

Switching accounts is easy.



Local banking
for Britain



Discover the local banking difference.

At TSB, 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.

We also know that thriving local charities, clubs and groups are essential for building vibrant communities. That's why the Partners at each of our branches support a local cause that matters to that area.

Sounds a bit different, doesn't it?



Simpler, fairer banking.

Great current accounts

We're here to help you get more from your day-to-day money.

The Classic account has handy features and extra tools. And there's Classic Plus, which pays 5% AER/4.89%* gross variable interest on balances up to £1,500. To get this great rate you'll need to pay in at least £500 a month, register for internet banking and sign up for paperless statements and paperless correspondence. To find out more, just pick up a leaflet at any branch or visit tsb.co.uk/current-accounts

An easy switch in seven working days

Whichever account you choose, the Current Account Switch Service makes it easy to move everything over from your old bank in just seven working days. Or if you prefer to keep your old current account for some things, we'll be happy to help get your new TSB account up and running just the way you want.

Our Current Account Switching Service has been rated 5 Star by Defaqto, a financial information business. So, you can expect one of the highest quality switching services in the market.



Answering your questions and making everything easy

Switching to a TSB current account is really very simple, but you might have some questions. You'll find answers to some of the most common ones later on in this leaflet but if there's anything you're not sure about, just ask. We're always here to help.

*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. Interest is paid monthly.

Current Account Switch Guarantee



We have designed the Current Account Switch Service to let you switch your current account from one bank or building society to another in a simple, reliable and stress-free way. It will only take seven working days. As your new current-account provider we offer the following guarantee.

- The service is free to use and you can choose and agree your switch date with us.
- We will take care of moving all your payments going out (for example, your Direct Debits and standing orders) and those coming in (for example, your salary).
- If you have money in your old account, we will transfer it to your new account on your switch date.
- We will arrange for payments accidentally made to your old account to be automatically redirected to your new account. We will also contact the sender and give them your new account details.
- If there are any issues in making the switch, we will contact you before your switch date.
- If anything goes wrong with the switch, as soon as we are told, we will refund any interest (paid or lost) and charges made on either your old or new current accounts as a result of this failure.



An easy switch in seven working days.

Days 1 and 2.

- Your new TSB account is already up and running.
- We contact your old bank or building society to arrange the switch.
- We'll let you know when they approve your request.
- We start transferring your payments to your TSB current account.

Days 3, 4 and 5.

- It takes a couple of days for us to transfer your payments and make sure your TSB account is ready for the big switch date.

Day 6.

- If you owe money on your old account which you have asked us to repay, now's the time to make sure there's enough money to cover it in your TSB account.

Day 7.

- Your switch is complete.
- Your balance has been transferred and your old bank or building society account is closing.
- You're all set to go with us at TSB.

Even more peace of mind.

For at least 3 years, any payments to or requested from your old account will be redirected to your TSB account.

Partial switch. You're in control, we're here to help.

If you'd rather manage your account transfer yourself, at your own pace, we'll support you every step of the way.

- You tell us which parts of your old account you want to move, including any balances.
- If you want to move Direct Debits, we contact the companies to let them know your new contact details.
- You arrange which standing orders to move to your new account and when they start.
- You choose if you want payments like your pension or salary to move to your new account.
- As you can keep your old account open, please remember to keep enough money in both your accounts to cover any payments that come out of either.

Setting your new account up like this isn't covered by the Current Account Switch Guarantee and may take a bit longer than seven working days. But you have the peace of mind of knowing there's a dedicated team on hand to help at every stage. Just call us on **0345 835 7838**.

To find out more about making a partial switch

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

Visit Drop into your local branch

Frequently asked questions.

1. Can I switch my current account?

Yes, you can use the service to switch accounts from and to any of the participating banks and building societies.

2. I have a joint account. Can I switch my current account?

Yes, as long as both parties agree to the switch and you are switching to another joint account. It is not possible to use the service to switch a joint account to a sole account.

3. Can I choose my switch date?

Yes, you can choose and agree a switch date with us. Just make sure you allow seven working days for the switch to take place and that your chosen date isn't a Saturday, Sunday or Bank Holiday.

4. When does the switch begin?

Once you have applied for and opened your new account, you can choose the switch date to suit you. The date of your switch must be at least seven working days from this point.

5. What happens to payments that people send to my old account?

All incoming and outgoing payments will be automatically redirected to your new account. Each time a payment is redirected, an automatic message is sent back to the originator advising them of your new account details so they can update their records. Some organisations may contact you directly to confirm your details have changed. If you do not want your new details to be given to someone who sends a one-off payment, contact us.

6. What happens if there is a mistake or unnecessary delay in the switching process?

In the unlikely event that there are any issues in starting the switch, we will inform you before your switch date. If anything goes wrong, we will ensure that any charges or interest incurred on your old and/or new account as a result of the error will be refunded. It is for your new bank to decide whether you receive compensation above and beyond the refund.

7. Will switching my current account affect my credit rating?

No, providing you repay any outstanding overdraft on your previous account as required by your old bank or building society. If there are any problems with payments as part of the switching process, we will correct them and ensure your credit rating is not affected.

8. Can I switch my current account if I am overdrawn?

Yes. You will need to agree any overdraft facilities you require with us. Alternatively, we may be able to provide facilities to help you pay off any existing overdraft you may have, subject to our normal lending criteria. If you do not come to an agreement with us you must make separate arrangements to repay your existing overdraft before you switch.

9. What if I change my mind?

You can cancel your switch up to seven working days before your switch date. After that only certain elements can be cancelled. We will guide you through this process if you choose to do this.

10. When will the money in my old account be transferred to my new account?

You will be able to access the funds in your old account up to and until your switch date when they will be transferred to your new account.

11. Will the Current Account Switch Service automatically transfer new payment arrangements if I set them up at my old bank within 7 working days of the switch date agreed with my new bank?

No. The Current Account Switch Service will take care of all payment arrangements at your old bank up until 7 working days before your agreed switch date. If you want to set up new payment arrangements during the 7 working day period leading up to your switch date you must do this on your new account.

12. What happens to any debit card transactions that I have asked my old bank to stop?

The Current Account Switch Service will not interfere with this process and any debit card or Direct Debit transactions that you have asked your bank to stop should remain stopped after your switch.

13. Can I be sure that all payments made to my old account are redirected?

Yes, any payments made to your old account will automatically be redirected to your new account. Each time a payment is redirected, an automatic message is sent back to the originator advising them of your new account details so they can update their records. Some organisations may contact you directly to confirm your details have changed. Let us know if you do not want us to provide your details to anyone.

14. Do I have to close my old account?

Your old bank will close your old account as part of the switching process. This ensures that any payments made to your old account are automatically redirected to your new account. If you want to, you can switch and keep the old account open, but you won't be able to use the Current Account Switch Service.

15. If the switch is delayed for any reason, can I use my new account straight away?

Yes, if the new account is open and you have money in it (or an overdraft agreed) then you can use it.

16. Who provides the guarantee?

As a participant of the Current Account Switch Service, we guarantee your switching process. Bacs, the people behind Direct Debits and Direct Credits in the UK, manage and oversee the service.

Three tips for an effortless switch.

1. Make sure your old bank has up-to-date name and address details for you. If they are not the same as the details you give us, your switch may not work.
2. If you have a debit card on your old account, we need the details. If it's a joint account with two or more debit cards, we need details of every card.
3. You can only switch a current account, you can't switch a savings account. You can switch a sole account to a joint account but you can't switch a joint account to a sole account.

Ready to switch now?

It's quick and easy to open a TSB current account online or in one of our branches. And once your new account is open, you're just a few days away from moving all your day-to-day banking to TSB with the Current Account Switch Service.

When you open your account in branch we'll fill in your Current Account Switch Service form for you. All we will need is your debit card on your old account if you have one. It's also easy to switch your account online at tsb.co.uk/switching

If you only want to move some of your banking to TSB, we're happy to help. Just drop into your local branch for a chat or you can call our dedicated Switcher Helpline on **0345 835 7838**.

Call 0345 835 7838. Mon–Fri 8am–8pm, Sat 8am–4pm
Click tsb.co.uk/switching
Visit Drop into your local branch

Your Current Account Switch Agreement.



This Current Account Switch Agreement (“Agreement”) is made between you (the individual(s) or entity who or which demonstrates consent to its terms) and us, TSB Bank plc, Henry Duncan House, 120 George Street, Edinburgh, EH2 4LH.

The Agreement is made up of the Consent, the Service Conditions and information about Your Right to Cancel the Agreement. Please read it carefully as you will be legally bound by it. If you do not understand any part of it, please contact us (please refer to section 5 on page 13 for details of how to do this).

The Agreement will end 3 years after your selected Switch Date, e.g. if your Switch Date is 10 October 2016, this Agreement would end on 9 October 2019; or if your switch date was 8 October 2013 this Agreement will end on 7 October 2016. In some circumstances, the Agreement may automatically be extended in accordance with clause 1.14 of the Agreement.

In this Agreement:

- Your “New Account” is the account held with us that you are switching to.
- Your “Old Account” is the account that you are switching from at your Old Bank.
- Your “Old Bank” is the bank, building society or other payment account provider displaying the Current Account Switch Service (CASS) Trustmark that you are switching from.
- The “Switch Date” is the date that we will arrange for any credit balance to be transferred from your Old Account to your New Account. We will complete the switch of information about your payment beneficiaries and your regular payment mandates from your Old Bank to your New Account on the same day. The Switch Date must be a working day and not a Bank Holiday that is observed by either your Old Bank or us.
- For CASS a ‘Current Account’ means a sterling (GBP) account held in the name of one or more persons and used to make or receive payments.

What you consent for us to do.

You (or each of you, if more than one of you is required to authorise your account switch) agree and confirm that:

- You will be bound by the terms of this Agreement (made up of this Consent, the Service Conditions and information about Your Right to Cancel the Agreement).
- You have given your consent for us to switch your Old Account, which is a qualifying sterling current account, to your New Account.
- You have satisfied yourself that your New Account meets your needs and delivers the services you require even although the protections, features and benefits may not be the same as your Old Account.
- You will select and agree a Switch Date with us.
- The switch process begins 6 working days before the Switch Date.
- You have provided us with an Account Closure Instruction for your Old Account which cannot be reversed or cancelled by you any later than the close of business 7 working days before the Switch Date.
- You have given your consent to the redirection of all payments to and from your Old Account to be made to and from your New Account for 3 years after your Switch Date, or longer in accordance with clause 1.14 of the Agreement.
- All information that you have given to us for the purposes of the switch is complete and correct.

Our service conditions.

1. The Current Account Switch Service

- 1.1 The Current Account Switch Service Guarantee is issued by us after you have consented to this Agreement and the Account Closure Instruction. This means that if you have any questions regarding your switch these should be directed to us, unless otherwise advised.
- 1.2 There is no charge for the Current Account Switch Service, although there may be other taxes or costs that are not charged by us or paid via us.
- 1.3 You can change the Switch Date at any time up until the close of business 7 working days before the Switch Date that you have previously agreed with us.
- 1.4 The switch process begins 6 working days before the Switch Date. We will tell you that the switch is underway and when it is completed, and also if there is any reason why your switch request cannot be initiated or completed.
- 1.5 We will ensure that your existing regular payment mandates (e.g. Standing Orders, Direct Debits and bill payment mandates) are set up on your New Account and details of your existing payment beneficiaries are transferred to your New Account. In cases where we cannot match the payment frequency of your existing regular payment mandates, we will contact you to agree alternative arrangements. **Note: If you have arranged to make recurring payments using your Old Account debit card number, your Old Bank won't know your New Account debit card number so won't be able to transfer these to your New Account. This means that there is no guarantee that payment requests sent to your Old Account will be redirected to your New Account. The supplier may contact you to request the details of your New Account debit card. We recommend that you contact the supplier to set up a new recurring payment to ensure any service you receive (e.g. insurance) is not interrupted.**
- 1.6 We will also transfer any future dated payments (e.g. with a due date after your Switch Date) that you set up on your Old Account to your New Account to ensure these are made on the date originally requested.
- 1.7 The regular payment mandates that we will set up on your New Account as part of the switch will be in operation from the day after the Switch Date.
- 1.8 If you have any existing regular payment mandates that are non-sterling, or that quote a BIC or IBAN, these won't be switched to your New Account automatically. If we can facilitate non-sterling mandates, or ones that quote a BIC or IBAN, you will have to provide us with the relevant details separately so that we can set up them up on your New Account.
- 1.9 If you make any changes to your regular payment mandates on your Old Account or set up any new payment beneficiaries on your Old Account on or after the 6th working day before the Switch Date you must tell us, otherwise these changes will not be implemented on your New Account.
- 1.10 Your Old Bank will forward any funds remaining in your Old Account to your New Account on the Switch Date. There may be a short period when the balance is being transferred when it will not be possible to access the funds being transferred.
- 1.11 Funds will be retained by your Old Bank to cover any transactions made before the Switch Date on your Old Account which are still in the process of being cleared on the Switch Date. On the day that your Old Bank no longer needs to retain funds to cover transactions that are being cleared, it will transfer them to your New Account and they will be credited to your New Account no later than the next working day. Funds will also be retained by your Old Bank to cover debit card transactions that have already been authorised but which have not yet been paid out of your Old Account.
- 1.12 If you have outstanding debt on your Old Account (including any fees or charges) after the Switch Date, your Old Bank will tell you. You are liable for any outstanding debt on your Old Account remaining after the Switch Date.
- 1.13 For 3 years after the Switch Date if your Old Bank receives payments or requests for payments which relate to your Old Account, subject to compliance with applicable laws, it will redirect these to your New Account. However, if there is an outstanding debt on your Old Account, your Old Bank is entitled to use any funds or payments it receives (including by cheque) in full or part settlement of the debt on your Old Account. The originators of any redirected payments or payment requests will be advised of your New Account details.
- 1.14 In the unlikely event that payments continue to be redirected to your New Bank during the 13 months leading up to the end of the 3 year redirection period we will automatically extend the redirection service and the term of this Agreement until such time as there is a 13 month period when no Direct Debits, Bacs Direct Credits or Faster Payment transactions have been automatically redirected by the central redirection service. Consequently payments made with intervals of more than 13 months will be disregarded.
- 1.15 For 3 years after the Switch Date, or longer in accordance with clause 1.14 of the Agreement, payments received in sterling from within the UK by your Old Bank will be redirected and credited to your New Account on the same working day that they were received by your Old Bank.
- 1.16 For 3 years after the Switch Date, or longer in accordance with clause 1.14 of the Agreement, payments received by your Old Bank in any currency other than sterling will be redirected in the same currency as your Old Bank receives them on the day that the funds are made available to your Old Bank. In certain circumstances it may be necessary for your Old Bank to redirect the payment to us in sterling. If this happens the Old Bank will provide us with full details of the exchange rate used and we will tell you.

- 1.17 Both we and your Old Bank have cut-off times (which may vary depending on the currency of the payment received) after which any payments received are treated as being received on the following working day. For details of your Old Bank's cut-off times you should contact your Old Bank and for details of our cut-off times you should contact us (please refer to section 5 for details of how to do this).
- 1.18 You can stop any payment(s) being redirected by your Old Bank to your New Account by contacting us (please refer to section 5 for details of how to do this). You need to do this by close of business on the working day before you expect the payment to be received by your Old Bank. **However, please be aware that if you stop your Old Bank redirecting a payment to us, this will mean that your Old Bank will stop redirecting any and all future payments and requests for payments to us from that date. Instead, any payments made to, or requests for payments from, your Old Account will be returned to the payment originator with the reason "account closed".**
- 1.19 If you have used your Old Account debit card before the Switch Date to make payments which have not been authorised and paid by your Old Bank out of your Old Account before the Switch Date, we will pay them out of your New Account (subject to the availability of funds).
- 1.20 If any cheques drawn by you on your Old Account have not been presented to your Old Bank for payment before the Switch Date, we will pay them out of your New Account (subject to the availability of funds).
- 1.21 If you have asked your Old Bank to cancel a cheque drawn on your Old Account and you change your mind, we may not be able to cancel that stop instruction. If you wish to cancel a cheque drawn on your Old Account after the Switch Date you must contact us (please refer to section 5 for details of how to do this) to make this request.
- 1.22 You must not use your Old Account chequebook and debit card details after the Switch Date and you should destroy your Old Account chequebook and debit card promptly after the Switch Date.

2. How we and your Old Bank will use your information

In order to fulfil your Current Account Switch in accordance with this Agreement, we and your Old Bank may:

- 2.1 Process, use, manage, control and release information that you give us, that we capture or that we already hold about you, including:
 - information (such as details of payment beneficiaries) that you have provided to your Old Bank not only in relation to your Old Account but also in relation to any other account(s) you hold with your Old Bank; and
 - information about other individuals with whom you hold any accounts jointly either at your Old Bank or with us.

Note that this means that anyone with whom you hold your New Account jointly will be able to see the beneficiaries of payments that you have made on any of the accounts you hold with your Old Bank, including any account(s) that are not being switched under this Agreement.
- 2.2 Reveal information about you to:
 - any person working for us, your Old Bank or any entity within our or your Old Bank's group;
 - any data processor(s) to whom it may be necessary for us to reveal your information to in order to fulfil your Current Account Switch in accordance with this Agreement; and
 - the people and organisations that need to know that you have switched your current account to us, being people and organisations that want to send you money or collect money from you.
- 2.3 We and your Old Bank will only process, use, manage, control, release and reveal your information insofar as is necessary to complete your current account switch and we will keep your information only as long as we need to or are allowed to by law.

3. Errors and Complaints

- 3.1 You will see details of any funds transferred and any forwarded or redirected payments in the next statement that you receive for your New Account. You should check your statement carefully and let us know as soon as possible if you think there has been an error or if funds haven't been transferred or a payment hasn't been forwarded or redirected as expected.
- 3.2 If something goes wrong with the Current Account Switch Service (for example if a payment is not redirected, is redirected incorrectly, or is lost), we will correct the error, you will receive a refund of any interest and/or charges incurred, paid or lost on your Old Account or your New Account as a result of the failure and we will notify you of any action we have taken and the outcome.
- 3.3 If you have a complaint about the Current Account Switch Service it should be raised with us in the first instance (please refer to section 5 for details of how to do this) and we will deal with it as quickly as possible under our internal complaints procedure, copies of which are available on request. We will tell you if we pass your enquiry on to your Old Bank and advise you how we intend to deal with your complaint from that point.
- 3.4 If we do not resolve your complaint to your satisfaction, you may be able to refer it to the Financial Ombudsman Service, which is the independent service for settling disputes between consumers and businesses providing financial services. Their contact details are:
Address: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR
Telephone: +44 (0)800 023 4567 / 0300 123 9123. Email: complaint.info@financial-ombudsman.org.uk

4. This Agreement

- 4.1 We will give you at least 2 months' notice of changes to the redirection services provided under this Agreement. If you are not happy with the changes, you should tell us and you will be able to end the Agreement immediately and without charge before the changes take effect. If we do not hear from you, we will treat you as having accepted the changes.

We may make changes:

- to respond proportionately to changes in general law or decisions of the Financial Ombudsman Service;
 - to meet regulatory requirements;
 - to reflect new industry guidance and codes of practice which improve consumer protection;
 - to reflect the introduction of or changes to technologies or other innovations or changes to payment systems or schemes; and
 - to help us introduce new or improved systems, methods of operation and new features or services that may benefit you.
- 4.2 If you ask us, we'll provide you with a further copy of this Agreement.
 - 4.3 You can end this Agreement at any time by contacting us. If you end this Agreement all payment redirection activities will stop (see paragraph 1.18 above for what will happen if payment redirection activities stop).
 - 4.4 We will stop the switch and/or suspend redirection activities if we have reasonable grounds to suspect fraud perpetrated by a third party or we consider it appropriate for your protection or to comply with our statutory duties. Unless we are unable to contact you or there is a legal reason or other circumstances beyond our control preventing us from doing so, we will tell you before taking this action and provide our reasons for doing so. If we are unable to contact you beforehand, where possible we will do so as soon as we can afterwards. You are responsible for all losses incurred by you if you have acted fraudulently.
 - 4.5 We may, at any time, transfer to any person or business any or all of our rights and duties under this Agreement. We will only do this if you are no less favourably treated after the transfer than beforehand.
 - 4.6 If your address is in Scotland or Northern Ireland, the laws of Scotland or Northern Ireland apply to this Agreement and the courts of Scotland or Northern Ireland may settle any related dispute. If you live elsewhere, the laws of England apply to this Agreement and the courts of England and Wales have non-exclusive jurisdiction to settle any related dispute.

5. Contacting Us

- 5.1 You can contact us by: Call: 03459 758 758. 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**. Write: TSB Bank plc, PO Box 373, Manston Lane, Leeds LS14 9GQ. Visit: Pop into your local branch.
- 5.2 We will only communicate with you in English and we will use the contact details you have given us to contact you by phone, post, by e-mail or by text.
- 5.3 Our head office details are: TSB Bank plc, Henry Duncan House, 120 George Street, Edinburgh EH2 4LH.
- 5.4 TSB Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 191240.

Your right to cancel this Agreement.

You have a 14 calendar day period in which you can contact us to cancel this Agreement. The 14 day period begins the day after you authorise us to switch your account, unless you have agreed to the switch before receiving this Agreement, in which case the 14 day period begins the day after you receive this Agreement. If you cancel this Agreement, any account switch processes already completed cannot be reversed or unbound.

The following points describe what will happen if you exercise this right to cancel the Agreement at key times during the switch.

At least 7 working days before the Switch Date:

- You can continue to use your Old Bank account because it will not be closed.
- Details of the payment beneficiaries and regular payment mandates on your Old Account will not be transferred to your New Account.
- No balance transfer will take place.
- No payment redirection activities will be undertaken.

During the 6 working days before the Switch Date:

- Your Old Account will be closed from the Switch Date because your Account Closure Instruction cannot be cancelled.
- Details of the payment beneficiaries and regular payment mandates on your Old Account will still be transferred to your New Account and you will need to contact us (please refer to section 5 for details about how to do this) if you wish to cancel any of them. Please note that if you decide to cancel any payment arrangements with us it does not mean they will remain available to you at your Old Bank.
- The transfer of your Old Account balance to your New Account will be stopped provided we have enough time to notify your Old Bank that you have cancelled the Agreement before your Old Bank closes for business on the working day before the Switch. Your Old Bank will contact you to find out where you would like your money (e.g. the credit balance in your Old Account) to be sent.
- No payment redirection activities will be undertaken after the Switch Date.

On the Switch Date, or later (and within the 14 day cancellation period):

- Your Old Account will be closed from the Switch Date because your Account Closure Instruction cannot be cancelled.
- Details of the payment beneficiaries and regular payment mandates on your Old Account will still be transferred to your New Account and you will need to contact us (please refer to section 5 for details about how to do this) if you wish to cancel any of them.
- The balance transfer from your Old Account to your New Account will have been completed.
- No payment redirection activities will be undertaken after the day that you cancel this Agreement.

If you change your mind after the switch has started, you might want to consider waiting until after the Switch Date. You can then request another bank, building society or payment account provider to switch your account from us. Please note that you may not be able to switch back to your Old Bank or to the type of current account you held with your Old Bank.

Independent service quality survey results

Personal current accounts

Published February 2019

As part of a regulatory requirement, an independent survey was conducted to ask customers of the **16 largest personal current account providers** if they would recommend their provider to friends and family.

Overall service quality

We asked customers how likely they would be to recommend their personal current account provider to friends and family.

Ranking



These results are from an independent survey carried out between February 2018 and December 2018 by GfK UK Limited as part of a regulatory requirement.

TSB have published this information at the request of the Competition and Markets Authority so you can compare the quality of service from personal current account providers. In providing this information, we are not giving you any advice or making any recommendation to you and we can only give you information about our own products and services.

Customers with personal current accounts were asked how likely they would be to recommend their provider, their provider's online and mobile banking services, services in branches and overdraft services to friends and family.

The results show the proportion of customers of each provider who said they were 'extremely likely' or 'very likely' to recommend each service.

Participating providers: Bank of Scotland, Barclays Bank UK, Clydesdale Bank, Coventry Building Society, first direct, Halifax, HSBC UK, Lloyds Bank, Metro Bank, Nationwide, NatWest, Royal Bank of Scotland, Santander UK, The Co-operative Bank, TSB, Yorkshire Bank.

Approximately 1,000 customers a year are surveyed across Great Britain for each provider; results are only published where at least 100 customers have provided an eligible score for that service in the survey period.

16,023 people were surveyed in total.

Results are updated every six months, in August and February.

To find out more visit GfK.com/personal-banking-service-quality

Other ways we can help...

For everything from mortgages and loans to savings and credit cards, we're here to help. Just ask a Partner, go online 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 from 7am to 11pm, 7 days a week).

Important information

Defaqto is a financial information business, helping financial institutions and consumers make better informed decisions. All use of Defaqto Ratings is subject to licensed terms.

To read these in full please visit www.defaqto.com/defaqto-star-ratings

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. Speak to a 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 February 2019.

Local banking
for Britain

