The next chapter for TSB and Santander

This booklet explains what the business transfer means for you.

Creating the best bank for customers in the UK

Accurate at: 10 November 2026

Your Guide to the Business Transfer

What does it all mean?

We're proposing to transfer TSB's banking business to Santander UK plc ("Santander"), subject to Court approval.

At a glance timeline

We are here	15 February 2027	22 March 2027	Later in 2027
Approval process.	High Court hearing and decision.	Transfer takes effect.	Gradual move to Santander systems.

What this means for you

Until 22 March 2027	Later in 2027	Looking forward
The way you bank with TSB stays the same.	The way you bank with TSB stays the same, but there will be some changes as we become one bank, as set out in this booklet.	Gradual changes as we move to Santander systems.

If any of these expected dates change, we'll update our website to let you know.

This booklet will help you understand future changes and when they may happen.

Our commitment to you:

- This process will be fair, clear and transparent
- We'll support you throughout
- And deliver the quality of service you expect.

How to get in touch

Visit **tsb.co.uk/santander-update** to view our FAQs or scan the QR code.

Please contact us in whichever way suits you best:

- Chat with us in the TSB Mobile Banking App
- Call **03459 758 758**
- Visit your local TSB branch

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A.

Terms used in this booklet

Legal term	Definition	In simple terms
Scheme	The transfer of the banking business of TSB Bank plc to Santander UK under a banking business transfer scheme in accordance with Part VII of the Financial Services and Markets Act 2000.	The transfer of TSB's banking business to Santander.
Scheme Document	The legal document which sets out the terms of the proposed transfer.	The document explaining the transfer.
Court	The High Court of England and Wales.	The court approving this transfer.
Effective Date	The date the Scheme comes into effect, if approved. We expect this to be on 22 March 2027.	The date the transfer takes effect.
Eligible Deposits	Deposits eligible for protection under the Financial Services Compensation Scheme (FSCS). Please visit the FSCS website for more information at **fscs.org.uk**	Money that is protected by the FSCS.
ISA Manager	An HMRC-approved company that looks after your ISA on your behalf.	The company that manages your ISA.
FCA	Financial Conduct Authority.	Regulatory body that oversees the UK financial services industry.
PRA	Prudential Regulation Authority.	The bank regulator.
TSB	TSB Bank plc.	Your current bank.
Santander	Santander UK plc.	The bank that the TSB business is transferring to.

Who is this booklet for?

Information in this booklet is for all TSB personal and business banking customers.
If you're a Santander customer, you may also be affected. Please see **page 30**.

B.

What's happening?

On 30 April 2026, we announced that TSB has become part of Santander and that we would be proposing to transfer our business to Santander – this would include our current accounts, savings, mortgages, credit cards, loans and business banking accounts. We are now able to provide you with more detail about this transfer and what it means for you.

The transfer must be approved by the High Court of England and Wales (the Court) before it can go ahead. This is through a banking business transfer scheme under Part VII of the Financial Services and Markets Act 2000 (the Scheme) subject to the approval of the Court at a hearing, expected to take place on 15 February 2027. There are no changes to how you bank during this process.

Any changes to the Court date will be updated on our website **tsb.co.uk/santander-update**. If the Court chooses to approve the transfer, the transfer is expected to become effective on 22 March 2027.

Why is TSB becoming part of Santander?

We want to build the best bank for customers in the UK.

Both banks have a long and proud history in the UK. Our roots can be traced back to the start of the savings bank movement and making home ownership a reality for people for the first time. In the years that followed, TSB and Santander have always been led by that same principle to help our customers manage their money and meet their aspirations by putting their needs first.

We have done this by being willing to evolve to meet those expectations and today is no different. In a world of constant change, banking needs to support customers in person and digitally – and at pace.

Taking what makes TSB special and bringing it together with Santander will mean we'll be able to invest more in products, technology and security while maintaining the high-quality personal support and service you value.

TSB customers can already access new benefits as part of Santander, including no TSB foreign exchange fees when you withdraw cash using your debit card at Santander ATMs* in Spain and Portugal, and advanced digital security protection that helps keep your money safe.

Together, the two banks create the UK's third largest bank by personal current account balances and the fourth largest by mortgage market share**. We will also have a greater presence across the towns and cities in the UK, and we've confirmed that we do not intend to close any further TSB or Santander branches before 2028 at the earliest, so customers can continue to access help and support from our colleagues.

For most customers there will be no immediate changes to how you bank with TSB if the transfer is approved.

Where any future changes affect you, we'll always give you plenty of notice, explain them clearly and provide additional support for customers who need it. Our priority is to make every step of the transition as straightforward as possible.

What happens if the High Court doesn't approve the scheme?

The proposed transfer won't go ahead, and we'll be in touch to let you know what's next.

* Some ATMs may still charge a fee, and foreign exchange rates will apply.
** Correct as at Feb 2025

C.

What the transfer means for you

We will be clear and transparent about what the proposed transfer means for you.

If the proposed transfer is approved, there will be no immediate changes to how you bank, but there will be some changes which are set out in this Customer Booklet. It explains what to expect if the transfer is approved for each product area, as well as some key information, including:

- Financial Services Compensation Scheme (FSCS) protection limits – see **page 31**
- ISA Manager – see **page 14**
- Contractual rights – see **page 39**

Do I need to do anything?

You can find more information about the proposed transfer and what it means for you in this booklet. If you have read the information and are happy with the proposed transfer, there's nothing you need to do and banking with TSB carries on exactly as it does today, including:

- Your account will continue to work as normal
- Debit cards, credit cards and PINs stay the same
- Payments will continue as normal, however there are some changes for Direct Debits made in euros (see **page 11** for more information)
- Existing ways of banking with us will continue as normal.

If you still have a question, please visit **tsb.co.uk/santander-update** or if you would prefer to speak to someone, visit us in branch, chat to us on the Mobile Banking App or call us on **03459 758 758**.

D.

What may change later

If the Court approves the transfer, what will change?

If the transfer is approved by the Court, it is expected to be effective from 22 March 2027, but you will see little change to your day-to-day banking.

That means if you have a TSB product, such as a current account, savings product, credit card, mortgage or loan, there will be no immediate change to how you use them or the fees, charges and interest rates attached to your products.

Looking forward

Following the transfer, we plan to bring your TSB accounts and services across to Santander systems, platforms and channels in the second half of 2027, so you can benefit from everything Santander has to offer. When this happens, we'll guide you through every step, making the move as simple as possible and providing all the support you need along the way.

Can I opt out of the proposed transfer?

You can't opt out, but you have the right to object to the proposed transfer if you think you'll be negatively affected by it.

If you want to close your account, or transfer your ISA if you are an ISA customer, you can do so in line with your terms and conditions at **tsb.co.uk/close**

ISA customers can find more guidance on **pages 14-18.**

How to object – see page 9.

E.

How to object

This booklet outlines what the proposed transfer means for you, including changes to FSCS protection if you also have accounts with Santander. If you've read the booklet and you're happy with the proposed transfer, you don't need to do anything.

If you believe this transfer will have a negative effect on you, you have the opportunity to raise objections or concerns. The Court will take any objections into account when making its decision.

Submitting an objection

Online form	By post	Call us
Fill in our form at: **tsb.co.uk/santander-update**	Write to us at: **TSB Objections Team, Ingenuity House, Bickenhill Lane, Elmdon Trading Estate, Birmingham, B37 7HQ.**	Or talk to us on: **0345 835 7841**

Or visit us in any TSB branch if you'd like more support to complete the online form.

If you wish to object to the transfer, it would be helpful if you could let us know before 5 February 2027, so we can try to address your objection before the Court hearing. You won't be able to object after the hearing on 15 February 2027.

You can find the TSB Objections Process Data Privacy Notice here **tsb.co.uk/privacy/objections.pdf**

Attending the hearing

You have the right to attend the hearing, or appoint a representative, to present any objections or concerns. If you're going to attend, or be represented at the hearing, it would be helpful if you could let us know your objection beforehand.

The Court hearing is due to take place on 15 February 2027 at The Rolls Building, 7 Rolls Buildings, Fetter Lane, London, EC4A 1NL, United Kingdom.

Additional information, support or guidance

Give us a call on **0345 835 7841** if you'd like more support, or visit us in any TSB branch.

Find your nearest branch at **tsb.co.uk/branch-locator**

For detailed FAQs about the transfer visit **tsb.co.uk/santander-update**

If you'd like printed copies of the Customer Booklet, Scheme Document, or Explanatory Statement free of charge, please contact us using the details in the 'How to object' section of this booklet. We can also provide information in large print, braille or audio.

F.

Payments, digital banking and access

Payments, transfers, fees and charges

If the transfer is approved, on 22 March 2027, there are no immediate changes to:

- Your cards and PINs
- Google Pay, Apple Pay, Samsung Pay, and contactless payments
- Your Sort Code and account numbers
- Scheduled payments – other than Direct Debits for payments in euros, as outlined below.

If the proposed transfer is approved, SEPA Direct Debits, which are Direct Debits made in euros, will no longer be available as Santander does not provide this service. This means that from 22 March 2027:

- You will no longer be able to set up Direct Debits for payments made in euros
- Any existing Direct Debits made in euros will be stopped
- Any references to 'SEPA Direct Debits' in your account terms and conditions will no longer apply.

Customers will need to make alternative arrangements for these payments if they are still required. For all customers who currently have Direct Debit payments in euros set up, we will contact you directly to set out the options available to you. If you need more support, you can contact us on **0345 835 7841**.

Digital banking and access

If the transfer is approved, on 22 March 2027, there are no immediate changes to:

- Internet Banking and the TSB Mobile Banking App
- Your account features
- TSB branches.

Looking forward

Following the transfer, we plan to bring your TSB accounts and services across to Santander systems, platforms and channels in the second half of 2027, so you can benefit from everything Santander has to offer. When this happens, we'll guide you through every step, making the move as simple as possible and providing all the support you need along the way.

G.

Product information

Personal current accounts and overdrafts

At a glance		
Until 22 March 2027	**On 22 March 2027**	**Looking forward**
Nothing is changing You can continue to use your TSB current account and overdraft as normal.	**What happens?** Santander UK will become the legal provider of your TSB personal current accounts and overdrafts. Your FSCS protection limit will apply across your TSB accounts and any Santander accounts you have already. **What stays the same?** • Your bank card & PIN • Your payments, except Direct Debits in euros • Account terms and conditions • Fees and charges • Any overdrafts • Access to your account	**We expect some changes** We plan to bring your TSB accounts and services across to Santander systems so you can benefit from everything Santander has to offer. Where any future changes affect you, we'll always give you plenty of notice, explain them clearly and provide additional support for customers who need it.

What changes on 22 March 2027?

Santander UK will become the legal provider of your TSB current account

You don't need to do anything, and you can continue banking just as you do now. There will be no immediate changes to your TSB personal current account and overdrafts.

If you also have accounts with Santander, you can find information about how Santander's ability to use certain contractual rights in relation to your accounts will be limited on **page 39**.

You can also find information about changes to your FSCS protection if you have accounts with both TSB and Santander on **page 31**.

Will there be any changes to my fees and charges?

There will be no immediate changes to your fees and charges on your TSB personal current account or TSB overdraft.

For help and contact details, see page 2.

Personal savings

At a glance		
Until 22 March 2027	**On 22 March 2027**	**Looking forward**
Nothing is changing You can continue to use your TSB savings account as normal.	**What happens?** Santander UK will become the legal provider of your TSB savings account. Santander UK plc will become the ISA Manager for any TSB ISAs. Your FSCS protection limit will apply across your TSB accounts and any Santander accounts you have already. **What stays the same?** • Access to your account • Account terms and conditions	**We expect some changes** We plan to bring your TSB accounts and services across to Santander systems, so you can benefit from everything Santander has to offer. Where any future changes affect you, we'll always give you plenty of notice, explain them clearly and provide additional support for customers who need it.

What changes on 22 March 2027?

Santander UK will become the legal provider of your TSB savings account

You don't need to do anything, and you can continue banking just as you do now.

If you also have accounts with Santander, you can find information about how Santander's ability to use certain contractual rights in relation to your accounts will be limited on **page 39**.

You can also find information about changes to your FSCS protection if you have accounts with both TSB and Santander on **page 31**.

Will my savings interest rates change?

No, your interest rates won't change because of the proposed transfer.

As usual, we may make changes to your interest rate from time to time in line with the product terms and conditions, for example to reflect changes in the Bank of England Base Rate or other changes affecting the business. As always, if there are any rate changes that impact you, we'll let you know with plenty of notice.

What if my savings account is due to mature around 22 March 2027?

We'll send you a maturity letter closer to the time which will let you know about the options available for you.

For more information about the FSCS protection limit changes and the options available to you, see page 31.

More information for TSB ISA customers

Every ISA has an ISA Manager – this is the organisation responsible for running it and making sure it follows the tax rules set by HM Revenue & Customs (HMRC).

Today, TSB is your ISA Manager.

If the proposed transfer is approved, Santander UK plc (Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN, United Kingdom) will become the ISA Manager for your ISA(s). This would take place on 22 March 2027 and TSB Bank plc will cease to be an ISA Manager from this date.

To protect the tax-free status of your ISA(s), the change of ISA Manager will take place using an HMRC-approved bulk ISA transfer process.

You don't need to do anything unless you would prefer Santander UK plc not to become your ISA Manager. If the proposed transfer is approved, you'll continue to enjoy the same benefits as you do today:

- Your TSB ISA will keep its tax-free status
- Your interest rate, account terms and access arrangements won't change because of this transfer
- You can continue paying into your ISA (subject to your annual ISA allowance)
- You'll be able to continue to access your account as you normally would, including contacting TSB for any support.

If you're happy with this, you don't need to do anything.

If you also have accounts with Santander, you can find information about changes to your FSCS protection on page 31.

If you don't want Santander UK plc to become your ISA Manager

You have options before the proposed transfer takes place and these are outlined below.

Always check your ISA terms and conditions to see if you'll pay any charges or lose any interest if you withdraw from, close or transfer your ISA. If your combined balances across TSB and Santander accounts would be higher than the FSCS protection limit of £120,000 as a result of the transfer, you will be able to withdraw money without incurring any fees or charges provided you do this between 16 February and 31 May 2027. Please follow the guidance on **page 31**.

Transfer your ISA to another provider

You can transfer your ISA to another ISA provider and keep your tax-free status by using the ISA transfer process set out by the provider you want to transfer your ISA to (exemptions may apply). Simply contact your new provider and ask them to arrange the transfer. Your new provider will then contact us to request the transfer. We must receive their transfer request by 19 February 2027.

Your ISA must transfer in line with the Individual Savings Account Regulations 1998 to keep its tax-free status, otherwise it will cease to be tax-free.

There are some circumstances where you can't transfer an ISA to another provider and these are outlined further below.

If you're unsure whether your new provider accepts transfers, please contact them directly.

Close your ISA

Alternatively, you can choose to close your ISA and we must receive this closure request by 5 March 2027. Please remember that if you do this, your ISA will lose its tax-free status. The only ways to keep the tax-free status are to allow Santander UK plc to become your ISA Manager or to transfer your ISA to another provider.

You can close your ISA online or in any TSB branch.

If you don't do anything by the dates above, Santander UK plc will become the ISA Manager of your TSB ISA.

If you're unsure about your options or the terms of your ISA, please contact us.

We can't give personal financial or tax advice, but you can find an independent financial adviser at **unbiased.co.uk**

Junior ISA

Santander UK plc will become the ISA Manager for the Junior ISA on 22 March 2027 as part of the same HMRC-approved bulk ISA transfer process.

There are no immediate changes to:

- The account number
- The product
- The interest rate
- The account terms
- Its tax-free status.

If you don't want Santander UK plc to become the Junior ISA Manager, you can transfer the Junior ISA to another provider. Simply contact your new provider and ask them to start the transfer – we must receive their instruction by 19 February 2027. You can't close or withdraw money from a Junior ISA until the child is 18, unless there are exceptional circumstances as set out by HMRC.

Some ISA customers can't transfer their ISA to a new provider

If you live outside the UK

You can't open a new ISA with another provider if you live outside the UK – you can only transfer an ISA to an existing ISA. If you don't have one and don't want Santander UK plc to become the ISA Manager, you will need to close your ISA, which means your money will lose its tax-free status and we would need to receive this request by 5 March 2027.

Deceased customers

If you are a personal representative of a deceased TSB ISA customer, and the account status is: 'continuing account of a deceased investor', you can't transfer the ISA to another provider. Santander UK plc will automatically become the ISA Manager of the ISA from 22 March 2027. If you don't want Santander UK plc to become the ISA Manager, you can close the ISA and we would need to receive this request by 5 March 2027.

If you have an Additional Permitted Subscription (APS) – an extra ISA allowance that may be available following the death of a spouse or civil partner – it won't be affected by the transfer. We'll pass all details to Santander UK plc as part of the transfer.

If you have already started to use your APS allowance with TSB, you can continue to use it as you do today. If you haven't started to use your APS allowance, you can start to use this with TSB, or you may be able to transfer it to another provider as long as we receive your transfer instruction from your new provider by 19 February 2027.

I also have a Santander UK plc ISA, what does this mean for me?

After the transfer, Santander UK plc will become the ISA Manager of your TSB ISA, but you'll be able to access your TSB account as you do now.

You'll continue to be able to hold and pay into multiple TSB ISAs – including transferring money between your TSB ISAs without it affecting your ISA allowance. However, like now, if you move money between your TSB ISA and your Santander UK plc ISA, outside of the ISA transfer process, this may count towards your current year's ISA allowance and will lose its tax-free status.

Santander UK plc will continue to provide your Santander UK plc ISA as normal. Your Santander UK plc ISA will also continue to operate under its current terms and conditions.

Always check your ISA terms and conditions to see if you'll pay any charges or lose any interest if you withdraw from, close or transfer your ISAs. If your combined balances across TSB and Santander accounts would be higher than the FSCS protection limit of £120,000 as a result of the transfer, you will be able to withdraw money without incurring any fees or charges provided you do this between 16 February and 31 May 2027. Please follow the guidance on **page 31**.

Will the change of ISA Manager impact my Wealthify Stocks & Shares ISA?

No, this won't change the ISA Manager of any Wealthify accounts you hold.

For help and contact details, see page 2.

Mortgages

At a glance		
Until 22 March 2027	**On 22 March 2027**	**Looking forward**
Nothing is changing You can continue to manage your TSB mortgage as normal.	**What happens?** Santander UK will become the legal provider of your TSB mortgage. **What stays the same?** • Your interest rates • Your repayment obligations • Account terms and conditions • Our variable rates	**We expect some changes** As we bring our systems and services together, you may see some changes. However, your mortgage account will continue to be managed on its current system. Where any future changes affect you, we'll always give you plenty of notice, explain them clearly and provide additional support for customers who need it.

What changes on 22 March 2027?

Santander UK will become the legal provider of your TSB mortgage

You don't need to do anything, and there will be no immediate changes to your TSB mortgage, including:

- Your mortgage repayments – including the amount, the date and how you pay e.g. existing Direct Debits
- Your mortgage term and balance
- The overall amount of interest you'll pay.

If you also have accounts with Santander, you can find information about how Santander's ability to use certain contractual rights in relation to your accounts will be limited on **page 39**.

Will Santander's variable interest rate products now apply to my mortgage?

No, if the proposed transfer is approved and becomes effective on 22 March 2027, your variable mortgage rate won't change to Santander's. Variable mortgage rates are the interest rates that we charge for our mortgages when your initial fixed or tracker deal comes to an end if you choose not to take another fixed or tracker deal.

We regularly review our interest rates and make adjustments, for example to respond to Bank of England Base Rate changes. As always, we'll inform you about any rate changes.

Mortgage applications and offers are unaffected

If you've already submitted a TSB mortgage application or received your TSB mortgage offer, your application will continue as normal.

We'll let your solicitor know about the transfer and what it means for them and their clients when they complete the legal work for your mortgage. If you've used a mortgage broker to apply for a TSB mortgage, we'll also keep them updated.

If your TSB mortgage deal ends before the transfer date

We'll continue to contact all TSB customers as normal before your current mortgage deal ends.

Moving your mortgage for a new deal

If you choose to move your TSB mortgage to any other provider before your existing deal has ended, you will need to pay any applicable early repayment charges. You should check the terms of your mortgage to see any early repayment charges which could apply to you.

Payment holidays

You'll still be able to request a payment holiday, as set out in your mortgage contract.

No changes to the lump sum amount you can pay

Your mortgage charges and features will stay the same, including lump sum payments which you can make without paying an early repayment charge.

For help and contact details, see page 2.

Whistletree customers

Please note this section relates to TSB mortgages only. Whistletree customers can find more information about the proposed transfer by visiting **whistletree.co.uk/santander-update**. If the proposed transfer is approved, Whistletree mortgages will continue to be managed under the Whistletree trading name. Your account terms, account number, interest rate, monthly payment amount, payment date, how you pay, and how you manage your account will all remain the same. If any future changes affect you, we'll always give you plenty of notice.

For more information visit **whistletree.co.uk/santander-update**

Personal loans

At a glance		
Until 22 March 2027	**On 22 March 2027**	**Looking forward**
Nothing is changing Your TSB personal loan will continue as normal.	**What happens?** Santander UK will be the legal provider of your personal loan. **What stays the same?** • Your Annual Percentage Rate (APR), interest rates and loan term • Repayment amount or schedule • Account terms and conditions	**We expect some changes** We plan to bring your TSB accounts and services across to Santander systems, so you can benefit from everything Santander has to offer. Where any future changes affect you, we'll always give you plenty of notice, explain them clearly and provide additional support for customers who need it.

What changes on 22 March 2027?

Santander UK will become the legal provider of your TSB personal loan

You don't need to do anything, and you can continue banking just as you do now. There will be no immediate changes to your TSB loan, including your APR, loan repayments, interest and loan term.

If you also have accounts with Santander, you can find information about how Santander's ability to use certain contractual rights in relation to your accounts will be limited on **page 39**.

For help and contact details, see page 2.

Personal credit cards

At a glance		
Until 22 March 2027	**On 22 March 2027**	**Looking forward**
Nothing is changing You can continue to use your TSB credit card as usual.	**What happens?** Santander UK will be the legal provider of your TSB credit card. **What stays the same?** • Your card and PIN • Promotional periods & interest rates • Account terms and conditions	**We expect some changes** We plan to bring your TSB accounts and services across to Santander systems, so you can benefit from everything Santander has to offer. Where any future changes affect you, we'll always give you plenty of notice, explain them clearly and provide additional support for customers who need it.

What changes on 22 March 2027?

Santander UK will become the legal provider of your TSB credit card

You don't need to do anything, and you can continue banking just as you do now. There will be no immediate changes to your TSB credit card.

If you also have accounts with Santander, you can find information about how Santander's ability to use certain contractual rights in relation to your accounts will be limited on **page 39**.

Will my interest rate change?

Your TSB credit card interest rate or any 0% offers in place won't change because of the proposed transfer. If you have a 0% offer, this will remain in place until the end of the promotional period.

Although your interest rate won't change because of the proposed transfer, it may change in line with applicable terms and conditions. As always, if there are any rate changes that impact you, we'll give you plenty of notice.

Your credit card and PIN will still work

You can continue to use your TSB credit card as normal. There will be no changes to your card, PIN or contactless payments and you'll be able to continue using Apple Pay, Google Pay and Samsung Pay as normal.

You can still view your TSB credit card statements

You'll be able to view your statements as normal if the proposed transfer takes effect on 22 March 2027.

Transferring balances from TSB to Santander credit cards

We're looking forward to making things easier for TSB and Santander customers, but for now, you will only be able to transfer credit card balances from TSB to Santander through the normal process. You can do this by requesting a balance transfer just as you normally would to transfer a balance to any other bank.

Your credit card payment plan stays the same

Any existing repayment plans will remain in place when the transfer takes effect on 22 March 2027, so please continue with agreed payments.

For help and contact details, see page 2.

Home Insurance

At a glance

Until and on 22 March 2027

There will be no immediate changes to your insurance policy.

What changes on 22 March 2027?

There will be no immediate changes to any Home Insurance policies you hold

There are no changes to how your claim will be managed. If you need to raise a new claim or check an existing one, please refer to your policy documents or **tsb.co.uk/insurance/home-insurance** for more details.

For help and contact details, see page 2.

Life Insurance

At a glance

Until and on 22 March 2027

There will be no immediate changes to your insurance policy.

What changes on 22 March 2027?

There will be no immediate changes to any Life Insurance policies you hold

There are no changes to how your claim will be managed. If you need to raise a new claim or check an existing one, please refer to your policy documents or **tsb.co.uk/insurance/life-insurance** for more details.

For help and contact details, see page 2.

Business Banking

At a glance		
Until 22 March 2027	**On 22 March 2027**	**Looking forward**
Nothing is changing Your business can continue to bank with us as normal.	**What happens?** Santander UK will be the legal provider of your TSB business accounts. Your FSCS protection limit will apply across your TSB accounts and any Santander accounts you have already. **What stays the same?** • Your bank card & PIN • Your payments, except Direct Debits in euros • Account terms and conditions • Fees and charges • Any overdrafts • Access to your account	**We expect some changes** We plan to bring your TSB business accounts and services across to Santander systems, so you can benefit from everything Santander has to offer. Where any future changes affect you, we'll always give you plenty of notice, explain them clearly and provide additional support for customers who need it.

What changes on 22 March 2027?

Santander UK will become the legal provider of your TSB business account

You don't need to do anything, and you can continue banking just as you do now. There will be no immediate changes to your TSB business account.

If you also have accounts with Santander, you can find information about how Santander's ability to use certain contractual rights in relation to your accounts will be limited on **page 39**.

Changes to your FSCS protection limits

Protection limit rules vary depending on your business structure and personal banking:

- Sole traders can claim a combined total of £120,000 across their personal and business accounts.
- Separate legal entities, such as limited companies and limited liability partnerships (LLPs) are separate from you as an individual. If you hold business and personal accounts within the same bank, you are protected up to £120,000 for eligible deposits in business accounts and another £120,000 for those held in personal accounts.
- Joint business accounts held by two or more business partners are entitled to one £120,000 protection limit for eligible deposits held in business accounts (not one claim per business partner). However, each individual partner may also be eligible for up to £120,000 of protection for personal deposits held in personal accounts.

If the transfer is approved, FSCS protection will apply to your total combined deposits with TSB and Santander, up to a total of £120,000.

If you have over £120,000 in total across TSB and Santander accounts

From 22 March 2027, any eligible deposits above £120,000 across your TSB and Santander accounts won't be protected by the FSCS. To have full protection, you may wish to consider moving money. You can find more information about the FSCS protection changes and options available to you on **page 31.**

For help and contact details, see page 2.

H.

Personal data

From 22 March 2027

Santander will become the data controller for all personal data held by TSB, which means Santander will be responsible for using, storing, and keeping this personal data safe in line with all relevant data protection laws. You can view Santander's privacy notice at **santander.co.uk/personal/support/customer-support/legal-information**

Until the proposed transfer, you can find more information in our Data Privacy Notices for all TSB personal customers at **tsb.co.uk/privacy** and all TSB business customers at **tsb.co.uk/business-privacy**

Your marketing preferences

Your TSB marketing preferences remain the same if the proposed transfer takes effect. If you receive marketing from TSB now through your preferred channels, such as email, text message, phone or post, you may receive marketing from Santander the same way in the future.

If you want to change your TSB marketing preferences at any point, you can do this on the TSB Mobile Banking App, in a TSB branch or by calling us on **03459 758 758**. If you are a business customer you can do this in a TSB Branch or by calling **0345 835 3858**.

What if I don't want my personal data to transfer to Santander?

Santander follows all the same data protection laws as TSB and we're working hard to bring you additional benefits through being part of Santander in the future.

However, if you don't want Santander to be responsible for your personal data, you can close, switch or transfer your TSB account before the expected transfer date on 22 March 2027.

It's important to check your account terms and conditions before taking any action, as there may be important considerations, for example, fees may apply to early withdrawals from a fixed-rate account.

If you're considering closing your account, or would like more information about the transfer, please get in touch. We'll be happy to answer any questions you may have about banking with Santander.

I.

Information for customers with both TSB and Santander accounts

If the proposed transfer goes ahead, Santander UK will become the legal provider of your TSB products and services as well as any you may already have with Santander.

There will be no changes to any accounts you already hold with Santander. You can continue to use your products and services as you do today.

Access to digital banking services

You won't be able to view your TSB accounts on Santander's Mobile Banking app and online banking until TSB accounts and services are moved over to Santander systems in the future.

Making changes to your accounts

You should continue to make any changes to your accounts as you normally do – by contacting TSB for any changes to your TSB accounts and contacting Santander for any changes to your Santander accounts.

Visiting TSB and Santander branches

For now, please continue to use TSB branches to manage your TSB accounts, and Santander branches to manage your Santander accounts. If needed, TSB customers can now speak to a TSB colleague by phone from some Santander branches. Santander customers can also speak to a Santander colleague on the phone from TSB branches.

Where changes are needed, we'll give you plenty of notice, explain them clearly, and support you every step of the way, including extra help for anyone who finds change more difficult.

More information

You can find information about changes to your FSCS protection on **page 31**.

If you also have accounts with Santander, you can find information about how Santander's ability to use certain contractual rights in relation to your accounts will be limited on **page 39**.

Changes to your FSCS protection limit

The Financial Services Compensation Scheme (FSCS) protects eligible deposits in the unlikely event a bank can't meet its financial obligations. While this isn't something most customers will ever experience, it's there to give you reassurance that your money is protected.

The FSCS protects eligible deposits up to £120,000 per person or qualifying business, across all savings and current accounts held with the same regulated UK bank or building society.

For joint accounts, the FSCS protection limit of £120,000 applies to each account holder separately. For example, if there are two account holders who hold a joint account and no other deposits, each person is protected up to £120,000, giving a total protection of £240,000.

For business banking accounts, different FSCS rules apply depending on the type of business you operate. If you operate as a limited company, limited liability partnership (LLP), sole trader, partnership or qualifying charity, the proposed transfer may affect how your eligible deposits are protected by the FSCS in different ways. More information is available for business banking customers on **page 27**.

Currently

The FSCS protects eligible deposits of up to £120,000 for each customer at each bank. As TSB and Santander are currently separate banks, your deposits with each bank are protected separately by the FSCS.

If the transfer is approved

Your combined eligible deposits across TSB and Santander UK will be protected up to £120,000 in total by the FSCS from 22 March 2027. This includes any accounts you may have with cahoot, Santander Business and Santander Corporate & Commercial as they operate under the same banking licence as Santander UK. Cater Allen has a separate banking licence so these accounts are not included.

For example:

- £100,000 with TSB
- £100,000 with Santander

Today, the full £200,000 would be separately protected under the FSCS. If the transfer goes ahead, your eligible deposits in TSB and Santander accounts would be combined for the purposes of FSCS protection.

Using the same example:

- Combined savings: £200,000
- FSCS protection: £120,000
- Amount not covered by the FSCS: £80,000

This only matters in the unlikely event that Santander is unable to give back your money.

If you are above the FSCS limit

If you'll have more than £120,000 across your TSB and Santander accounts after 22 March 2027, you may want to consider moving some money to another bank.

Although we can't provide personal financial advice, we'd be happy to help you understand the options available to you before you make a decision. You will be able to move or withdraw money to remain within the FSCS protection limit after the transfer, and for fixed-rate or limited access accounts, you can withdraw amounts above the FSCS limit without any fees, charges or loss of accrued interest provided you do this between 16 February and 31 May 2027. To make a withdrawal under these arrangements you will need to contact us by phone or visit us in branch during this period.

If you want to speak to an independent financial adviser – you can find one in your area at **unbiased.co.uk/pro/contact-us**

If you decide to move some money

Depending on the type of account you have, different terms may apply.

Personal and business instant access savings accounts

You can withdraw money at any time, without fees, charges or penalties on instant access accounts.

Limited access and fixed-rate accounts, including limited access ISAs and fixed-rate ISAs

If you have a limited access or fixed-rate account, the existing terms and conditions apply unless you want to withdraw money because your FSCS protection will change as a result of the transfer. In this instance, you will be able to move or withdraw money to remain within the FSCS protection limit after the transfer. For fixed-rate or limited access accounts, you'll be able to withdraw amounts above the FSCS limit without any fees, charges or loss of accrued interest provided you do this between 16 February and 31 May 2027. You will need to do this by contacting us over the phone or in branch during this period.

If you will be financially disadvantaged because of your withdrawal, you may be entitled to compensation. If you think you are, please contact us.

The table on **page 35** shows examples of how much you can withdraw from your TSB and/or Santander account without any fees, charges or loss of accrued interest.

Save Well Limited Access

Normally, if you withdraw money from your **TSB Save Well Limited Access Account**, you'll receive a lower interest rate for that month. However, if you're withdrawing money because your FSCS protection is changing as a result of the transfer, you'll continue to receive the higher interest rate for that month, and TSB won't apply the lower rate. You will need to contact us over the phone or in branch to make changes between 16 February and 31 May 2027 without any fees, charges or loss of accrued interest.

Fixed-Rate Bond and Business Fixed-Rate Bond savings accounts

If your FSCS protection changes as a result of the proposed transfer and you wish to withdraw from your **Fixed-Rate Bond** savings account before the end of the fixed term, we will support you to do this and any applicable accrued interest will be paid on account closure. You will need to contact us over the phone or in branch to make changes between 16 February and 31 May 2027 without any fees, charges or loss of accrued interest.

ISAs

If you withdraw directly from an ISA, or close the account, the money you withdraw will no longer benefit from its tax-free status. If you want to keep the tax-free status of your **TSB ISA**, you'll need to ask a new ISA provider to transfer your ISA and we need to receive this request by 19 February 2027. To close an ISA, we would need to receive the closure request by 5 March 2027.

If you hold a Power of Attorney for an ISA customer or are a parent or guardian of a Junior ISA, their FSCS protection limit is separate from yours and does not count towards your own FSCS protection limit.

Fixed-Rate Cash ISA

If you hold a **Fixed-Rate Cash ISA** and wish to withdraw money as a result of your FSCS protection changing, you will need to contact us to make changes over the phone or in branch between 16 February and 31 May 2027 without any fees, charges or loss of accrued interest.

TSB Save Well Limited Access ISA

Normally, if you withdraw money from your **TSB Save Well Limited Access ISA**, you'll receive a lower interest rate for that month. However, if you're withdrawing money because your FSCS protection is changing, as a result of the transfer, you'll continue to receive the higher interest rate for that month, and TSB won't apply the lower rate. You will need to contact us over the phone or in branch to make changes between 16 February and 31 May 2027 without any fees, charges or loss of accrued interest.

Junior ISAs

If you hold a **Junior ISA**, you can't close or withdraw money until the child is 18, unless there are exceptional circumstances as set out by HMRC. You can transfer your Junior ISA to another ISA provider. Simply contact your new provider and ask them to start the transfer – we must receive their instruction by 19 February 2027.

FSCS protection examples

These examples are based on individuals or qualifying business accounts with an FSCS protection limit of £120,000.

Example 1	
TSB eligible deposits before 22 March 2027	**£140,000**
Santander eligible deposits* before 22 March 2027	**£20,000**
Combined TSB and Santander eligible deposits after 22 March 2027	**£160,000**
Maximum amount you can withdraw from TSB or Santander without paying charges, if applicable e.g. fixed-rate account	**£40,000**

What impact will the transfer have on my FSCS protection?

In this example, £40,000 of your eligible deposits won't be protected by the FSCS as a result of the transfer. Between 16 February 2027 and 31 May 2027, you can withdraw a combined total of £40,000 from your TSB and Santander accounts without charges, where they would otherwise apply.

Example 2	
TSB eligible deposits before 22 March 2027	**£20,000**
Santander eligible deposits* before 22 March 2027	**£160,000**
Combined TSB and Santander eligible deposits after 22 March 2027	**£180,000**
Maximum amount you can withdraw from TSB or Santander without paying charges, if applicable e.g. fixed-rate account	**£60,000**

What impact will the transfer have on my FSCS protection?

In this example, £60,000 of your eligible deposits won't be protected by the FSCS as a result of the transfer. Between 16 February 2027 and 31 May 2027, you can withdraw a combined total of £60,000 from your TSB and Santander accounts without charges, where they would otherwise apply.

Example 3	
TSB eligible deposits before 22 March 2027	**£40,000**
Santander eligible deposits* before 22 March 2027	**£20,000**
Combined TSB and Santander eligible deposits after 22 March 2027	**£60,000**
Maximum amount you can withdraw from TSB or Santander without paying charges, if applicable e.g. fixed-rate account	**£0**

What impact will the transfer have on my FSCS protection?

There's no impact – your combined eligible deposits after the transfer remain under the FSCS protection limit. Depending on your account, fees may apply if you withdraw your money.

Example 4	
TSB eligible deposits before 22 March 2027	**£70,000**
Santander eligible deposits* before 22 March 2027	**£70,000**
Combined TSB and Santander eligible deposits after 22 March 2027	**£140,000**
Maximum TSB or Santander withdrawal, without paying charges, if applicable e.g. fixed-rate account	**£20,000**

What impact will the transfer have on my FSCS protection?

In this example, £20,000 of your eligible deposits won't be protected by the FSCS as a result of the transfer. Between 16 February 2027 and 31 May 2027, you can withdraw a combined total of £20,000 from your TSB and Santander accounts without charges, where they would otherwise apply.

Example 5	
TSB eligible deposits before 22 March 2027	**£130,000**
Santander eligible deposits* before 22 March 2027	**£150,000**
Combined TSB and Santander eligible deposits after 22 March 2027	**£280,000**
Maximum amount you can withdraw from TSB or Santander without paying charges, if applicable e.g. fixed-rate account	**£160,000**

What impact will the transfer have on my FSCS protection?

In this example, £160,000 of your combined deposits will be above the FSCS protection limit. Between 16 February and 31 May 2027, you can withdraw a combined total of £160,000 from your TSB and Santander accounts without charges, where they would otherwise apply.

* This includes any accounts you may have with cahoot, Santander Business and Santander Corporate & Commercial, which are all divisions of Santander UK and therefore operate under the same banking licence. Cater Allen has a separate banking licence so these accounts are not included.

The transfer will impact my FSCS protection, and I want to withdraw money from my TSB account, but I haven't used it for more than three years. What can I do?

If you see a message on Internet Banking or the TSB Mobile Banking App asking you to reactivate your account, please follow the on-screen instructions. You can find more information at **tsb.co.uk/help-and-support/inactive-accounts**

Alternatively, you can visit us in a TSB branch to reactivate your account. Please bring your ID to prove your identity such as a passport or driving licence and a recent utility bill to confirm your address. We will also ask you to make a transaction on one of your accounts.

Once you've reactivated your account, you can withdraw or transfer your money in line with your usual terms and there is more information on how to do this on **page 33**.

How can I withdraw money from my Santander account?

If you decide to withdraw or transfer some money from your Santander account following the changes to your FSCS protection, the options available to you will depend on the type of account you have.

Instant Access Accounts: You can withdraw or transfer money at any time using Santander Online Banking, Mobile Banking, Telephone Banking or by visiting a Santander branch.

ISAs: If you'd like to move money to another ISA provider, you should consider using the ISA transfer process rather than withdrawing the money yourself, as the ISA transfer process keeps your money tax-free. In most cases, your new ISA provider will arrange the transfer on your behalf and we would need to receive this transfer request by 19 February 2027.

Fixed Term and Limited Access Accounts: If you have a Fixed Term or Limited Access savings account, you will normally have to pay an early withdrawal charge, give notice or lose some accrued interest to access your money before the agreed term ends. If you are withdrawing money because your FSCS protection is changing as a result of the transfer, you will be able to move or withdraw money to remain within the FSCS protection limit after the transfer. You can withdraw amounts above the FSCS limit without any fees, charges or loss of accrued interest provided you do this between 16 February and 31 May 2027. To make a withdrawal under these arrangements, you will need to call Santander or visit a Santander branch. Have a look at **page 33** for more information.

If you're unsure which type of account you have, or would like help understanding your options, please call Santander or visit your local Santander branch and we'll be happy to help.

I hold a Cater Allen account. Are these funds included in my combined deposits with TSB and Santander?

No, Cater Allen operates under its own banking licence, so any money held in a Cater Allen account is not included in your combined deposits with TSB and Santander.

Can I move money from Santander or TSB to an existing Cater Allen account, so these funds are kept separate?

Yes, you can do this just as you normally would to transfer money.

Can I open a Cater Allen account to move money from TSB or Santander? If so, how do I open an account?

Yes (subject to eligibility). You can visit **caterallen.co.uk** or call Cater Allen on **0800 092 3300**.

Contractual rights for customers with both TSB and Santander accounts

Every bank has rights set out in their account terms and conditions (T&Cs). These are known as "contractual rights".

If the proposed transfer is approved, Santander will be the legal provider of your TSB accounts, products and services and Santander will gain TSB's contractual rights.

If you have accounts with both TSB and Santander, this means Santander may have the right to take certain actions relating to your TSB and Santander accounts that it wouldn't have been able to take if the transfer hadn't happened.

These include:

- Set-off rights – see page 39
- Consolidation rights – see page 40
- Cross-default rights – see page 41
- All monies rights – see page 41
- Guarantee and indemnity obligations – see page 41
- Entire agreement clauses – see page 42
- Other rights – see page 42

To protect you, the Scheme Document limits ways in which Santander can use these contractual rights. For some contractual rights, the protection applies for a specific period of time. This section explains what these rights are and the protection that will be in place.

This protection won't apply to any new agreements you enter into with Santander after the transfer, for example, if you take out a new TSB mortgage with Santander after the proposed transfer.

Set-off rights

This allows a bank to use money in one of your accounts to repay money you owe on another account with the same bank.

For example, if you have a TSB mortgage that you've fallen behind on, TSB has the right to use money from your TSB current account or savings account to reduce what you owe on your mortgage.

If the transfer is approved, after 22 March 2027

Any "set-off rights" that Santander has can be applied between your TSB and Santander accounts. This means that Santander may be able to use money in a Santander account to reduce what you owe on your TSB account, and vice versa.

To give you time to adjust, there will be a 12-month period after the transfer where Santander won't use its set-off rights to:

- use money in transferring TSB accounts to pay off money you owe under other existing accounts you have with Santander, or
- use money in existing Santander accounts to pay off money you owe under transferring TSB accounts.

If your transferring TSB account or Santander account is a fixed-term savings account or has a promotional rate of interest that will be lost if money is withdrawn from it before a certain date, the protection outlined above will apply until the date that is 12 months after the fixed term or promotional interest rate ends.

After this, Santander may use its set-off rights in the ways described above, but only in line with the relevant account T&Cs and you will always be notified in advance if they do.

Consolidation rights

This allows a bank to hold onto any security given to it against money you have borrowed until you've paid off everything you owe to the bank.

For example, if you have a mortgage with TSB which is secured against your home, TSB may have the right to hold onto your home as security until any other money you owe TSB has been repaid, even if you've paid off your mortgage.

If the transfer is approved, after 22 March 2027

Santander won't hold onto any home or other assets given as security in relation to a transferring TSB account as security for any amounts you owe under existing Santander accounts.

Additionally, Santander won't hold onto any security given in relation to an existing Santander account to use it as security for any amounts you owe under existing transferring TSB accounts.

Cross-default rights

This allows a bank to demand repayment on accounts if you default on another account or break any of the terms of another agreement you have with the same bank.

For example, if you have a TSB mortgage and a TSB personal loan, the mortgage terms may allow TSB to treat you as having breached the mortgage terms if you miss payments due on your loan.

If the transfer is approved, after 22 March 2027

If you break the terms of any existing agreement you have with TSB, you won't automatically be treated as in default in relation to any existing agreements you have with Santander. Similarly, if you break the terms of any existing agreement you have with Santander, you won't automatically be treated as in default in relation to any TSB agreements you have.

All monies rights

"All monies rights" is when a bank has the right to use security that you've given it to secure all money that you borrowed from the bank.

For example, if you have a loan secured against land, property, or another asset, the bank may be able to sell that land, property or asset and use the sale proceeds to repay a different loan you have with them.

If the transfer is approved, after 22 March 2027

Santander won't use any property or other assets you've given as security in relation to a transferring TSB account (such as a loan or mortgage) to pay any money owed in relation to an existing Santander account. Additionally, Santander won't use security you've given in relation to an existing Santander account to pay any money owed in relation to a transferring TSB account.

Guarantee and indemnity obligations

This is when someone legally agrees to pay the money borrowed by a business, family member, or other person if that business, family member or other person fails to meet their payment obligations.

For example, if you have a personal loan with TSB and you have a guarantor, they would be responsible for payment if you miss payments due on your loan.

If the transfer is approved, after 22 March 2027

Any guarantees or indemnities given to Santander in relation to existing Santander agreements won't be used for existing TSB accounts. Additionally, any guarantees or indemnities given to TSB in relation to existing TSB agreements won't be used for existing Santander accounts.

Entire agreement clauses

Some T&Cs state that they apply to all products held with your bank. These are known as "entire agreement" clauses.

For example, if you have a savings account, the T&Cs for that account may state that the terms apply to all other accounts held with TSB and that they replace any previous agreement you had with TSB for that account.

If the transfer is approved, after 22 March 2027

Any entire agreement clauses in an existing TSB agreement will only apply to the accounts you have with TSB before the transfer, and any entire agreement clauses in an existing Santander agreement will only apply to the accounts you have with Santander before the transfer.

If you enter into new Santander agreements with entire agreement clauses after 22 March 2027, these will apply to your Santander accounts and products, unless stated otherwise.

Other rights

The bank could have other contractual rights, for example to:

- Change or secure money you owe it
- Limit how you use money in your account
- Apply repayments made by you to any money you owe it if it's not clear that the repayments should be used for a specific amount owed, or
- Charge costs resulting from you breaking the terms of an agreement to your current account
- Some agreements may also limit the levels of deposits you can have with, or the amount you can borrow from the bank in total across all your accounts with it.

If the transfer is approved, after 22 March 2027

Santander won't be able to use these rights over your account, your money or any other debts if it wouldn't have had these rights if the transfer hadn't happened.

Santander also won't be able to use these rights under any TSB T&Cs in a way that would impact any accounts you have with Santander.

If your account terms and conditions apply a limit on the deposits you can have with, or the amount you can borrow from, TSB in total across all your accounts with TSB, that term will be treated as removed and the limit will no longer apply to you.

J.

Keeping you safe

Fraudsters often take advantage of times of change to try to trick people into sharing personal or financial information.

TSB and Santander will never ask you to move your money or share personal or financial details because of the proposed transfer. If you're ever unsure whether a call, email or message is genuine, stop and contact us using a trusted number. You can also call **159** to be connected securely to TSB.

If you spot anything that doesn't look right:

- Forward suspicious emails, texts or QR codes to **emailscams@tsb.co.uk**
- Report any suspicious websites to **ncsc.gov.uk**
- Forward phishing emails to the National Cyber Security Centre at **report@phishing.gov.uk**
- Forward suspicious text messages to **7726** and suspicious phone numbers followed by CALL to **7726**.

If you don't recognise a payment on your account or need more support, we'll do everything we can to help. You can find more information in our **tsb.co.uk/fraud-prevention-centre**

K.

Extra support

I've told TSB that I need extra support with my banking

If you need extra support with your banking, this will continue to be recorded on your TSB account, and we'll be able to help you just as we always do.

Following the transfer, we plan to bring your accounts and services across to Santander systems, platforms and channels in the second half of 2027, so you can benefit from everything Santander has to offer. Where any future changes affect you, we'll always give you plenty of notice, explain them clearly and provide additional support for customers who need it.

What happens to any ongoing complaints, disputes, fraud claims or data rights requests I have raised with TSB?

If the proposed transfer is approved, the progress of any ongoing complaint, dispute or fraud claim will not be affected. Any complaint or claim (including claims under section 75 of the Consumer Credit Act 1974 and chargebacks) that started before 22 March 2027, and relates to TSB products, will transfer to Santander.

Any legal proceedings or pre-action steps that started before 22 March 2027 will transfer to Santander, and will continue to be managed in the same way.

If you have an outstanding data rights request and the proposed transfer is approved, your request will continue to progress as normal when the transfer takes effect.

Who do I contact if I have a complaint, fraud claim or dispute after the transfer?

You can continue to contact TSB for any complaints, disputes or claims after the proposed transfer. You can find more details at **tsb.co.uk**

- Complaints - **tsb.co.uk/help-and-support/complaints**
- Fraud claims - **tsb.co.uk/fraud-prevention-centre**
- Disputes - **tsb.co.uk/help-and-support/debit-card-chargeback**

If there are any future changes, we'll give you plenty of notice before they take effect.

I'm having money worries

If you're experiencing money worries, it's best to let TSB know straightaway. We're here to help, so talk to us if you're worried about money or if you're struggling with something specific, such as a loan or mortgage. You can also find more information at **tsb.co.uk/help-and-support/money-worries**

I have an existing arrangement or payment plan in place

There will be no immediate changes to any arrangements or payment plans. Please continue to make your agreed payments as normal.

If there are any future changes, we'll give you plenty of notice, explain everything clearly and provide all the support you need.

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. This information is available in large print, braille and audio. Let us know what you need by contacting us using the options below.

For personal customers, call **03459 758 758**, chat to us in the Mobile Banking App, or visit us in branch. Lines are open 8am to 8pm, 7 days a week. 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**.

For business customers, call **0345 835 3858**, chat to us in the Mobile Banking App, or visit us in branch. Lines are open Monday to Friday 8am to 6pm, Saturday 9am to 2pm. 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 1576**.

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. Speak to a TSB colleague for more information. Calls may be monitored or recorded.

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** for more information and to find out how they manage your data.

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