cancel your text alerts. You can also call us on **03459 758 758**, or visit us in branch.



## Activate our Mobile Banking service today.

Call **03459 758 758**

Click **[tsb.co.uk/mobile](https://tsb.co.uk/mobile)**

Visit **Drop into your local branch**

Although we don't charge for Mobile Banking, your mobile operator may charge for some services, so please check with them.

To receive Mobile Banking, you need a TSB personal current account with a Visa debit or ATM card and a suitable mobile phone. Services may be affected by phone signal and functionality. Text alerts (other than Overseas Transaction Alerts and Weekly Balance Alerts) are sent before 10am UK time 7 days a week.

Terms and conditions apply.

## Some frequently asked questions.

### **With Control, is it still possible to go over my limit and into an Unarranged Overdraft?**

Yes, if you've used your Visa debit card and the retailer hasn't checked with us to see if you have money available. This might happen if the transaction is below a limit set by them, or you use your card where it's impossible to check – such as an in-flight purchase. If you do use an Unarranged Overdraft, interest will be charged on the full amount.

### **What happens if there's not enough money in my account for a transaction?**

In most situations the transaction will be stopped by Control. If the payment is a Direct Debit, cheque, debit card or standing order, it will not be made. But don't worry. If you've registered for our Mobile Banking service you'll get a text alert when you're close to your limit and another when you go over. As long as you pay in enough money before 2.30pm (UK time) the transaction should go through.

### **What happens if a mortgage, rent, loan or other payment is stopped?**

Get in touch with the person you should have paid as soon as possible. Remember, missing mortgage payments can put your home at risk, and the provider may charge a fee.

### **Can I cancel Control?**

Of course – just drop in to your local branch or call us on **03459 758 758**.

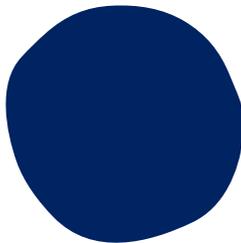
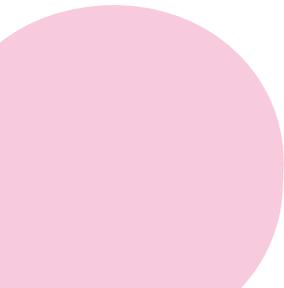
Want to know more? You'll find extra information and answers to other frequently asked questions at **[tsb.co.uk/current-accounts/faqs](https://tsb.co.uk/current-accounts/faqs)**

## What do all those terms mean?

**Unarranged Overdraft** – if you try to make a payment out of your account, and you don't have enough money, we usually treat this as a request for an Unarranged Overdraft to cover the payment. Interest is charged on Unarranged Overdrafts, please see our Banking Charges Guide for current rates.

**Arranged Overdraft** – this is the maximum borrowing limit you agree with us in advance on your current account. Interest is charged on Arranged Overdrafts, please see our Banking Charges Guide for current rates.

For more information about overdrafts, please see our Banking Charges Guide. You can ask for a copy in branch or visit [tsb.co.uk/charges](https://www.tsb.co.uk/charges)



## Control conditions.

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| <b>Eligibility</b>                   | <ul style="list-style-type: none"><li>• To have Control you must have one of these accounts:<ul style="list-style-type: none"><li>• a Spend &amp; Save account</li><li>• a Classic Plus account</li><li>• a Classic Enhance account.</li></ul></li></ul>   |
| <b>How does Control work?</b>        | <ul style="list-style-type: none"><li>• Control helps stop you from using an Unarranged Overdraft.</li><li>• Usually, if you have Control on your account and you try to make a payment when you don't have enough money, we won't allow you to use an Unarranged Overdraft.</li><li>• But occasionally, we won't be able to stop a payment taking place and we'll allow you to use an Unarranged Overdraft. This will happen when:<ul style="list-style-type: none"><li>• you use your card to make a payment at a retailer and the retailer doesn't or isn't able to check with us that you have available funds in your account before accepting the payment. For example, purchases you make on a plane</li><li>• a cheque you've paid into your account is returned unpaid. This means that the person who gave you the cheque didn't have enough money. Please see the "Paying money into your account" section of your Personal Banking terms and conditions for more information</li><li>• the Arranged Overdraft limit on your account is reduced, and you don't have available funds to keep within your new Arranged Overdraft limit.</li></ul></li></ul> |
| <b>Fees and interest</b>             | <ul style="list-style-type: none"><li>• You'll be charged interest on the amount of the Unarranged Overdraft.</li><li>• To find out the interest rate, please visit <a href="https://www.tsb.co.uk">tsb.co.uk</a> or the Banking Charges Guide.</li><li>• If you don't have enough money to make a payment and we don't let you use an Unarranged Overdraft, you won't be able to make a payment.</li><li>• If this happens, we'll write to tell you about this.</li></ul>   |
| <b>Monthly fee for using Control</b> | <ul style="list-style-type: none"><li>• There's no fee for Control.</li></ul>  |
| <b>Your card</b>                     | <ul style="list-style-type: none"><li>• For Control to work on your debit card payments we may need to send you a new Visa debit card. If we do, when you receive your new card, you must immediately destroy all other cards linked to your account.</li></ul>  |



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| <b>What happens if you have an Arranged Overdraft?</b>         | <ul style="list-style-type: none"> <li>• If you have an Arranged Overdraft, any interest charges that apply to this Arranged Overdraft will still apply when you have Control on your account.</li> </ul>  |
| <b>How can you stop Control from applying to your account?</b> | <ul style="list-style-type: none"> <li>• If you want to stop Control applying to your account, you can tell us at any branch or by calling <b>03459 758 758</b></li> </ul>   |
| <b>When will we stop Control applying to your account?</b>     | <ul style="list-style-type: none"> <li>• We'll stop applying Control to your account if: <ul style="list-style-type: none"> <li>• You change your account so that it's no longer a Spend &amp; Save, Classic Plus or Classic Enhance account.</li> <li>• You ask us to add Plus or Enhance, unless you expressly tell us you want Control to continue applying to your account.</li> <li>• You ask us to cancel Plus or Enhance, unless you expressly tell us you want Control to continue applying to your account.</li> </ul> </li> <li>• When we stop applying Control to your account, we'll write to tell you this has happened.</li> </ul> |
| <b>Which other terms and conditions do you need to read?</b>   | <ul style="list-style-type: none"> <li>• There are other terms and conditions that cover your account. These are set out in the Personal Banking terms and conditions, your product conditions for the account you have (for example the Spend &amp; Save account conditions) and the Banking Charges Guide.</li> </ul>  |

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **03459 758 758**, chat to us in the Mobile Banking App, or visit us in branch.

This information is available in large print, braille and audio. 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 call us using the Relay UK service. Type **'18001'** before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit [www.relayuk.bt.com](http://www.relayuk.bt.com) to read how they manage your data.

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