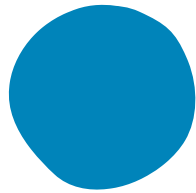




We're here to help.

Our handy guide includes all the ways
you can bank with us.





Do all your everyday banking and more.

We're here to support customers, especially those who would benefit from extra help with their banking.

This leaflet is a handy guide to all the ways we can support you with your everyday banking needs.

Download our mobile banking app.

It's simpler than ever to get yourself up and running with mobile banking. Just download the TSB Mobile Banking App, register quickly and you can start to stay on top of your money whenever and wherever you need to[^]. You can check your balances, transfer money between your accounts, pay bills, send money to friends, find your nearest branch and more.

To find out more visit tsb.co.uk/mobile

If you're a business customer, visit tsb.co.uk/business/mobile - to register for our mobile banking app, you will need to register for Internet Banking and have access to a smartphone. Please see below for more information.

Log in to Internet Banking.

Once registered, our simple and secure Internet Banking gives you control of your accounts. You can check your balances, transfer money between your accounts, pay bills, send money to friends, find your nearest branch and more. It lets you take care of your everyday banking exactly when you need to.

To read our set-up guide and find out more visit tsb.co.uk/online or if you're a business customer visit tsb.co.uk/business/online. To register you will need access to the internet and a phone.

Telephone and video appointment.

We can now book a telephone or video appointment with you, depending on the service you need.

To book an appointment please contact us on **03459 758 758**, or if you're a business customer **0345 835 3858**. Or visit tsb.co.uk/branch-locator to find the telephone number of a branch convenient for you.

Chat to us online.

You can chat to us securely in the mobile banking app. Just click on 'Chat to us' in the app menu to get started. If you don't have the mobile app, you can use our automated web chat service by visiting tsb.co.uk/help and clicking on the blue 'Need help? Click here' button on the right side of the page.

Business customers can chat to us by visiting tsb.co.uk/business/help and clicking on the blue 'Need help? Click here' button on the right side of the page.

[^]Conditions apply.



Talk to your nearest branch.

Let us talk you through all the ways we can support you.

Visit [tsb.co.uk/branch-locator](https://www.tsb.co.uk/branch-locator) to find the telephone number of a branch convenient for you.

Our Mobile Money Confidence Experts can help.

We've now introduced new TSB pop-ups in around 40 communities across the country. So if you need a face-to-face chat about your money, you'll be able to meet with one of our Mobile Money Confidence Experts. They'll be available one day a week. To find their locations and how they can help visit [tsb.co.uk/pop-up](https://www.tsb.co.uk/pop-up)

Cash machines.

Our cash machines do more than just give you money and let you deposit cash and cheques. It's also easy to check your balance, pay bills, make transfers, even unlock your PIN.

To find your nearest cash machine, visit [tsb.co.uk/branch-locator](https://www.tsb.co.uk/branch-locator) enter your location or postcode, choose the branch convenient for you and click on 'full branch details'. All our cash machines are talking cash machines.

Telephone Banking.

Our automated service lets you manage your money 24/7. If you need to speak to us, our dedicated team of advisors are on hand to help between 8am and 8pm. Between 8pm and 8am they can help if you need to report fraud, or a lost or stolen card. If you'd prefer, they can also book a telephone or video appointment for you.

Once you register with Telephone Banking you'll be able to:

- Check your up to date balance and recent transactions.
- Transfer money between your own and other UK bank accounts.
- Pay your bills.
- Cancel or hear details of your Direct Debits and set up standing orders.
- Order a debit card or a replacement PIN.

If you're not registered for Telephone Banking, you can still access some services using:

- Your date of birth (entered in a 6-digit format, so 9th April 1967 would be 090467).
- Your CVV code (the last three digits on the signature strip on the back of your card).

To get in touch call **03459 758 758**, or if you're a business customer call **0345 835 3858**. Our local rate **0345** numbers are part of inclusive minutes for landline and mobile phone packages.

Bank at your Post Office®.

You can use most Post Office® branches to:

- Withdraw up to £200 if you have an ATM card.
- Withdraw up to £500 with a debit card (business banking limits may be higher).*
- Check your balance.
- Pay in cash and cheques** to your account.

If you're a business banking customer, the Change Giving service can help if you need access to cash, visit tsb.co.uk/business/postoffice

For more information, visit postoffice.co.uk/branch-finder enter your location and click 'Search'. Then choose a branch to check it has the right services for you.

*Individual debit card cash machine withdrawal limits will apply. You may need to make multiple withdrawals to reach your card limit.

**You can deposit cash using your debit card and PIN, or a pre-printed pay-in slip and TSB branded envelope. To deposit cheques a pre-printed slip and TSB branded envelope is required.

Other ways we offer support.

Help with bereavement and caring for a relative.

We understand that coping with a loss, or caring for a relative can be a difficult time. We're here to offer you support and advice. Call us on **0345 835 7834** for more information, or visit tsb.co.uk/bereavement

Banking with the help of a trusted friend or family member.

If you'd like a trusted friend or family member to be able to withdraw and deposit cash, and pay bills on your behalf, we can help you set up third party access or power of attorney to do this. For more information call us on **03459 758 758** or visit tsb.co.uk/thirdparty

Extra help if you need it.

We understand that there are lots of different reasons you may need us to work with you differently, either now or in the future. You may need extra support with your wellbeing, a life event, or because you find yourself in a vulnerable situation or are unable to travel to a TSB branch.

If you would like more support, or you'd like to let us know that your circumstances have changed, please call us on the number below and we can chat through anything you would like help with. We will do what we can to tailor our support to your individual banking needs. We also have lots of information on how we can support you at tsb.co.uk/support

If you'd prefer you can call us on **03459 758 758**, or if you're a business banking customer call us on **03458 353 858**.

Helping you to keep your money safe.



It's important to remain vigilant and wary of unexpected phone calls, texts or emails from fraudsters. Here are some tips on keeping your money safe. For more information on recognising fraud visit tsb.co.uk/recognisefraud



Take your time.

Always question what you've been asked to do. Don't be rushed by a caller or an email – if they're genuine, they'll never be pushy. Your bank will always give you time to think.



Think 'Can this be real?'

Ask yourself 'Would my bank or the police really ask me to do this?' If in any doubt, call your bank on the number on your card and speak to the fraud team.



Keep your PC secure.

If anyone contacts you out of the blue asking to access your computer remotely, they are probably trying to access your bank account. Never give a stranger access to your computer, laptop, tablet or smartphone.



Beware of scam accounts.

Some criminals try and scare you into sending or moving your money into a 'safe account' or a 'police account'. Your bank or the police would never ask you to do this. These kinds of accounts are always scams.



If in doubt, call them back.

If you get a suspicious phone call, hang up. Call a friend to check that the line isn't still open. Then call the company back from the number listed on their website, or if it's your bank, the number on the back of your card.



Be wary of 'too good to be true'.

Criminals tempt people with the promise of a cheap deal or easy money. So always buy from reputable websites and be sure to check the small print.



Talk to someone.

Seek impartial advice before making any investment. Your bank will always be happy to help you spot a potential scam. Also, chat with family and friends. If they have concerns, you may want to reconsider.



Stay safe online.

When paying online, look for the padlock security symbol in the address bar. This means the website is secure and encrypted. If you use sites like eBay, never make payments outside of their process.

For more information about how to protect yourself from fraud visit tsb.co.uk/fraud, and to read about our fraud refund guarantee, please visit tsb.co.uk/fraudguarantee

Easy ways to bank with us 24/7.

Service	Mobile Banking App	Internet Banking	Telephone Banking	Cash Machines
Check your balance and recent transactions	✓	✓	✓	✓
Make payments and transfers to your own and other accounts	✓	✓	✓	✓*
Make payments and transfers to other UK bank accounts	✓	✓	✓	✓*
Manage Direct Debits and set up and manage Standing Orders	✓	✓	✓	
Manage text alerts		✓	✓	
Pay your bills	✓	✓	✓	✓*
Order a debit card or replacement PIN	✓*	✓*	✓	
Unlock or change your PIN				✓
Withdraw cash – with or without a receipt				✓
Get a mini statement				✓

*Currently only available for personal banking customers.

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **03459 758 758** (lines are open from 8am to 8pm, 7 days a week), chat to us in the Mobile Banking App, or visit us in branch. Or if you're a business banking customer call us on **0345 835 3858** (lines are open 8am to 6pm Monday to Friday, 9am to 2pm Saturday).

This information is available in large print, braille and audio. Ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week). Or if you're a business banking customer call us on **0345 835 3858** (lines are open 8am to 6pm Monday to Friday, 9am to 2pm Saturday).

If you have a hearing or speech impairment you can call us using the National Relay UK service. Type '18001' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit www.relayuk.bt.com to read how they manage your data.

The opening hours of our Telephone Banking advisor services are 8am to 8pm Monday to Sunday. Our lost and stolen card and fraud reporting lines are open 24/7. For business banking customers our normal call centre times are 7am to 8pm Monday to Friday, 9am to 2pm Saturdays. Due to Covid-19 they have reduced temporarily.

If you need to call us from abroad, or prefer not to use our 0345 number, you can also call us on **+44 20 3284 1581** or **+44 203 284 1576** for Business Banking customers. Calls may be monitored or recorded.

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