

Our lending commitments and what we ask of you



As a lender, we have a responsibility to act fairly and as part of this we have committed to follow the [Standards of Lending Practice](#). This note sets out some of our key responsibilities and what we ask of you, to ensure that the relationship works well for both of us.

Our commitments to you

- ✓ We will lend responsibly and aim to provide a product that is affordable for you.
- ✓ We will provide you with information about our products and services and how they work, in a clear and understandable way, so that you can decide what's best for you and your needs.
- ✓ We will endeavour to make sure our products and services offer, wherever possible, the flexibility to meet your needs.
- ✓ We will treat you fairly and reasonably at all times and make sure that you are provided with a high level of service.
- ✓ If you tell us about any inaccuracies, for example around the personal information we hold about you, we will act quickly to put it right.
- ✓ We will always aim to help you if we see, or you tell us, that you are having trouble financially. We will seek to understand your overall circumstances, try and identify options that you can afford and where appropriate, provide a reference to free debt advice.

What we ask of you

- We ask you to think carefully about whether you can afford to repay the money you want to borrow and to be open in your dealings with us.
- Take care of any cards, PINs, online log-in details and other security information to help prevent fraud and help us to protect your accounts.
- Tell us as soon as possible if your card has been lost or stolen, or if you know or suspect someone is misusing your confidential information e.g. your PIN or online log-in details.
- Carefully check your account statements to make sure they are accurate. If anything isn't right, please get in touch with us.

Please let us know if

- your contact details change, so we can keep our records up to date;
- your circumstances change, particularly if what's happened is likely to cause you difficulties in managing your account or financial problems;
- you think that you won't be able to keep up with your repayments. The sooner you do this, the more likely it is we'll be able to find a way to help you.

We would also encourage you to refer to the terms and conditions associated with your current account, credit card or personal loan.

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 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.

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TSB adheres to The Standards of Lending Practice which are monitored and enforced by the Lending Standards Board: www.lendingstandardsboard.org.uk.