

your Spend & Save
or Spend & Save Plus
current account

hello



Welcome to a different kind of bank account.



At TSB, we understand that it's easier to spend than it is to save.

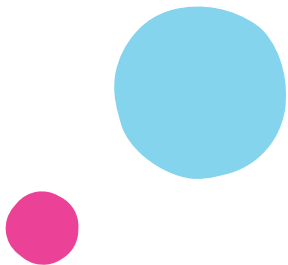
That's why we want to help you make the most of your money, so you can spend it on the things that matter to you.

We know there will always be the bigger things in life that you'll want to save up for, like holidays and special occasions. But we believe that spending your money to enjoy the simple everyday pleasures is just as important.

So, we've created something a little bit different. Two new current accounts which let you feel confident that, as you're spending, you're saving that little bit extra too.

What's more, you can set up your Spend & Save or Spend & Save Plus account in a way that suits you.

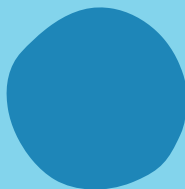
TSB, Life made more.



What's inside?

What's in it for you?	4
Getting the most out of your account	6
What's coming next?	9
Direct Debits and standing orders	10
All things overdraft	12
Going on holiday	14
Contact us	15

What's in it for you.



Our new Spend & Save and Spend & Save Plus accounts come with all sorts of handy features and tools which help to make managing your money a little easier and a bit more rewarding.

So, what's the difference? Spend & Save gives you Savings Pots, Save the Pennies, Cashback and Auto Balancer with no monthly fee. Spend & Save Plus gives you all these features plus some extras for a monthly maintaining the account fee of just £3.

And then, if you register for Internet Banking, you can choose which features work for you and set them up easily using our Mobile Banking App.

Savings Pots

We want to help you put money aside for things that really matter to you. So, as part of your new account, you can set up individual Savings Pots and name them things like 'Holiday Fund' or 'New Trainers'. You can also earn interest along the way, set yourself goals and track how your Savings Pots are growing.

Save the Pennies

Here's a super-simple way to make your small change build up into useful savings. And you don't even have to think about it. Just activate Save the Pennies on your account and every debit card payment you make is rounded up to the nearest pound. Now here's the clever bit. All those spare pennies that were rounded up go straight into your Savings Pot or any other eligible TSB savings account you've set up. So even when you're spending, you're putting a little bit aside too. Please see the terms and conditions to find out which accounts are eligible.

Sign up for Save the Pennies via our Mobile Banking App, Internet Banking or visit tsb.co.uk/savethepennies for more information.



Cashback

As a new Spend & Save account customer, you can earn £5 cashback every month for the first six calendar months, including the month your account is opened. But if you're a new Spend & Save Plus account customer, you'll keep earning the monthly £5 cashback until you close the account, change to another TSB account or TSB withdraws the offer.* The money will be paid into your account, but you can put it into a Savings Pot or maybe just spend it on a little treat. Please visit tsb.co.uk/current-accounts/cashback for full details. Terms and conditions apply.

Auto Balancer

Activating Auto Balancer lets you choose a minimum balance limit on your Spend & Save or Spend & Save Plus account. If your balance falls below that, we will automatically move money from your chosen Savings Pot to top it up, as long as there's enough money in there to do it. So if you're hit by unexpected costs, you're less likely to slip into an overdraft or go below a balance you are comfortable with. Once registered for Internet Banking, Auto Balancer is simple to set up using our Mobile Banking App.

Spend & Save Plus

With a Spend & Save Plus account, you get all of these features and, for a monthly maintaining the account fee of just £3, you'll also get:

- Ongoing £5 cashback every calendar month, until you close the account, change to another TSB account or TSB withdraws the offer.*
- Up to £100 interest-free Arranged Overdraft subject to application and approval. Overdrafts are repayable on demand. For a representative example, please go to page 12.
- No TSB charges for using your debit card abroad.**

You can have one Spend & Save Plus account in your own name, and one Spend & Save Plus in joint names.

*Cashback is only available on opening a new Spend & Save or Spend & Save Plus account or on changing an existing TSB account to a Spend & Save or Spend & Save Plus account. Cashback is only earned when you make 30 transactions or more on your debit card each calendar month, and is only payable for the first six calendar months on Spend & Save accounts, including the month the account is opened. Not all transactions count towards Cashback, for example cash withdrawals and Direct Debits are excluded. See terms and conditions.

**The ATM operator or foreign bank may charge a fee for cash withdrawals. Sellers may also apply a currency conversion fee, if you make a payment with your debit card and they do the conversion.

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?

Mobile Banking App

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

- Set up handy new account features like Save the Pennies, Savings Pots and Auto Balancer.
- 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.

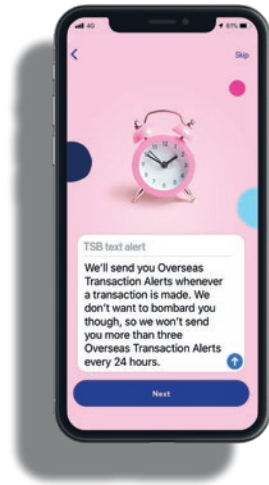
To get started with Mobile Banking App, you'll first need to sign up for Internet Banking. Visit tsb.co.uk/mobile to find out more.

Internet banking

Banking online 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



How do I customise text alerts?

You can change, pause or cancel your alerts whenever you want. For instance, you might be heading overseas and want to avoid being charged by your mobile operator for receiving texts.

You can do this by logging on to Internet Banking and clicking on Text Alerts on the right hand side under 'Your account tools'. From there you get the option to change or cancel your text alerts. You can also call us on **03459 758 758**, or visit us in branch.

Text alerts

Our range of text alerts is a great way to stay up-to-date with your account. Text alerts help you to manage your account, make sure you have enough money to make any payments, and to avoid going into an overdraft.

When you open a personal current account with us and give us a valid UK mobile number, you'll automatically be registered for certain text alerts. These include:

- An Arranged Overdraft alert when you go into an Arranged Overdraft.
- A Near Limit Alert when you have £50 or less available to spend in your account.
- An Over Limit Alert when you are over your account limit or when you do not have enough money to make a payment.

You can also register for our other text alerts to help you keep better track of your money wherever you are, such as:

- High and Low Balance Alerts when your balance goes above or below limits you set.
- Daily or Weekly Balance Alerts for your account balance, including details of your six most recent transactions.
- Overseas Transaction Alerts when your debit card is used abroad.

Sort things out by phone

Like Internet Banking and our Mobile Banking App, 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 teams 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 go to
tsb.co.uk/telephonebanking



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

Go to **[tsb.co.uk/how-to-switch](https://www.tsb.co.uk/how-to-switch)**
or visit your local branch

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.

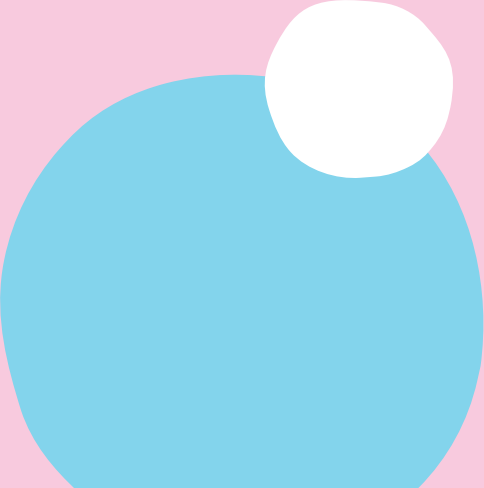
Once they arrive, you'll be able to use your debit card to:

- Spend money in shops, online, over the phone or with Apple Pay or Google PayTM. To find out more visit:
tsb.co.uk/apple-pay
tsb.co.uk/google-pay
- Withdraw up to £500 a day from any cash machine where you see the LINK or Visa symbol 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 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.

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 and cash machines. And don't forget, you can also pay your bills or other people online with Internet Banking and our Mobile Banking App.

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** or visit 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 outside the UK

Our International Payments service can help you send money outside the UK quickly, easily and securely.

The TSB Fraud Refund Guarantee

We want you to feel confident that your money is safe. So for extra peace of mind, you're covered by the TSB Fraud Refund Guarantee. This means that if you are an innocent victim of fraud, we'll make sure that you're fully refunded. Terms and conditions apply.

Please visit tsb.co.uk/fraud-prevention-centre for more information.



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.

Arranged Overdrafts

You can apply to have an Arranged Overdraft on your account. Spend & Save Plus account holders will get an interest-free Arranged Overdraft of up to £100 (subject to application and approval).

Unarranged Overdrafts

If you try to make a payment and you don't have enough money in your account, we'll treat this as a request for an Unarranged Overdraft. If we agree the request, you will get charged interest on the full amount.

How does my overdraft compare?

A good way to compare the cost of our overdraft with other overdrafts or other ways of borrowing is to look at the APR. The APR shows the cost of borrowing over a year. For Spend & Save you will be charged 39.9% APR Representative (variable). This is based on an assumed Arranged Overdraft of £1,200 without an interest-free amount. On our Spend & Save Plus account you will be charged 40.1% APR Representative (variable). This is based on an assumed Arranged Overdraft of £1,200 and includes the effect of the interest-free amount and monthly maintaining the account fee. Arranged Overdrafts are available to UK residents only, over 18, subject to application and approval. Overdrafts are repayable on demand. For more information and 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, charges and our retry periods.



Please remember, if you don't have enough money in your account to pay a standing order three times in a row, we'll cancel it.

Saving grace

Our grace period means that you have until 10pm (UK time) to pay enough money into your account to avoid any overdraft 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.

For more information on text alerts see page 7.

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 extra time to pay the money into your account to allow us to make these payments.

For Direct Debits and cheques, we'll try to take the payment:

- **Shortly after midnight on the due date or next working day.**
- **Again after 2.30pm that same day.**

For standing orders and future dated payments, we'll also try a third time shortly after midnight the next working day after we first tried to make the payment.

The money needs to be immediately available to use, so you could transfer money from another account you have with us with our Mobile Banking App, Internet Banking, Telephone Banking or by paying in cash over the counter in branch.

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. Some charges will apply, such as debit card fees and charges from other banks. **However, the TSB debit card fees are waived if you're a Spend & Save Plus account holder.** Please check our Banking Charges Guide for more details.

We're here whenever you need us.

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?

Call **03459 758 758**

Go to tsb.co.uk/help

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

Call **03459 758 758**

Go to tsb.co.uk/help/dispute-transaction-form

Need help switching accounts?

Call **0345 835 7838**

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

Go to tsb.co.uk/how-to-switch

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 current accounts and loans, to mortgages and savings, we're here to help.

Go to **tsb.co.uk**
or visit your local branch.

Useful contacts

Call **03459 758 758**

If you'd like this in another format such as large print, Braille or audio please ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week)

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 7982** (lines open from 7am to 11pm, 7 days a week).

Important information

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**.

The opening hours of our Telephone Banking advisor services are 8am to 8pm Monday to Sundays to speak to a Partner. 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. Calls may be monitored or recorded.

Apple, the Apple logo and Apple Pay are trademarks of Apple Inc. registered in the US and other countries. Google Pay is a trademark of Google LLC. Android, Google Pay, and the Google Logo are trademarks of Google LLC.

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.

