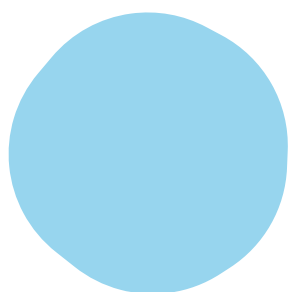




Digital Banking Terms and Conditions

Paperless Terms and Conditions



Digital Banking Terms and Conditions

These Terms and Conditions apply when you're using our Digital Banking services – Internet Banking, the TSB Mobile Banking App ("the App") and the TSB Chat service. These services are for your personal use only. Business use is not allowed.

You can stop using our Digital Banking services at any time.

Your account Terms and Conditions still apply too.

Security

1. Keep the security details you use to log in safe. And follow any security guidance we give you. [Read more](#)
2. Don't share your security details with anyone (including joint account holders). [Read more](#)
3. Don't let anyone else set up biometric security details (such as fingerprint access) on your device. [Read more](#)
4. If you think someone else knows your security details, please change them immediately. [Read more](#)
5. If your computer or device is lost or stolen, please call us immediately. [Read more](#)

Using our Digital Banking services

6. Keep your browser and App up-to-date, or the services may not work properly, or at all. [Read more](#)
7. Log in regularly and keep your mobile phone number and email address up-to-date to keep using our Digital Banking services. [Read more](#)
8. The Digital Banking services may not be available all the time. [Read more](#)
9. We may restrict or stop your access to Digital Banking in some circumstances. [Read more](#)
10. If the Digital Banking services aren't available, or you can't get access to them, you'll need to do your banking over the phone or in one of our branches. [Read more](#)
11. Our Digital Banking services are designed for use in the UK, so you might not be able to use them abroad. [Read more](#)

Making changes

12. We can change these Terms and Conditions, or how our Digital Banking services work, at any time. [Read more](#)

Other information

13. General information. [Read more](#)
14. Mobile Banking App Licence. [Read more](#)

Security

1. Keep the security details you use to log in safe. And follow any security guidance we give you.

Your security details are things like:

- Face ID, fingerprint and other things that are unique to you, for example the way you enter information.
- Passwords or memorable information.
- Codes, like One-Time Passwords we send to your mobile phone or UK landline. Or codes generated in the App.

We'll ask you to use a combination of your security details to access your Digital Banking services. We may change these procedures from time to time.

Sometimes we may need to ask for extra security checks to make sure it's you. For example, this might happen if you use a device we don't recognise. Or if you haven't logged in for a long time.

Help keep your security details safe:

- Choose unique security details and don't use them for anything else.
- Log out each time you finish using any of our services.
- Only use the App on a mobile device you own or that is under your control.

If you don't follow the security guidance we give you from time to time, you could be responsible for any losses under your TSB account Terms and Conditions. It may also affect your ability to recover any losses from fraud.

2. Don't share your security details with anyone (including joint account holders).

We'll never phone, text or email you asking for your password or memorable information. And don't allow anyone else to use the services for you.

3. Don't let anyone else set up biometric security details (such as fingerprint access) on your device.

Please delete them immediately if they have.

4. If you think someone else knows your security details, please change them immediately.

You can do this in the App or Internet Banking.

5. If your computer or device is lost or stolen, please call us immediately.

You can find our numbers in "Contact us" in the App or Internet Banking.

Using our Digital Banking services

6. Keep your browser and App up-to-date or the services may not work properly, or at all.

Technology is always changing. This means the web browsers, operating systems, and devices we support will change over time. Please install updates, or new versions of Internet Banking or the App as soon as they're available. If you don't, you may not be able to log in. Or you may not be able to use some or all of the services in Internet Banking or the App. Or they may not work correctly.

7. Log in regularly and keep your mobile phone number and email address up-to-date to keep using our Digital Banking services.

If you don't, you may not be able to log in. Or the services may not work properly. We may ask you to go through additional security steps before you can get access again.

You may also miss important information, because we may get in touch with you by:

- on-screen messages
- in-app notifications
- "push" notifications from the App
- email or
- text message.

You need to give us a valid email address, mobile number and / or UK landline number at all times.

8. The Digital Banking services may not be available all the time.

The services may not be available because we're carrying out maintenance and updates. Or there may be a reason beyond our control like systems failure, or a third party failing to provide services.

9. We may restrict or stop your access to Digital Banking in some circumstances.

We could do this where, for example:

- We think your online account security, or money in your account is at risk.
- We suspect unauthorised or fraudulent use of your security details or Digital Banking services.
- You use language or images which we reasonably consider to be offensive, abusive, or threatening, when you contact us or use the Digital Banking services. This includes your choice of user names, nicknames or references.
- You provide misleading or false information to us.
- We reasonably suspect you've been using the Digital Banking services for an illegal purpose, or are likely to do this.
- You use a device that we don't recognise. Or your device seems to have been modified or is being used in an unusual way.
- We need to comply with the law or a regulation that applies to us.
- Another reason set out in these Terms and Conditions applies.

We'll try to tell you before we stop or limit your access. But it may not always be possible, for example if there's a security or legal reason for doing this.

If we're going to stop you using our Digital Banking services completely, we'll usually tell you 30 days before. But if you seriously or regularly break these Terms and Conditions we can stop you using the Digital Banking services and end this agreement immediately.

10. If the Digital Banking services aren't available, or you can't get access to them, you'll need to do your banking over the phone or in one of our branches.

Because you can do your banking in different ways, we won't be responsible for losses when the Digital Banking services aren't available, or you can't get access to them. We also won't be responsible for:

- Losses caused by some unusual or unforeseeable things outside our control. This might be things like outages on any phone network or browser.
- Any business losses or costs you suffer. This is because our Digital Banking services are designed to be used by personal customers only. Business use is not allowed.

11. Our Digital Banking services are designed for use in the UK, so you might not be able to use them abroad.

Please take this into account when travelling. You may also incur additional costs, like charges from your mobile phone provider for using your device abroad.

We advise you check local laws – for example by contacting the consulate – to ask if you're allowed to use the services in that country. You'll be responsible if you break foreign law, and for any loss caused as a result.

Making changes

12. We can change these Terms and Conditions, or how our Digital Banking services work, at any time.

12.1 We can change how our Digital Banking services work at any time.

For example, we might introduce, improve, or remove features.

We can make urgent security related updates at any time without telling you before we make them. For other significant changes we'll usually tell you the next time you use our services. We won't normally tell you about small changes that won't have a big impact on how you use our services.

12.2 We can change these Terms and Conditions at any time.

We can make changes for several reasons. For example:

- To make improvements which benefit you.
- To make sure we're following changes in law, regulation, industry codes or guidance.
- Because of changes in the technology we use, good banking practice or changes in what our customers want.
- To introduce a charge for all or part of our services.

| Type of change | When we'll tell you |
|---|---|
| If a change affects you and could be an issue. | We'll tell you at least 30 days in advance. In exceptional circumstances if it's not possible to tell you in advance we'll tell you about it as soon as we can afterwards. |
| If we introduce a charge for all or part of our services. | We'll always tell you about it at least 60 days in advance. |
| If a change won't affect you or if it benefits you. | We'll make the change and tell you about it as soon as we can. |
| A change for a reason not set out in this document. | We'll always tell you beforehand. But if it is to your advantage, we may make the change and tell you about it as soon as we can. |

12.3 How we'll tell you about changes to our Digital Banking services or these Terms and Conditions.

We'll tell you in one of these ways: letter – by post or to your Digital Inbox, on-screen messages in Internet Banking or the App, in-app messaging or push notifications through the App, email, or text message.

If you keep using the service, we will treat you as having agreed to the changes. If you're not happy with any of the changes you can stop using the services at any time without charge.

Other information

13. General Information.

- We'll communicate with you about your Digital Banking services in English.
- English law applies to these Terms and Conditions. The courts in England and Wales can decide any questions you have about them. If you live in Scotland, Scottish law applies, and the Scottish courts can decide any questions you have about them. If you live in Northern Ireland, Northern Irish law applies, and the Northern Irish courts will be able to decide any questions you have about them.
- A person who isn't a party to these Terms and Conditions doesn't have any right to enforce them.
- You might be charged other costs or taxes by third parties for using the Digital Banking services. For example, your mobile phone network provider may charge you for using data.
- We may transfer some or all of our rights and duties under these Terms and Conditions to another provider. Your agreement will then continue with them. We'll only do this if we reasonably think they'll treat you fairly and to the same standard we have. It won't change your rights under these Terms and Conditions.
- Sometimes we may not do something we've said we'll do in these Terms and Conditions. But we can start doing it again in the future.

Complaints: you can tell us about a complaint online, in branch, by calling or writing to us. You can find out more at tsb.co.uk/help/complaints. If you're not happy with our final response, you can ask the Financial Ombudsman Service (www.financial-ombudsman.org.uk) to look at it.

14. Mobile Banking App Licence.

We own the content of the App software, including any updates we make in the future. It's protected by copyright, trademarks, database, and other intellectual property rights.

When you download the App, we automatically give you the right to use it. We call this a "non-exclusive Licence". When you use the App, this means you agree that:

- You'll only use the App for your personal use to access your TSB accounts.
- You won't use the App or chat service for fraudulent purposes.
- You won't give any rights in the App to any other person.
- You won't copy, modify, or try to obtain any or all the software which makes the App work.
- You won't try to gain unauthorised access to any part of our services and won't interfere with anyone else's access to Internet Banking and/or the App.
- You'll only use the App on a mobile device belonging to you or under your control.
- You'll use the latest version of the App, and not one which we no longer support.

We'll automatically cancel the Licence for the device(s) you've registered to use the App if you:

- cancel your registration for the Digital Banking services
- uninstall the App or
- break any of these licence conditions.

Paperless Terms and Conditions

Going paperless is a secure and convenient way to manage your accounts in one place – your Digital Inbox. You can find this in Internet Banking and the TSB Mobile Banking App (“the App”).

These Terms and Conditions apply when your account is paperless. Remember your Account Terms and Conditions will still apply too.

What do I need to do when my account is paperless?

Log in regularly to check your Digital Inbox.

Or you may miss important information. Let us know if you have problems logging in to your Digital Inbox.

Keep your contact details up-to-date.

We'll let you know when we put something new into your Digital Inbox. We might do this by email, by text message, or by a “push” notification in the App if you have them turned on in your device settings. So keep your contact details up-to-date.

What else do I need to know?

You can view, save, or print documents whenever you want.

The documents will appear as PDFs in your Digital Inbox. We won't change or delete them for as long as you have your account. Sometimes though we'll still need to send you documents by post.

Save or print any documents you want to keep BEFORE closing your account.

If you close your account, you'll only be able to see documents for it if you have another open TSB account.

You can switch back to paper, or between paper and paperless, at any time.

You can do this in Internet Banking, or in any other way we tell you from time to time.

We can change these Terms and Conditions at any time.

We'll tell you at least 30 days in advance. But if the change is to your advantage, we may make it and tell you about it afterwards using one or more of these methods:

- letter – by post or to your Digital Inbox
- a message on your statement
- on-screen messages in Internet Banking
- in-App notification
- “push” notification in the App if notifications are turned on in your device settings
- email
- text message.

You agree we can send the following documents to your Digital Inbox:

Personal current accounts

- Account statements
- If paperless correspondence is switched on, we may also send documents like:
 - your account and/or overdraft Terms and Conditions
 - changes to those Terms and Conditions
 - pre-notification of charges, annual interest and product summaries
 - other letters about your account, or any overdraft or benefits on your account.

Savings accounts

- Account statements
- If paperless correspondence is switched on, we may also send documents like:
 - your account Terms and Conditions
 - changes to those Terms and Conditions
 - annual interest summaries and maturity letters
 - other letters about your account.

Joint current and savings accounts: Going paperless will apply to all joint account holders. We'll start sending statements (and correspondence, if paperless correspondence is switched on) to their Digital Inbox too. So please make sure they're aware this is going to happen.

Credit cards

- Account statements
- We'll also put any documents we'd normally send with your paper statements into your Digital Inbox. These include changes to your account Terms and Conditions, and formal notices should you miss payments or incur default fees.

Personal loans

- Annual statements
- If paperless correspondence is switched on, we may also send documents to your Digital Inbox like:
 - your account Terms and Conditions
 - changes to those Terms and Conditions
 - formal notices should you miss payments or incur default fees
 - other letters about your loan account.

Joint loans: We're sorry, joint personal loans can't go paperless.

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**, chat to us in the Mobile Banking App, or visit us in branch.

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).

If you have a hearing or speech impairment you can call us using the 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.

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. Registration No. 191240. TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.