

Hello.



Local banking
for Britain



Welcome to a different kind of banking.

Hello, welcome and above all, thank you for opening a current account with TSB.

You've joined a bank that isn't like any other bank. So what makes us 'different'?

We're here to look after you. We don't get distracted by things like big corporate finance or investment banking. We use the savings deposited by our customers to support loans and mortgages to other TSB customers and local businesses.

And when those people spend that money, they help local businesses and communities to thrive. Which we feel is a good thing for the people that really matter – you.

So, welcome to different, thank you for joining us and we're looking forward to helping you in the future.



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Ok, let's help you get the most out of your new account.

So, you've got your brand new current account. What do you need to do next to start getting the most out of it?



Internet Banking

Internet Banking is a quick way to do pretty much everything you'd do in branch at a time that suits you. You can:

- Check your latest balance.
- Move money, make payments and pay bills.
- Manage your standing orders or cancel Direct Debits.
- Pay friends and family using their registered mobile number with our Pay a Contact service.

If you haven't already signed up and want to get going, just visit [tsb.co.uk/internetbanking](https://www.tsb.co.uk/internetbanking)

Mobile Banking App

It's handy being able to keep track of your money when you're out and about. And with TSB's easy to use Mobile Banking App, you'll be able to:

- Check your latest balance.
- Move money.
- Make payments and pay bills.
- Pay friends and family using just their registered mobile number with our Pay a Contact service.

To get started with Mobile Banking, you'll first need to sign up for Internet Banking.

Visit tsb.co.uk/mobile to find out more.

Text Alerts

Our range of Text Alerts is a great way to stay up-to-date with your account. We'll tell you:

- Your latest balance.
- If you're about to go over your account limit.
- If you get close to a high or low balance limit set by you.
- If any transactions have taken place overseas.

To sign up for Text Alerts, log in to Internet Banking, select Mobile Banking then follow the on screen instructions.

Sort things out by phone

Like Internet and Mobile Banking, our automated Telephone Banking service is another great way to manage your account whenever you want. Of course, if you need to chat, our friendly UK-based Partners are happy to help. Here's what you can do:

- Check your balance and recent transactions.
- Move money and pay bills.
- Cancel Direct Debits and set up and cancel standing orders.
- Order a debit card or replacement PIN.

To register, just visit tsb.co.uk/telephonebanking

And, Classic Plus accounts earn 3% AER/2.96% gross variable interest on balances up to £1,500.*

Remember what we said about being different? No other high street bank offers you more with no monthly fee. All you need to do is:

- Pay in £500 a month.
- Sign up for Internet Banking.
- Register for Paperless Statements and Paperless Correspondence.

To get your great rate, just visit tsb.co.uk/internetbanking

3% AER/2.96% gross variable interest on balances up to £1,500. Interest paid monthly. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Gross rate is the contractual rate of interest payable before the deduction of income tax. * Credit interest isn't available on Classic accounts.

What's coming my way next?

We'll be sending a few things to you over the next few days, so keep an eye out.

Your new Visa debit card

Your new Visa debit card is on its way and should be with you within seven days. For your security, your PIN will be sent separately.

Once they arrive, you'll be able to use your debit card to:

- Spend money in shops, online, over the phone or with Apple Pay or Android Pay. To find out more visit:
tsb.co.uk/apple-pay
tsb.co.uk/android-pay
- Withdraw up to £300 a day from any cash machine where you see the LINK or Visa sign in the UK and abroad too. Our Banking Charges Guide tells you how the charges work when you use your card abroad.
- Pay for items up to the value of £30 quickly and securely using contactless technology, if you've been given a contactless card.

Your cheque book and paying-in book

If you've asked for a cheque or paying-in book, they'll be with you in under ten days.

A helping hand to switch

Switching your everyday banking to TSB is so straightforward. The Current Account Switch Service makes it easy to move everything across from your old bank. You choose the date you want the switch to complete and it only takes seven working days from start to finish. We've taken the stress out of switching current accounts.

Call 0345 835 7838 Mon to Fri
8am – 8pm, Sat 8am – 4pm

Visit Drop in to your local branch

Click tsb.co.uk/howtoswitch



Moving your money from A to B and everywhere in between.

Moving your money around shouldn't involve having to move mountains. Which is why we've made it easy, convenient and flexible.

Drop in to pay in

You can pay in cash and cheques in branch at our counters, Immediate Deposit machines, cash machines and at our pay-in boxes. And don't forget, you can also pay your bills or other people online with Internet and Mobile Banking.

Direct Debits and standing orders

Setting up a new Direct Debit or standing order is simplicity itself. For Direct Debits, once the company you want to pay has passed on your instructions to us, that's it. Your new Direct Debit is ready to go.

And standing orders are just as easy. Just tell us who you want to pay, how much and how often, and we'll arrange everything for you.

And if you ever want to cancel or amend a Direct Debit or standing order, simply let us know. For a Direct Debit you'll also need to tell the company that's being paid.

Internet Banking makes things even easier. You'll be able to view and cancel your Direct Debits. And for standing orders you can set up, amend or cancel them online, any time you need to.

To find out more

Call 03459 758 758

Visit Drop into your local branch

Pay your pals

An easier way to pay using your TSB account.

Pay a Contact lets you send payments to your friends and family from your personal TSB current account using only the recipient's mobile phone number (rather than their sort code and account number). It also lets you receive payments into your account from people you know using the same service.

For more information on how to register, visit tsb.co.uk/help/internet-banking/pay-a-contact

Sending money abroad

Our International Payments service can help you send money abroad quickly, easily and securely.

Moving money to save money

Here's a nifty way to save a bit of money and you don't even have to think about it. Sign up for Save the Change® and every time you use your Visa debit card, we'll round the amount up to the nearest pound and transfer the difference from your current account into an eligible TSB savings account. It's called spending the pounds to save the pennies.

Sign up at tsb.co.uk/savethechange



Yes, we still take cheques.

Lots of our customers like to use cheque books and we're happy to bank in a way that best suits you.

The '2-4-6' process

This is the clearing process that every UK bank uses when you pay in a cheque. Here's how it works.

Day 2

If you pay in a cheque before 4.30pm on a weekday and your account gives you interest, we'll add that interest onto your cheque amount. Or, we'll use it to reduce any interest you owe us.

Day 4

You'll be able to withdraw it as cash or use it for making payments, but it could still be returned unpaid.

Day 6

From the end of day 6, the money can't be debited from your account without your say-so, even if the cheque is later returned unpaid, unless it was a fraudulent cheque.

Instant cheque value

We offer 'instant cheque value' on some of our current accounts. So if your account pays credit interest, and you pay in over the counter at one of our branches before the cut-off time on a working day, we'll pay you interest straightaway on the first £1,000. We'll pay interest on any amount over £1,000 from Day 2, as described opposite.

Returned cheques

If you don't have enough money in your account to cover a cheque you've issued, your cheque will be returned unpaid. You may be charged and the Banking Charges Guide will give you full details.

Stopping a cheque

Sometimes you might need to stop a cheque you've issued. Either call us straightaway or drop into a branch.



It's nice to have a bit of breathing space.

You never know when an unexpected bill is going to pop up. Whatever's around the next corner, it's good to know we're here to help you cover it.



Planned Overdrafts

Your account comes with a handy £25 interest and fee-free Planned Overdraft already built in, once you've applied and if we've approved it. But you can also ask for a higher limit, which if agreed will be subject to fees, if you need to use it. Please get in touch to find out more.

Unplanned Overdrafts

If you make a payment and you don't have enough money in your account, we may let you cover the costs with an Unplanned Overdraft. If not, we'll charge you a Returned Item Fee, unless the amount you were trying to pay was less than £10.

For a list of all the charges, take a look at our Banking Charges Guide.

Banking charges

Our Banking Charges Guide tells you everything you need to know about our main fees and charges.

Saving grace

Our Grace Period means that you have until 10pm (UK time) to pay enough money into your account to avoid any Planned and Unplanned Overdraft fees and interest that we may charge that day. Don't forget you can also set up Text Alerts to help you stay up-to-date with your account.

To sign up for Text Alerts, log in to Internet Banking, select Mobile Banking then follow the prompts.

About our £10 buffers

We have two buffers on our Classic and Classic Plus accounts, one for when you borrow £10 or less of a Planned Overdraft and one if you borrow £10 or less of an agreed Unplanned Overdraft. For further information about these, please look at our Banking Charges Guide.

Retry Periods

Our Retry Periods mean that if you don't have enough money in your account to allow us to pay Direct Debits, cheques, standing orders and future dated payments, we'll give you some extra time to pay in money. You'll have until 3.30pm (for cheques and Direct Debits) on the day the payment was first attempted to pay in additional money and just after midnight for standing orders and future dated 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.

Our Control service

Our Control service works by automatically stopping transactions going ahead if you try and pay for something when there's not enough money in your account. It costs £10 a month and it's helpful if you often go over your limit and find yourself hit with unexpected fees.

Have a great time.

Worrying about money while you're abroad is not much of a holiday – the good news is, with your TSB Visa debit card you don't need to.

Use your card abroad, just like you do at home

Using your card when you're abroad works just like using it at home, apart from the fact that it'll probably be quite a bit sunnier. Accepted in millions of places and cash machines worldwide, your card will help get you everything so no need to worry if you've forgotten to buy currency before you leave. Charges will apply so check our Banking Charges Guide.

Safe and sound

Before you head off on your well-deserved holiday, it's a good idea to tell us. That way, we'll know to look out for overseas transactions and make sure your card isn't declined. We'll also monitor your account when you're out of the country, so if we see anything out of the ordinary, we can get in touch straightaway. Just let us know.

Here for you today, right here for you tomorrow.

Whenever you've got a question or need a helping hand, all you have to do is pick up the phone, go online or drop into a branch. We're here for you 24 hours a day, 7 days a week.

How can we help?

Got a question or need help using your account? (24/7)

Call **03459 758 758**

Click tsb.co.uk/help

Transactions you don't recognise? (24/7)

Call **03459 758 758**

Click tsb.co.uk/help/dispute-transaction-form

Need help switching payments?

Call **0345 835 7838**

Lines are open Monday to Friday 8am – 8pm
and Saturday 8am – 4pm.

Click tsb.co.uk/howtoswitch

Lost or stolen cards or cheque book? (24/7)

Call **0800 015 0030**

Financial difficulties?

Call **0345 609 9283**

Lines are open Monday to Friday 8am – 9pm
and Saturday 8am – 5pm.



Other ways we can help...

For everything from loans and mortgages to savings and credit cards, we're here to help. Just go online, ask a TSB partner or pick up a brochure in branch.

Call 03459 758 758

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

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 are open 7am to 11pm, 7 days a week).

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

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