

# Cash Account.

# 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

Convenient ways for you to withdraw your cash when you want it. 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 branches. You can also use pay in boxes or TSB and Post Office® branch counters. We receive the cash one working day after you have paid it in at a Post Office. For example, if you pay cash into a Post Office on a Monday, you will be able to use it as soon as we have received it on the Tuesday.

## Keeping up to date with your account

Check your balance or account statement online, on the phone, in branch or via Mobile Banking. 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 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.

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# 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 will not get with the Cash Account:

- A Planned Overdraft facility
- A cheque book
- Credit interest.

Please check carefully to make sure the Cash Account suits your needs. We have a wide range of accounts, so please talk to a member of our staff if you haven't found the account that's right for you.



# Opening your TSB Cash Account.

You can open an account online at [tsb.co.uk/cash](https://tsb.co.uk/cash) and this will take 3–5 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
- I am aged 18 or over
- I am a UK resident
- I am an EU resident OR I have permission to stay in the UK for at least 12 months.

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.

After you apply, we may still need you to go into your local branch with proof of identity and address. There is more information about the kinds of documentation you will need to bring along overleaf.

# Proof of identity.

Once you have submitted your application online we may ask you to bring proof of identity and address into your branch.

## Which documents will you need to bring along?

We accept a wide variety of documents whatever your individual circumstances. However, it's really important to be aware that we'll need to see two separate original documents:

- One proof of ID
- One proof of address.

For example, you could bring along your passport or photocard driving licence and a recent bank statement or utility bill. Please note that we're unable to accept the same document as proof of both your ID and address. To help avoid a wasted journey, please visit [tsb.co.uk/proof-id](https://tsb.co.uk/proof-id) or call us on **03459 758 758** for full details of the ID and address documents that TSB is able to accept.

# 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 getting money out to making sure your bills are paid on time.

You should receive your Visa debit card within five working days, 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 Planned 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 are 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 or Mobile 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 take out up to £200 a day from any cash machine in the UK. You can also take out cash from Post Office branches around the country and use your card abroad.

If you use your debit card to make a transaction in a foreign currency or use it overseas then charges may apply. For details please see the Banking Charges Guide or [tsb.co.uk/banking-charges-guide](http://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

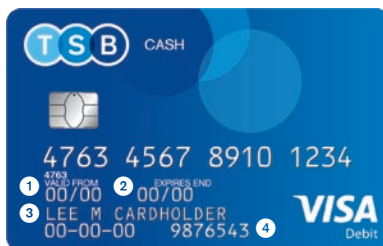
You won't be able to use your card after this date – but don't worry, we'll automatically send you a new one before then.

### 3 Cardholder's name

Your name will appear here.

### 4 Account number

Your eight-digit account number and sort code 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 TSB, Lloyds Bank, Bank of Scotland or Halifax 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 withdraw cash abroad, please see our Banking Charges Guide and 'Your Banking Relationship with Us' (the Personal Banking Terms and Conditions) in branch or visit [tsb.co.uk/banking-charges-guide](https://tsb.co.uk/banking-charges-guide)

## Getting your cash at a Post Office branch

- Tell the member of staff how much you want to take out. 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 taking any money out.
- When advised, remove your card and the member of staff will hand you your money and a receipt.

## Withdrawing foreign currency abroad

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 withdraw 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 will charge the fees shown in the table below.

If you choose conversion by the ATM provider, they will 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 advise you which would be the cheaper option when you want to withdraw 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-Sterling Transaction Fee	2.99% of the value withdrawn	1.5% of the value withdrawn (min £2.00, max £4.50 for each transaction). However, this fee does not apply to Cash Account customers. Please note the ATM operator may charge an additional fee.
	Non-Sterling Cash Fee	1.5% of the value withdrawn (min £2.00, max £4.50 for each transaction)	
ATM Card	Non-Sterling Transaction Fee	2.99% of the value withdrawn	There are no TSB fees. However, the ATM operator may charge a fee.
	Non-Sterling 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 or cheques.

You can pay in cash and cheques at Immediate Deposit Machines available in many of our branches and your cash will be available immediately, or you can pay in cash and cheques at many of our cash machines or over the counter in branch.

You can also pay in cash and cheques at the pay in boxes located in many of our 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 3.30pm, 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 'Your Banking Relationship with Us' (the Personal Banking Terms and Conditions).

### **At a Post Office branch**

You can also pay in cash and cheques to your account via any 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 Post Office staff will give you a printed receipt which you should keep for any future queries.

The Post Office will then forward your deposit to us and we will 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.

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.
- You can also transfer money easily between your TSB UK personal accounts using our Mobile Banking. See page 15 for more details.
- Alternatively you can transfer money by calling Telephone Banking on **03459 758 758**, by visiting your local branch or by using selected TSB cash machines. To use this facility on our cash machines please contact your local 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 will refund your account as soon as we are aware there's a problem.

## Avoid 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, 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 and you won't incur a Returned Item Fee.

## The Retry Periods are:

Payment Type	Retry Period
Direct Debit	We will retry the payment at 3.30pm (on the same day the payment is first attempted)
Cheque *	
Standing orders	We will retry the payment at 3.30pm (on the same day the payment is first attempted) and then a further retry shortly after midnight on the next working day
Future dated cheques *	

If you don't deposit enough money into your account to meet the payment you wish to make, the payment won't be made and you will 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 booklet 'Your Banking Relationship with Us' (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 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 by visiting any TSB branch.

\* Cheques are not available on Cash Accounts.

# 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, seven days a week on **03459 758 758**. You can also speak to an advisor on the same number between 7am and 11pm.

To register for Telephone Banking call us on **03459 758 758**. 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, seven 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](https://tsb.co.uk/register) or visit any branch and staff 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

## Mobile Banking

With the TSB Mobile Banking app\*, your local bank is always in your pocket. You can use Express Login for the iOS and Android apps to log in using just three characters from your memorable information, once you've registered your device using your Internet Banking details. For Windows Phone and BlackBerry users, just use your existing Internet Banking details to log in and get started.

Our Mobile Banking service helps you keep track of your TSB personal accounts when you're on the move. You can view your balance, transfer between accounts, make payments and also set up new ones via our Mobile Banking app, or log in to Mobile Banking through your mobile browser using your existing Internet Banking details.

## 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.

If you do go over your limit, simply pay in enough money to cover all your payments by 3.30pm (UK time) the same day.

### 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.

### Weekly Balance Alerts

Receive a weekly text with your balance and the last six transactions of the week, on a week day and time you choose.

### 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**

Lines are open 24 hours a day, seven days a week. You'll need your sort code and account number.

**Click** **[tsb.co.uk/internetbanking](https://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, Monday–Friday (excluding Bank Holidays). 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 cash machine
- Online through Internet Banking (if registered) at [tsb.co.uk](http://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 in 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 use your debit card to make a transaction in a foreign currency or use it overseas then charges may apply. For details please see the Banking Charges Guide or [tsb.co.uk/banking-charges-guide](https://tsb.co.uk/banking-charges-guide)

## Sending money abroad

As a TSB customer you can send money abroad online, by telephone or in branch, so, if you need to send money overseas, 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 advisors over the phone from 8am to 8pm and make a request to send an international payment 24 hours a day, 365 days of the year.
- Click** You can make international payments online if you are registered for Internet Banking and have a current account. Payments can be made at your convenience, 24 hours a day, seven days a week and are processed during normal banking hours.
- 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, 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 will 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 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 'Your Banking Relationship with Us' (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) 20 7481 2567** if calling from abroad.

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

## Sending money abroad

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

There are two codes you may need when sending money to a bank account abroad: 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 our helpdesk on **0345 835 7482**, Monday to Friday 9am to 5pm, or call Telephone Banking on **03459 758 758**, 24 hours a day. You can also visit any TSB branch.







# To open a TSB Cash Account

Click [tsb.co.uk/cash](https://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 (previously Typetalk) or Textphone on **0345 835 3843** (lines are open 24 hours a day, seven days a week).

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Calls may be monitored or recorded. Not all Telephone Banking services are available 24 hours a day, seven days a week. Speak to an advisor for more details. 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**.

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Local banking  
for Britain

