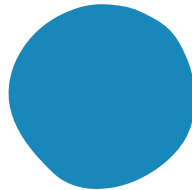




We're here to help.

This handy guide explains all the ways
you can bank with us.



Digital banking with a human touch.



If you would like the convenience of not travelling to a branch, there are lots of other ways you can bank with us. And you can still have the reassurance of someone to talk to face-to-face when you want to.

This handy guide covers all the ways we can support you, especially if you would benefit from extra help with your banking.

Manage your everyday money. Pages 2 and 3.	Talk to us about the bigger things. Page 4.	Get cash out or pay money in. Pages 4 to 5.
Download our TSB Mobile Banking App.	Book Video appointments with a Money Confidence Expert.	Supporting access to cash for our customers.
Log in to Internet Banking.	Visit us at a branch, Pod or Pop-up.	Information about cash machines.
Chat to us in the app.	Meet Money Confidence Experts.	Bank at your Post Office.
Call our Telephone Banking lines.		Find a Banking Hub.
		Find a PayPoint.

Worried about something? Get in touch now. Page 7.

Help with bereavement.	Banking with the help of a trusted friend or family member.	Extra help if you need it.
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Manage your everyday money.

Download our TSB Mobile Banking App.

It's easy to get set up for mobile banking. Just download the TSB Mobile Banking App to register and stay on top of your money whenever and wherever you need to[^]. You can check your balances, transfer money between your accounts, pay bills, pay-in cheques, manage card contactless limits, apply for and manage overdraft limits⁺, and send money to friends.

To find out more visit tsb.co.uk/mobile or if you're a business customer, visit tsb.co.uk/business/mobile

To register for our mobile banking app, you will need access to a smartphone. [^]Conditions apply.

⁺Personal Banking customers only.

Log in to Internet Banking.

Our simple and secure Internet Banking gives you control of your accounts. You can check your balances, transfer money between your accounts, pay bills, send money to friends, and more.

To register, read our set-up guide and find out more, visit tsb.co.uk/online or if you're a business customer, visit tsb.co.uk/business/online

To register you will need access to the internet and a phone.

Chat to us in the app.

You can chat to us in the TSB Mobile Banking App, by tapping  in the top right corner to get started.

And if you're a business banking customer, you can chat to us in the TSB Business Mobile app. Just tap 'Chat to us' in the profile and settings menu.

If you need help with any of our digital services, including downloading our mobile banking apps, please visit tsb.co.uk/help or tsb.co.uk/business/help. Or you can get help from a colleague at tsb.co.uk/branch-locator

You can also call us for support on **03458 758 758** if you're a personal banking customer, or **0345 835 3858** if you're a business banking customer.

Call our Telephone Banking lines.

Our automated service lets you manage your money 24/7. We'll identify you from the phone number we have registered. If you're calling from a different number, please have your account or card details and your 6-digit security number to hand. If you need to speak with us, our dedicated team of advisors are on hand to help between 8am and 8pm*. If you'd prefer, they can also book a video** or face-to-face appointment for you. Telephone banking for business customers is available between 8am and 6pm Monday to Friday, and 9am and 2pm on Saturdays.

Once you register with Telephone Banking, you'll be able to:

- Check your up-to-date balance and recent transactions.
- Transfer money between your own and other UK bank accounts.
- Pay your bills.
- Cancel or hear details of your Direct Debits.
- Set up standing orders+.
- Order a debit card or a replacement PIN.

If you're not registered for Telephone Banking, you can still access some services using:

- Your date of birth (entered in a 6-digit format, so 9th April 1967 would be 090467).
- Your CVV code (the last three digits on the signature strip on the back of your card).

Our local rate **0345** numbers are part of inclusive minutes for landline and mobile phone packages. To get in touch call **03459 758 758**, or if you're a business customer call **0345 835 3858**.

*Between 8pm and 8am they can help if you need to report fraud, or a lost or stolen card.

**Video Banking appointments are only available for Personal Banking customers.

+Personal Banking customers only.

Talk to us about the bigger things.

Book video appointments with a Money Confidence Expert.

If you need to speak with us directly, but are unable to visit a branch, you can book a video appointment+ with a Money Confidence Expert. They'll be able to chat with you about a range of services including:

- Managing your money.
- Help with new and existing products.
- Planning for the future.
- Managing debt.

Our Money Confidence Experts are available 7 days a week, Monday – Friday 8am to 8pm, Saturday 9am to 5pm and Sunday 10am to 2pm.

If you're a personal banking customer, you can book a video banking appointment at **tsb.co.uk/appointments** or call **03459 758 758**.

+Personal Banking customers only.

Visit us at a branch, Pod or pop-up.

We're able to support you with many services without you having to visit a branch, Pod or pop-up.

If you'd like to see us in person, visit **tsb.co.uk/branch-locator** to find a branch, Pod or pop-up that is convenient for you.

Meet Money Confidence Experts.

Our Money Confidence Experts are available across local communities for face-to-face support, including at our:

- TSB Pods – you can get help with managing your money, product information and getting set up for digital banking, as well as deposit and withdraw cash at our self-serve machines. For more information visit **tsb.co.uk/pod**
- TSB Pop-ups – you can get help with managing your money, product information, or getting set up for digital banking online and more. For more information visit **tsb.co.uk/pop-up**
- TSB Banking Hubs – where TSB are present in a Banking Hub, you can get help with managing your money, product information and getting set up for digital banking and more. For more information, visit **tsb.co.uk/bankinghubs**

Get cash out or pay money in.

Supporting access to cash for our customers.

To get cash you can use any cash machine, Post Office, Banking Hub, TSB branch, Pod or PayPoint free of charge. And you can withdraw or pay in cash (notes) at deposit machines and Cash Access UK deposit machines across the UK.

Information about cash machines.

You can use our cash machines to deposit cash and cheques, pay bills and make transfers, check your balance and even unlock your PIN.

To find your nearest TSB cash machine, visit tsb.co.uk/branch-locator, enter your location or postcode, choose the branch convenient for you and click on 'full branch details'. External cash machines are available 24/7. All our cash machines are talking cash machines. To find your closest free LINK cash machine visit link.co.uk

To find your nearest Cash Access UK deposit machine go to cashaccess.co.uk/deposit-services

Bank at your Post Office.

You can use most Post Office branches for the following services:

Personal account

- Withdraw up to £200 (notes and coins) if you have an ATM card.*
- Withdraw up to £500 (notes and coins) with a debit card.*
- Check your balance.
- Pay in cash (notes and coins) and cheques** to your account.

Business account⁺

- Withdraw up to £700 (notes and coins) using your business debit card.*
- Check your balance.
- Pay in cash (notes and coins) and cheques** to your account.
- Exchange cash using the Post Office Change Giving service.

For more information on the services available for TSB customers at the Post Office, visit tsb.co.uk/postoffice

* Individual debit card cash machine withdrawal limits will apply. You may need to make multiple withdrawals to reach your card limit.

** Cash deposit limits will apply. Personal customers can deposit cash using an ATM/debit card and PIN. Business customers can deposit cash using a debit card and PIN.

+ Charges may apply for deposits and withdrawals.

Find a Banking Hub.

Cash Access UK are opening Banking Hubs across the UK so that vital cash and banking services can be provided where they are needed most. The Banking Hubs are shared by UK banks and are open to customers for everyday personal and business banking services. Banking Hubs have a Post Office counter and will be able to help you with services such as:

- Withdraw cash (notes and coins).
- Deposit cash and cheques (notes and coins).
- Making bill payments.
- Check your balance.

For more information on services, including which Banking Hubs have a TSB Money Confidence Expert available, go to tsb.co.uk/bankinghubs

To find out more about Cash Access UK go to cashaccess.co.uk

Find a Paypoint.

There are PayPoints in convenience stores across the UK. You can get cashback at the till without making a purchase, and make bill payments. For more information go to link.co.uk/cashatthetill

To find the closest PayPoint visit link.co.uk/cash-locator

Access to Cash.

Supporting access to cash for our customers.

As part of the requirements for the Access to Cash legislation, all banks are responsible for maintaining access to cash across the UK. LINK will be working with banks and local communities to assess whether there are any access to cash gaps across the UK, to make sure customers have convenient access to vital cash services when they need it.

Who are LINK?

LINK are funded by the UK's banks and building societies to assess needs, provide new services and carry out cash access assessments to make sure people in every corner of the UK can access cash.

LINK also offer a number of services to customers of most UK banks and building societies such as a UK wide cash machine network.

Access to cash assessments.

When a bank announces a branch closure, or when a community requests a cash access assessment, it's important that local communities are kept engaged to make sure they have appropriate access to cash. We work with LINK to carry out assessments of locations to check if they need better access to cash services. These reviews will be published and available on the LINK website at link.co.uk

If you're concerned there may be an access to cash gap in your area or you'd like to find out how your community can have better access to cash, you can request an access to cash assessment at link.co.uk/helping-you-access-cash/request-access-to-cash

To check if LINK have already made an assessment for access to cash in a particular area, and made a recommendation for improvement visit link.co.uk/our-assessments

Want to know how decisions are made about cash?

To find out more about the LINK process visit link.co.uk/helping-you-access-cash

Not sure where to withdraw or deposit your cash?

You can find out about your options for accessing cash services at link.co.uk/cash-locator

Where can TSB customers access cash services?

How to access cash at locations nationwide:

TSB Branches and TSB cash machines branches.tsb.co.uk/search	TSB Pods tsb.co.uk/branch-locator	Banking Hubs tsb.co.uk/bankinghubs
Cash Access UK deposit machines and free to use cash machines link.co.uk/cash-locator	Post Office tsb.co.uk/postoffice	PayPoint link.co.uk/cashatthetill

Worried about something? Get in touch now.

When it can't wait, maybe because you're worried about fraud, have a problem with a card or payment or a money challenge, our teams are on hand to help. You can chat to us using our mobile banking apps or call us on the numbers below.

To report card fraud call us on **0800 023 4113**, if you're not in the UK call us on **+44 (0) 1733 462 206**.

To talk to us about card or payment problems if you're a personal banking customer, call **03459 758 758**. Or if you're a business banking customer, call **0345 835 3858**.

To report any other type of fraud, call us on **0800 096 8669** or **+44 (0)1733 462 206** if you're abroad.

You can also call **159**, a service managed by Stop Scams UK, to be securely connected to any of your banks.

Help with bereavement.

We understand that coping with a loss can be a difficult time. We're here to offer you support and advice, including how to inform us of a loved one's death and what documents we may require to register their death. Call us on **0345 835 7834** for more information, or visit **tsb.co.uk/bereavement**

Banking with the help of a trusted friend or family member.

If you'd like a trusted friend or family member to be able to withdraw and deposit cash, and pay bills on your behalf, we can help you set up third party access or power of attorney to do this. For more information call us on **03459 758 758** between 8am and 8pm* to book an appointment, or if you're a business customer call us on **0345 835 3858***. You can also visit **tsb.co.uk/thirdparty**

Extra help if you need it.

We understand that there are lots of different reasons you may need us to work with you differently, either now or in the future. You may need extra support, whether you're managing a health condition, facing financial or personal challenges, or are unable to travel to a TSB branch. We want to support you and, where we can, tailor our support to your individual banking needs.

If you'd like more support or you'd like to let us know that your circumstances have changed, you can:

- Chat to us online using our mobile banking apps. For more information visit **tsb.co.uk/help** or if you're a business customer visit **tsb.co.uk/business/help**
- Call us on **03459 758 758** if you're a personal banking customer
- Call us on **0345 835 3858** if you're a business banking customer
- If you're a personal banking customer, you can book a video banking appointment at **tsb.co.uk/appointments**

We also have lots of information on how we can support you at **tsb.co.uk/support**

Helping you to keep your money safe.

It's important to remain vigilant and wary of unexpected phone calls, texts or emails from fraudsters. Here are some tips on keeping your money safe. For more information on recognising fraud visit tsb.co.uk/recognisefraud



Take your time.

Always question what you've been asked to do. Don't be rushed by a caller or an email – if they're genuine, they'll never be pushy. Your bank will always give you time to think.



Think 'Can this be real?'.

Ask yourself, 'Would my bank or the police really ask me to do this?' If in any doubt, call your bank on the number on the back of your card and speak to the fraud team. Or call 159 to be securely connected to any of your UK banks.



Keep your devices secure.

If anyone contacts you out of the blue asking to access your computer remotely, they are probably trying to access your bank account. Never give a stranger access to your computer, laptop, tablet or smartphone and keep up to date with software updates and anti-virus software.



Beware of scam accounts.

Some criminals try and scare you into sending or moving your money into a 'safe account' or a 'police account'. Your bank or the police would never ask you to do this. These kinds of accounts are always scams.



If in doubt, call them back.

If you get a suspicious phone call, hang up. Call a friend to check that the line isn't still open. Then call the company back from the number listed on their website. If it's your bank, call the number on the back of your card or call 159 to be securely connected to any of your UK banks.



Be wary of 'too good to be true'.

Criminals tempt people with the promise of a cheap deal or easy money. Always buy from reputable websites using the site's recommended payment method and be sure to check the small print.



Talk to someone.

Seek impartial advice before making any investment. Your bank will always be happy to help you spot a potential scam. Also, chat with family and friends. If they have concerns, you may want to reconsider.



Stay safe online.

When shopping or paying online, make sure the URL has 'HTTPS' at the beginning – this means the website is secure.

For more information about how to protect yourself from fraud visit tsb.co.uk/fraud-prevention-centre

Easy ways to bank with us.

Service	Mobile App	Internet Banking	Telephone Banking	TSB Cash Machines†	Pop-ups	Pods	Post Office	Banking Hubs (with an MCE)^
Personal customers								
Check your balance	✓	✓	✓	✓	✓	✓	✓	✓
Recent transactions	✓	✓	✓	✓	✓	✓		✓
Make payments and transfers to your own and other accounts	✓	✓	✓	✓	✓*	✓		✓
Make payments and transfers to other UK bank accounts	✓	✓	✓	✓	✓*	✓		✓
Manage Direct Debits and set up and manage Standing Orders+	✓	✓	✓		✓	✓		✓
Manage text alerts		✓	✓		✓	✓		✓
Pay your bills	✓	✓	✓	✓	✓	✓	✓	✓
Order a debit card or replacement PIN	✓	✓	✓		✓	✓		✓
Freeze your card	✓		✓		✓	✓		✓
Unlock or change your PIN				✓		✓		
Get a PIN reminder	✓	✓						
Withdraw cash (notes)				✓		✓	✓	✓
Withdraw cash (coins)							✓	✓
Cash deposits (notes)				✓		✓	✓	✓
Cash deposits (coins)							✓	✓
Cheque deposits	✓			✓			✓	✓
Business customers								
Check your balance	✓	✓	✓	✓	✓	✓	✓	✓
Recent transactions	✓	✓	✓	✓	✓	✓		✓
Make payments and transfers to your own and other accounts	✓	✓	✓		✓*	✓		✓
Make payments and transfers to other UK bank accounts	✓	✓	✓		✓*	✓		✓
Manage Direct Debits and set up and manage Standing Orders+		✓	✓		✓	✓		✓
Manage text alerts		✓	✓		✓	✓		✓
Pay your bills	✓	✓	✓		✓	✓	✓	✓
Order a debit card or replacement PIN		✓	✓					✓
Unlock or change your PIN				✓		✓		
Withdraw cash (notes)				✓		✓	✓	✓
Withdraw cash (coins)							✓	✓
Cash deposits (notes)				✓		✓	✓	✓
Cash deposits (coins)							✓	✓
Cheque deposits	✓			✓			✓	✓
Post Office Change Giving							✓	✓

† This includes cash machines and multi-functional machines.

^For Banking Hubs with no TSB Money Confidence Expert present, the services available will be the same as those listed for the Post Office. To check Banking Hub locations and services available go to tsb.co.uk/bankinghubs

* Payments and transfers at Pop-ups are online transactions only.

+You will need access to both Internet Banking and the mobile banking app to set up new Standing Orders.

Post Office information correct at time of print, please check for your convenience.

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** or **0345 835 3858** for business banking customers, 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), or **0345 835 3858** for business banking customers (lines are open Monday to Friday 8am to 6pm, Saturday 9am to 2pm).

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** to read how they manage your data.

Not all Telephone Banking and Business 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** or **+44 203 284 1576** for business banking customers. TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration No. 191240.

