

Cash account

Non-UK EU residents

Local banking
for Britain



What you can do with your Cash account.

Here's a quick look at what you get with your Cash account. You can find out more about these features further on in the brochure.

Pay for everyday things

You can receive a TSB Visa debit card for use in shops, online and over the phone at home and abroad.

Withdrawing your cash

You are able to withdraw your cash from any cash machine in the UK and abroad that is part of the LINK or Visa network. You can withdraw up to a maximum of £200 each day.

Paying in cheques and cash

Pay in cheques and cash at one of the many Immediate Deposit machines and cash machines in our UK branches. You can also use pay in boxes at TSB and UK Post Office® branch counters. We receive the cash one working day after you've paid it in at a UK Post Office. For example, if you pay cash into a UK Post Office on a Monday, you'll be able to use it as soon as we've received it on the Tuesday.

Keeping up to date with your account

Check your balance or account statement online, on the phone or in a UK branch. You can also get a mini statement at TSB cash machines, which will list up to the last seven transactions.

Making regular payments

You can set up, change or cancel your standing orders and most Direct Debits online, over the phone or in a UK branch.

Mobile phone top-ups

Top up your mobile at a TSB cash machine. Successful mobile top-ups will reduce the amount of money you can take out of your account that day.

What's inside?	Page
What's not included in your TSB Cash account	4
Opening your TSB Cash account	5
Proof of identity	6
Starting to use your account	7
Getting more from your Visa debit card	8
How to pay money into your account	11
Paying your bills	13
Banking when you want it	15
Day-to-day banking	17
Spending abroad options	18
Information you might find useful	19

What's not included in your TSB Cash account.

Our Cash account offers straightforward account services which are easy to use and there's no monthly fees and no charges if you accidentally go overdrawn.

There are some products and services which this account doesn't offer. Here are some of the features you don't get with the Cash account:

- An Arranged Overdraft facility.
- A cheque book.
- Credit interest.



Opening your TSB Cash account.

You can open an account online at tsb.co.uk/cash and this will take 10 working days.

To complete your application you must have to hand and include:

- Your income details, including your pension and investments, if relevant.
- Details of any benefits you may receive.
- Details of your addresses and postcodes for the last three years.
- Your employer's address, if relevant.

And you must be able to confirm all of the statements below:

- I do not have a current account with TSB or any other UK bank or building society.
- I am aged 18 or over.
- I am a non-UK EU resident.

When you apply for an account with us, we'll carry out some standard credit checks. We can still open an account for you if you have a poor credit history. But, if your credit reference agency file shows that you have a history of fraud we won't be able to accept your application.

Proof of identity.

Before we open your account we need to see proof of your identity and address which you need to send to us.

A certified copy of one of the following documents must be sent to us as proof of identity:

- Full and current passport.
- Current EU National Identity photocard.
- Full and current EU photocard driving licence.

A certified copy of one of the following documents must be sent to us as proof of address:

- Full and current EU photocard driving licence (**only** if not used for identity verification).
- Bank statement dated within the last 3 months.
- Utility bill or statement dated within the last 3 months (excluding water bills or mobile phone bills). Bills or statements printed from the internet are not acceptable.

Certification

A certified photocopy of these documents will need to be sent to:

TSB Digital Banking Account Opening Team
Ariel House
2138 Coventry Road
Sheldon
Birmingham
England
B26 3JW

We don't accept original documents sent by post. A certified copy of a document is a photocopy made by a registered professional who writes certain details to state that the document is an accurate copy of an original document they've seen.

The certifier must also be made aware that they may be contacted by us to verify their certification. Any charge associated with certification will be payable by the customer.

Our list of acceptable certifiers is:

- Registered lawyer/solicitor.
- Registered accountant.

Certified copies must include the following details:

- Name of certifier.
- Signature of certifier.
- Business address of certifier.
- Professional qualifications of certifier.

Starting to use your account.

On the next pages you'll find everything you need to know about the day-to-day running of your account, from withdrawing money to making sure your bills are paid on time.

You'll receive your Visa debit card with a useful guide that will help you make the most of it. We'll send you the Personal Identification Number (PIN) separately, for security reasons. You'll need this to use your card.

It's important that you always keep your account in credit, with enough money in your account to cover cash withdrawals and payments out. There are no Arranged Overdraft facilities on this account.

You can register for our Internet and Telephone Banking services as soon as your account is open. See page 15 for more information.

If you're registered for Internet Banking you can set up Mobile Banking*. You can also sign up for a range of text alerts so you can use your phone to help keep you in control of your finances. See page 16 for more details.

*We don't charge you for Mobile Banking but your mobile operator may charge for some services, please check with them. Services may be affected by phone signal or functionality.

Getting more from your Visa debit card.

Your TSB Visa debit card is an amazing piece of plastic. You can use it to make purchases for all sorts of things from a pint of milk in your local supermarket to making a larger purchase online.

Wherever you see the Visa sign around the whole world, if you have the available funds you can make a purchase using your card, freeing you from the need to carry so much cash around with you. Debit cards are really helpful too because every transaction you make gets recorded on your bank statement. By using Internet Banking you can track every item you purchase as well as your remaining balance, so it's a really good way to stay on top of your finances.

You can use it to withdraw up to £200 a day from any cash machine in the UK. You can also withdraw cash from UK Post Office branches and use your card abroad.

If you make a debit card payment in a foreign currency or use your card to make a cash withdrawal in foreign currency then charges may apply. For details please see our Banking Charges Guide, you can find a copy at tsb.co.uk/banking-charges-guide

Your Visa debit card explained

1 Valid from

This is the date you can start using your card.

2 Expiry date

You won't be able to use your card after this date – but don't worry, we'll automatically send you a new one before then.

3 Cardholder's name

Your name will appear here.

4 Account number

Your sort code and eight-digit account number will appear here.



Your Personal Identification Number (PIN)

Your card comes with a PIN, which is your personal security code to make sure only you can use your account card. You can change the PIN to one you'll remember at any UK TSB cash machine by:

- Inserting your Visa debit card and entering your current PIN.
- Selecting 'PIN services' (on some machines you may need to select 'other services' first).
- Choose 'Select your own PIN' and enter a four-digit number of your choice.

For security reasons, you shouldn't choose consecutive numbers such as 1234 or repeated numbers like 5555 and try not to choose obvious four-digit numbers like your date of birth.

Remember, your PIN is confidential – we recommend you don't write your PIN down. But if you do need to write it down, disguise it so that it's not recognisable as your PIN and never keep it with your Visa debit card or give it to anyone else. And take care to shield your PIN when you're using it to make purchases or at a cash machine.

You can use your Visa debit card

- In shops.
- Online.
- Over the phone.
- At any cash machine in the UK and abroad that is part of the LINK or Visa network.
- Get up to £50 cashback at most UK supermarkets.
- Pay your utility, store and credit card bills.

For details of fees charged when you make a cash withdrawal in foreign currency, please see our Banking Charges Guide and the Personal Banking terms and conditions in branch or visit [tsb.co.uk/banking-charges-guide](https://www.tsb.co.uk/banking-charges-guide)

Getting your cash at a UK Post Office branch

- Tell the member of staff how much you want to withdraw. This is not limited to multiples of £10 – it can include pounds and pence.
- You'll need to insert your card into the terminal on the counter and enter your PIN. You can check your balance before withdrawing any money.
- When advised, remove your card and the member of staff will hand you your money and a receipt.

Cash withdrawal in foreign currency outside the UK

When you withdraw cash abroad with your debit card or ATM card (at a cash machine or over the counter), the cash will be converted into pounds, normally on the day withdrawn.

You can sometimes choose whether you want the currency conversion to be done by TSB or the ATM operator when you make a cash withdrawal in foreign currency from an ATM. The exchange rate and charges you pay will depend on which option you choose.

If you choose conversion by us, the exchange rate used will be Visa's daily Visa Payment Scheme Exchange Rate and we'll charge the fees shown in the table below.

If you choose conversion by the ATM provider, they'll set any fees and the exchange rate. You would choose this by selecting the amount you want to withdraw in pounds (not the foreign currency) on the ATM. Some ATMs won't allow you to do this.

We can't tell you which would be the cheaper option when you want to make a cash withdrawal in foreign currency, as we don't know what charges and exchange rates would be used by the ATM provider.

Type of card	Description	TSB foreign conversion fees	Fees when foreign currency conversion done by ATM operator
Debit card	Non-pounds transaction fee	2.99% of the value withdrawn	There are no TSB fees. But, the ATM operator may charge a fee.
	Non-pounds cash fee	1.5% of the value withdrawn (min £2.00, max £4.50 for each transaction)	
ATM card	Non-pounds transaction fee	2.99% of the value withdrawn	There are no TSB fees. But, the ATM operator may charge a fee.
	Non-pounds cash fee	1.5% of the value withdrawn (min £1.50, no maximum limit for each transaction)	

How to pay money into your account.

Paying in your cash and cheques

There are a number of ways you can pay in cash (in the UK only) or cheques by sending to: TSB Bank plc, Ariel House, 2138 Coventry Road, Sheldon, Birmingham, England B26 3JW.

You can pay in cash and cheques at Immediate Deposit machines available in many of our UK branches, or you can pay in cash and cheques at many of our UK cash machines or over the counter in UK branches.

You can also pay in cash and cheques at the pay in boxes located in many of our UK branches. Simply put your cash or cheque in one of the specially printed envelopes provided, together with a completed paying-in slip, and put it in the pay in box. If you deposit cash at a pay in box before the cut-off time (the cut-off time will be shown on the pay in box), we'll usually credit your account on the same working day.

When paying in cheques from third parties it can take up to six working days after we receive them for you to be sure the money will be available for you to use.

For more information about when cheques you pay in will be processed and the money can be accessed, please see the Personal Banking terms and conditions.

At a UK Post Office branch

You can also pay in cash and cheques to your account via any UK Post Office branch – just take along a completed paying-in slip from the book we'll give you.

Any cheques you pay in should be made payable to you.

Please pay in cash and cheques separately. In both cases, the UK Post Office staff will give you a printed receipt which you should keep for any future queries.

The UK Post Office will then forward your deposit to us and we'll pay it into your account when we receive it, normally the next working day. A cash deposit will be available for you to use as soon as it shows on your account. A cheque will also show on your account the day we receive it but needs to go through the cheque clearing process. So, it can take up to six working days after we receive it for the money to be available for you to use and for you to be certain that it will be paid.

UK Post Office branches also have a cut-off time each day (which varies between branches) after which any money you pay in will take an extra day to show on your balance.

Transferring funds

You can move money easily between your own TSB accounts or to another person's TSB account in a number of ways and the money will be transferred the same day.

- Transfers can be made through Internet Banking, once you've registered. You can also use this service for paying bills and much more.
- Alternatively you can transfer money by calling Telephone Banking on **03459 758 758** or **+44 (0)203 284 1575** if calling from abroad, by visiting a UK branch or by using selected UK TSB cash machines. To use this facility on our UK cash machines please contact a UK branch, who will be happy to set it up for you.



Paying your bills.

Remembering to make payments can be a headache, but there are many ways to make things easier for you.

Direct Debits

A Direct Debit is when you authorise a business or other organisation in the UK to collect varying sums of money from your account on a regular basis.

The organisation must give you advance notice of the amounts and dates. And with all Direct Debit payments, you have our guarantee of a refund in case of any mistakes.

When an organisation collects a Direct Debit in the UK, the money will always leave your account and reach theirs on the same day, whichever bank they're with.

- You can set up Direct Debits to make regular payments direct from your account. You do it by authorising whoever you want to make the payment to, for example your gas supplier, to collect the payments from your account.
- When you want to end or change an agreement, just let the business and us know.
- All UK payments made are covered by the Direct Debit Guarantee.

Should a business collect one of your payments by Direct Debit in the UK by mistake, we'll refund your account as soon as we're aware there's a problem.

Avoiding missing payments with our 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 (not available on Cash accounts), 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. 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 a branch. If you do deposit enough money into your account to meet the payment that you wish to make, the payment will be made.

The retry periods are:

Payment type	Retry period
Direct Debit	We'll try twice to make the payment: <ul style="list-style-type: none">• shortly after midnight on the due date (or the next working day if it's a non-working day)• again after 2.30pm that same day.
Standing orders and future dated payments	We'll try three times to make the payment: <ul style="list-style-type: none">• shortly after midnight on the due date (or the next working day if it's a non-working day).• again after 2.30pm that same day.• shortly after midnight the next working day after we first tried to make the payment <p>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.</p>

If you don't deposit enough money into your account to meet the payment you wish to make, the payment won't be made (it will be refused due to lack of funds) and you'll not incur a returned item fee. You may be charged by the person you were making the payment to.

Standing orders

A standing order is when you ask us to pay the same amount regularly from your account to a person or organisation. You can arrange the payment monthly, quarterly or even annually. This method is useful for paying rent or other regular payments.

For more information about making payments from your account, see the Personal Banking terms and conditions.

To set up a standing order, please tell us the amount you want to pay, who you want to pay (their account number and sort code) and the dates you want to pay it. You can also set up a standing order through Internet Banking, Mobile Banking or Telephone Banking. When you want to cancel a standing order, all you need to do is contact us no later than the day before it's due to be made.

Paying one-off bills

- You can pay your bills online once you have registered for Internet Banking or through Telephone Banking.
- You can also pay some bills at certain cash machines by setting up a list of companies you want to pay. You can do this through Internet Banking at [tsb.co.uk](https://www.tsb.co.uk) by calling Telephone Banking on **03459 758 758** (or **+44 (0)203 284 1575** if calling from abroad) or by visiting any UK TSB branch.

Banking when you want it.

Manage your account using Telephone Banking

Our automated Telephone Banking service is quick and easy to use and is available 24 hours a day, 7 days a week on **03459 758 758** or **+44 (0)203 284 1575** if calling from abroad. You can also speak to a TSB Partner on the same number between 7am and 11pm.

To register for Telephone Banking call us on **03459 758 758** or **+44 (0)203 284 1575** if calling from abroad. Please have your account number and sort code to hand as you will need this information to register. You'll also be asked to give a six-digit security number to use every time you call us.

With just one call you can:

- Check your current balance.
- Pay your bills.
- Transfer money between your own accounts or to another person.
- Find out what's gone in and out of your account.
- Set up standing orders and check Direct Debits.

Manage your account with Internet Banking

Internet Banking gives you access to your accounts 24 hours a day, 7 days a week. It's secure, easy to use, and lets you do your banking whenever it suits you.

To register for Internet Banking, simply go to tsb.co.uk/register or visit any branch and a TSB Partner will be able to help you register.

With just a few clicks or taps you can:

- Check your up-to-the-minute balance.
- Pay your bills.
- Transfer funds between your TSB accounts.
- Set up, view and cancel standing orders.

Please note, although you can use Internet, Telephone and Mobile Banking to give us instructions 24 hours a day, 7 days a week, some instructions, such as those given after 10pm or at weekends, cannot be processed until the next working day. Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to a TSB Partner for more information.

Mobile Banking

Carry us with you wherever you go

With our simple and secure Mobile Banking App* we're open anytime, anywhere so you can take care of your day-to-day banking exactly when you need to. Login effortlessly and securely using your device's fingerprint sensor (if it has one) and manage regular payments on the go. And our handy currency converter tool gives an idea of how much foreign transactions made on your TSB card will cost you. It's free to download at the Apple App Store and Google Play Store. Customers with other devices can use their phone's browser to log on at tsb.co.uk

Text Message Services

You can also sign up for a range of Text Message Services including Overseas Transaction Alerts to help keep track of your money wherever you are.

Text alerts

Limit Alerts

We can send you a text to let you know when you're near or over your account limit.

This can help you to avoid missing payments.

High and Low Balance Alerts

You can also set your own alerts* to let you know when the money in your account falls below – or rises above – the limits you choose.

Daily or Weekly Balance Alerts

You can tell us the day and time in the week when a money update would be most useful, and we'll send you a text with your account balance and details of your last six transactions.

Overseas Transaction Alerts

For added security, when your Visa debit card is used abroad we'll text to tell you. This should make it easier for you to spot any fraudulent transactions on your account and give you time to tell us about them.

To register

Call 03459 758 758 or
+44 (0) 203 284 1575 if calling from abroad.

Lines are open 7am to 11pm, 7 days a week. You'll need your sort code and account number.

Click tsb.co.uk/internetbanking
Visit Drop into your local branch

*The Mobile Banking App's branch and ATM finder is available to all. Other Mobile Banking services are only available to our UK personal customers and registration may be required. Although we don't charge for Mobile Banking, your mobile operator may charge for some services, so please check with them. Services may be affected by phone signal or functionality. Terms and conditions apply.

*Limit and High/Low Balance Alerts are sent before 10am UK time, 7 days a week. Terms and conditions apply.

Day-to-day banking – keeping track of your money.

There are many ways to stay in touch with your money whether you're at home or on the go.

Statements

- It's quick and simple to print or download your statements with our Internet Banking service.
- You can also print a mini statement from any TSB cash machine, showing the seven latest transactions on your account.

Check your balance

You can check your up-to-date balance:

- At any UK cash machine.
- Online through Internet Banking (if registered) at [tsb.co.uk](https://www.tsb.co.uk)
- On your phone using Mobile Banking (if registered for Internet Banking).
- Over the phone by calling Telephone Banking on **03459 758 758** or **+44 (0)203 284 1575** if calling from abroad.
- Or in a UK branch.



Spending abroad options.

Take it on your travels

Next time you're planning to go abroad, you can use your Visa debit card to book your travel and accommodation. And while you're away, your TSB Visa debit card can be used to make purchases where the Visa sign is displayed. If you make a debit card payment in a foreign currency or use it overseas then charges may apply. Because your Cash account is a UK bank account, you'll be counted as using your card abroad whenever you use it outside the UK, even if you use it in the country you live in. For details please see our Banking Charges Guide, you can find a copy at tsb.co.uk/banking-charges-guide

Sending money outside the UK

As a TSB customer you can send money outside the UK online, by telephone or in branch, so, if you need to send money outside the UK, we can help. Whether you need to send money to Europe or elsewhere in the world, you can rely on us for an International Payment service that's safe and easy to use.

- Call** You can talk to one of our TSB Partners over the phone from 8am to 8pm and make a request to send an international payment.
- Click** You can make international payments online if you are registered for Internet Banking and have a current account.
- Visit** You can also arrange an international payment for any amount at any of our branches.

Information you might find useful.

Making your payments

How long do my payments take?

The majority of payments made, other than by cheque and Direct Debit, from a UK bank to a UK bank will be processed using the Faster Payments Service, with payments usually reaching the receiving account within two hours.

Payments for larger amounts may take up to a day. We'll advise you when you ask us to make a payment if the organisation you are sending the payment to is not a member of the Faster Payments Service. If we cannot make the payment using the Faster Payments Service you can contact us on **03459 758 758** (or **+44 (0)203 284 1575** if calling from abroad) or call into your local branch to ask if there is any other method available to make the payment.

For more information about the time it takes to make a payment please see the Personal Banking terms and conditions.

Safeguarding your account

What can I do to avoid theft or fraud?

Here are some simple rules to follow so that you're always in control of your money:

- We recommend you don't write down your PIN. But if you need to write it down, disguise it so that it's not recognisable as your PIN, and never keep it with any of your cards. Never let anyone else know your PIN.
- Take care to shield your PIN when you're using it to make purchases or at a cash machine.
- Always sign your cards in ballpoint pen as soon as you receive them.
- Always be sure that before you give your bank details out that you know who you're giving them to and why they need the information.
- Ensure that you keep your Visa debit card receipts in a safe place and dispose of them carefully making sure the Visa debit card details cannot be read.
- Check your statements regularly and get in touch if you see any transactions you don't recognise.

Lost or stolen Visa debit cards

You must report any theft or loss as soon as possible so that we can prevent other people from using your account. Please call any TSB branch or the TSB 24-hour Lost and Stolen Cards service on **0800 015 0030** or **+44 (0)207 481 2567** if calling from abroad.

You will receive replacement cards from us usually within ten working days of notifying us.

Sending money outside the UK

We offer a wide range of International Payment services that allow you to send money outside the UK quickly, securely and easily.

There are two codes you may need when sending money outside the UK: the Business Identifier Code (BIC) and the International Bank Account Number (IBAN) of the person you are sending money to. These are similar to our sort codes and account numbers in the UK and are used to ensure that a payment is credited promptly and accurately. If your payment is to a country that is part of the Single Euro Payments Area (SEPA) scheme, you must provide the IBAN. The person receiving the money must give you their bank details.

There are charges to use our International Services. If you'd like more information about our International Services and how long these payments take, contact us on **0345 835 3849** or **+44 (0)203 284 1579** if calling from abroad, from 7am to 11pm.

You can also visit any TSB branch.

For more information...

Click tsb.co.uk/cash
Visit **Drop into your local branch**

If you'd like this in another format such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 3843** (lines open from 7am to 11pm, 7 days a week).

The Post Office® and Post Office logo are registered trademarks of Post Office Ltd.

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 Telephone Banking on **0203 284 1575**. Not all Telephone Banking services are available, 24 hours a day, 7 days a week, speak to a TSB Partner for more information.

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 number 191240.

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

Information correct as at October 2018.