

credit cards

# changes to credit card terms and conditions



# Changes to credit card terms and conditions

We're making some changes to our credit card terms and conditions. This document explains what conditions are changing and what these changes mean for you.

Sections of the booklet that impact you	Customer group
Section 1	All customers who opened their account from 31 March 2011, except those who are in/have been in Persistent Debt and have had changes made to their terms because of this.
Section 2	Customers whose interest rate is linked to the Bank of England Base Rate under their current terms and conditions.
Section 3	Advance credit card customers only.
Sections 4, 5, 6, 7, 8, 9, 10 and 12	All customers.
Section 11	Customers who are in/have been in Persistent Debt and have had changes made to their terms because of this.
Section 13	Customers who opened their account before 31 March 2011, except those who are in/have been in Persistent Debt and have had changes made to their terms because of this.

## Section 1: Changes to minimum payments

What our terms and conditions currently say	What this will change to	What this change means for you
<p><b>2. YOUR PAYMENTS</b></p> <p>2.1 You must make a minimum payment by the payment date every month of an amount equal to the total of interest, any charges payable under condition 7.1, 7.2 or 7.3 and 1% of the balance shown in your statement (minimum £5, or the full balance if less than £5).</p> <p>Your minimum payment may be different from the above if we change it under condition 20.19.</p> <p>In addition to your minimum payment, you can repay all or part of what you owe at any time. Your monthly statement will show how you can make a payment to us, including at a branch, via Internet Banking (if registered) or Telephone Banking (if registered).</p> <p>2.2 To begin with your payment date will be about 25 days after the statement date but we may change it under condition 19. Your statement will show the payment date and the minimum payment.</p>	<p><b>2. YOUR PAYMENTS</b></p> <p>2.1 You must make a minimum payment by the payment date every month of an amount equal to the total of interest, any charges payable under condition 7.1, 7.2 <del>or 7.3</del> and 1% of the balance shown in your statement (minimum £5), or the full balance (if less than £5).</p> <p><del>Your minimum payment may be different from the above if we change it under condition 20.19.</del></p> <p>2.2 If we change your minimum payment under condition 20.20 because your account is in persistent debt, this condition will apply instead of condition 2.1 and you must make a minimum payment by the payment date every month of an amount equal to:-</p> <ul style="list-style-type: none"> <li>• 1/48 of your Persistent Debt Balance plus any charges payable under conditions 7.1 and 7.2 in relation to your Persistent Debt Balance, and / or</li> <li>• If you have an Other Balance, an amount equal to twice the amount of interest on your Other Balance plus twice the amount of any charges payable under condition 7 in relation to the Other Balance.</li> </ul> <p>2.3 In addition to your minimum payment, you can repay all or part of what you owe at any time. Your monthly statement will show how you can make a payment to us, including at a branch, via Internet Banking (if registered) or Telephone Banking (if registered).</p> <p>2.4 To begin with your payment date will be about 25 days after the statement date but we may change it under condition 19. Your statement will show the payment date and the minimum payment.</p>	<p>We've introduced a new minimum payment which will apply if your account is in Persistent Debt and you confirm to us that you're able to increase the amount you pay each month towards your balance. The new minimum payment will allow you to pay off your Persistent Debt Balance in four years. It will also make sure that any future spend on your account is paid off at a manageable level, so you don't go back into Persistent Debt.</p> <p>If you opened your account before 31 March 2011 this section of the booklet doesn't apply to you - please refer to section 13 instead.</p>

What our terms and conditions currently say	What this will change to	What this change means for you
N/A – new definitions have been added.	<p><b>21. DEFINED TERMS</b></p> <p>"Other Balance" means any other amount on your credit card over and above your Persistent Debt Balance, including any further Purchases, other Transactions, balances, fees or interest.</p> <p>"Persistent Debt Balance" means the total balance on your credit card which falls within the description of Persistent Debt under condition 20.20 of these terms, for a total of at least 36 months, plus interest charged at the same standard rate of interest which applies to Purchases.</p>	We've added new defined terms 'Other Balance' and 'Persistent Debt Balance' which relate to accounts in Persistent Debt.

## Section 2: Changes to your interest rates

<p><b>4. INTEREST RATES</b></p> <p>4.1 Your current standard interest rates are:</p> <ul style="list-style-type: none"> <li>• XX% p.a. (variable) for Cash Withdrawals and Cash Withdrawal fees; and</li> <li>• XX% p.a. (variable) for all other Transactions, fees, charges and other amounts payable by you under this agreement.</li> </ul> <p>These interest rates are made up of:</p> <ul style="list-style-type: none"> <li>• Base Rate plus your personal interest rate of [x]% p.a. (variable) for Cash Withdrawals and Cash Withdrawal fees; and</li> <li>• Base Rate plus your personal interest rate of [x]% p.a. (variable) for all other Transactions, fees, charges and other amounts payable by you under this agreement.</li> </ul>	<p><b>4. INTEREST RATES</b></p> <p>4.1 Your current standard interest rates are:</p> <ul style="list-style-type: none"> <li>• XX% p.a. (variable) for Cash Withdrawals and Cash Withdrawal fees; and</li> <li>• XX% p.a. (variable) for all other Transactions, fees, charges and other amounts payable by you under this agreement.</li> </ul> <p><del>These interest rates are made up of:</del></p> <ul style="list-style-type: none"> <li>• <del>Base Rate plus your personal interest rate of [x]% p.a. (variable) for Cash Withdrawals and Cash Withdrawal fees; and</del></li> <li>• <del>Base Rate plus your personal interest rate of [x]% p.a. (variable) for all other Transactions, fees, charges and other amounts payable by you under this agreement.</del></li> </ul>	<p>The interest rates on your account are currently made up of your personal interest rates, plus the Bank of England base rate. This means that when the base rate increases, your interest rate will also increase. However, once this change is made, your interest rate will no longer include the base rate. The rates are shown as XX% here, but the letter we've sent you with this leaflet confirms what your interest rates will be as a result of this. Going forward, only your personal interest rates will apply to your account. Please note that your rates will still be variable.</p> <p>Separate to this, your personal interest rates may have also changed. Please refer to your letter for more information.</p>
<p><b>5. INTEREST RATE CHANGES</b></p> <p>5.1 Other than to reflect changes in the Base Rate we may change interest rates (except fixed rates). This includes changing the way they are charged or calculated, or introducing different rates for different types of Transaction or different types of rate. The new rates apply to Transactions and to your outstanding balance from the date the rate changes. The APR does not take these variations into account.</p> <p>These changes may be personal to you and based on one or more factors including, but not limited to, the fact that:-</p> <ul style="list-style-type: none"> <li>• you haven't kept to the conditions of your credit card account, for example you have missed payments, gone over your credit limit several times or payments into the account (such as direct debits or cheques) are not accepted when presented for payment;</li> <li>• the types of transaction you make, by their value or frequency, indicate riskier behaviour, for example higher than average cash withdrawals or gambling transactions;</li> </ul>	<p><b>5. INTEREST RATE CHANGES</b></p> <p>5.1 <del>Other than to reflect changes in the Base Rate</del> We may change interest rates (except fixed rates). This includes changing the way they are charged or calculated, or introducing different rates for different types of Transaction or different types of rate. The new rates apply to Transactions and to your outstanding balance from the date the rate changes. The APR does not take these variations into account.</p> <p>These changes may be personal to you and based on one or more factors including, but not limited to, the fact that:-</p> <ul style="list-style-type: none"> <li>• you haven't kept to the conditions of your credit card account, for example you have missed payments, gone over your credit limit several times or payments into the account (such as direct debits or cheques) are not accepted when presented for payment;</li> <li>• the types of transaction you make, by their value or frequency, indicate riskier behaviour, for example higher than average cash withdrawals or gambling transactions;</li> </ul>	<p>As we explained above, your interest rates will no longer be linked to the Bank of England base rate, so we've removed all reference to this from your terms and conditions.</p>

What our terms and conditions currently say	What this will change to	What this change means for you
<ul style="list-style-type: none"> <li>• you haven't kept to the conditions of another product you have with us;</li> <li>• we've received information from external credit reference agencies about changes in your financial status.</li> </ul> <p>We will also change your interest rate if we experience changes to the cost of running our business, including changes to operational, regulatory, borrowing or credit risk related costs.</p> <p>5.2 We will give you at least 60 days notice of an increase in your interest rates, other than because of a Base Rate increase. If we increase your personal interest rate you may notify us before the change takes effect that you want to close your account and repay your balance at the existing interest rate.</p> <p>If you do so, you must stop making any Transactions, return all Cards and Cheques (cut in half) and cancel instructions or authorities you have given others to charge your account. This agreement will continue until you have repaid all amounts you owe us. If we decrease your interest rates, other than because of a Base Rate decrease, we will let you know before the change takes effect.</p> <p>5.3 When Base Rate increases or decreases, your standard interest rate will change by the same amount. Because of the effect of compounding, this means that the change in the actual interest you pay will be less than the change in Base Rate. For example, if Base Rate changes by 0.25% then we will change your simple annual interest rate by a slightly lower amount so that when you take account of interest being charged on interest then your compounded standard interest rate will change by 0.25%. The change will take place on the last working day of the month in which Base Rate changes. We will tell you about the change in the statement you receive in the calendar month following the Base Rate change.</p>	<ul style="list-style-type: none"> <li>• you haven't kept to the conditions of another product you have with us;</li> <li>• we've received information from external credit reference agencies about changes in your financial status.</li> </ul> <p>We will also change your interest rate if we experience changes to the cost of running our business, including changes to operational, regulatory, borrowing or credit risk related costs.</p> <p>5.2 We will give you at least 60 days notice of an increase in your interest rates <del>other than because of a Base Rate increase</del>. If we increase your personal interest rate you may notify us before the change takes effect that you want to close your account and repay your balance at the existing interest rate.</p> <p>If you do so, you must stop making any Transactions, return all Cards and Cheques (cut in half) and cancel instructions or authorities you have given others to charge your account. This agreement will continue until you have repaid all amounts you owe us. If we decrease your interest rates, <del>other than because of a Base Rate decrease</del> we will let you know before the change takes effect.</p> <p><del>5.3 When Base Rate increases or decreases, your standard interest rate will change by the same amount. Because of the effect of compounding, this means that the change in the actual interest you pay will be less than the change in Base Rate. For example, if Base Rate changes by 0.25% then we will change your simple annual interest rate by a slightly lower amount so that when you take account of interest being charged on interest then your compounded standard interest rate will change by 0.25%. The change will take place on the last working day of the month in which Base Rate changes. We will tell you about the change in the statement you receive in the calendar month following the Base Rate change.</del></p>	<p>As we explained above, your interest rates will no longer be linked to the Bank of England base rate, so we've removed all reference to this from your terms and conditions.</p>
<p><b>18. ENDING THE AGREEMENT</b></p> <p>18.1 This agreement can be ended by you under condition 8 and by us giving you two months notice, or immediate notice in exceptional circumstances. In both cases:</p> <ul style="list-style-type: none"> <li>• you must stop making any Transactions, return all Cards and Cheques (cut in half) and cancel instructions or authorities you have given others to charge your account; and</li> <li>• the agreement will continue until you have repaid all amounts you owe us including Transactions, fees and</li> <li>• charges added to your account after we received your notice, or gave you notice, although if your account is linked to base rate, it will not be linked to base rate from the date your notice is given.</li> </ul>	<p><b>18. ENDING THE AGREEMENT</b></p> <p>18.1 This agreement can be ended by you under condition 8 and by us giving you two months notice, or immediate notice in exceptional circumstances. In both cases:</p> <ul style="list-style-type: none"> <li>• you must stop making any Transactions, return all Cards and Cheques (cut in half) and cancel instructions or authorities you have given others to charge your account; and</li> <li>• the agreement will continue until you have repaid all amounts you owe us including Transactions, fees and</li> <li>• charges added to your account after we received your notice, or gave you notice. <del>although if your account is linked to base rate, it will not be linked to base rate from the date your notice is given.</del></li> </ul>	<p>As explained above, we've removed all references to the base rate as your terms and conditions, as your interest rate will no longer be linked to the Bank of England base rate.</p>
<p><b>21. DEFINED TERMS</b></p> <p>"Base Rate": Bank of England bank rate</p>	<p><b>21. DEFINED TERMS</b></p> <p><del>"Base Rate": Bank of England bank rate</del></p>	<p>We've removed this defined term as your account is no longer linked to the Bank of England Base Rate.</p>

What our terms and conditions currently say	What this will change to	What this change means for you
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### Section 3: Changes to how we charge interest on Advance cards

<p><b>4. INTEREST RATES</b></p> <p>4.3 We generally charge interest daily on the balance outstanding on the account. We start charging interest on Transactions and on all other amounts from and including the date they are added to the account. We add this interest to your account on the statement date each month. We then charge the relevant rate of interest on the whole balance until you make a payment. We then charge interest on your remaining balance until your next statement date, and this interest will be added to your account on the statement date. This means that you may pay interest on interest ("compound").</p> <p>4.4 We will only start charging interest on the charges in conditions 7.1 to 7.5 on the 29th day after the day we give you notice that these charges are payable. We will not charge interest on that interest.</p>	<p><b>4. INTEREST RATES</b></p> <p>4.3 We generally charge interest daily on the balance outstanding on the account. We start charging interest on Transactions and on all other amounts from and including the date they are added to the account. We add this interest to your account on the statement date each month. We then charge the relevant rate of interest on the whole balance until you make a payment. We then charge interest on your remaining balance until your next statement date, and this interest will be added to your account on the statement date. This means that you may pay interest on interest ("compound").</p> <p>4.4 <del>There are two exceptions to this general rule:</del></p> <ul style="list-style-type: none"> <li>• We will not charge interest on Purchases shown on your current statement if you pay the full balance shown on that statement by the payment date (provided you have also paid the full balance on the previous statement by the payment date). If you have not previously paid in full, we'll add interest on those Purchases to your statement and we'll charge that interest from the date we originally added the Purchases to your account.</li> <li>• We will only start charging interest on the charges in conditions 7.1 and 7.2 <del>to 7.5</del> on the 29th day after the day we give you notice that these charges are payable. We will not charge interest on that interest.</li> </ul>	<p>We're changing the way we charge interest on your credit card. Currently, we start charging interest on purchases straight away. However, once this change is made we'll not charge interest on purchases if you pay the full balance on your statement by the next due date for payment.</p>
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### Section 4: Changes to our charges

<p><b>7. CHARGES</b></p> <p>7.3 We will charge you £12 each time a standing order or a Direct Debit, cheque or other payment order you have given us is not accepted when we present it for payment.</p> <p>7.4 Conditions 7.1 to 7.3 will apply where we let you continue to use your Card (if we do let you) despite you having broken these conditions.</p> <p>7.7 Unless we tell you that a charge is not payable, we charge:</p> <ul style="list-style-type: none"> <li>• 3% of the amount of each Balance Transfer you make;</li> <li>• 4% of the amount of each Money Transfer you make;</li> <li>• a cash fee of 3% of the amount of each Cash Withdrawal you make in the UK or abroad (minimum £3); and</li> <li>• 3% of the amount of each Cheque you use (minimum £3).</li> </ul> <p>7.9 We charge £6 for each past statement requested (maximum £12 per request), £5 for copies of transaction receipts unless your transaction query shows a mistake has been made and £2 if you ask for a receipt for a payment.</p>	<p><b>7. CHARGES</b></p> <p><del>7.3 We will charge you £12 each time a standing order or a Direct Debit, cheque or other payment order you have given us is not accepted when we present it for payment.</del></p> <p>7.43 Conditions 7.1 and 7.32 will apply where we let you continue to use your Card (if we do let you) despite you having broken these conditions.</p> <p>7.76 Unless we tell you that a charge is not payable, <del>or that a charge for a Promotional Transaction applies instead under condition 4.2,</del> we charge:</p> <ul style="list-style-type: none"> <li>• 3% 5% of the amount of each Balance Transfer you make;</li> <li>• 4% 5% of the amount of each Money Transfer you make;</li> <li>• a cash fee of 3% of the amount of each Cash Withdrawal you make in the UK or abroad (minimum £3); and</li> <li>• 3% of the amount of each Cheque you use (minimum £3).</li> </ul> <p><del>7.9 We charge £6 for each past statement requested (maximum £12 per request), £5 for copies of transaction receipts unless your transaction query shows a mistake has been made and £2 if you ask for a receipt for a payment.</del></p>	<p>Moving forward, we're no longer charging you a fee:</p> <ul style="list-style-type: none"> <li>- When a cheque, standing order, Direct Debit or other payment is not accepted.</li> <li>- When you request a copy of a previous statement.</li> <li>- When you ask for a copy of a transaction receipt.</li> <li>- When you ask for a payment receipt.</li> </ul> <p>We've increased our standard charges for:</p> <ul style="list-style-type: none"> <li>- Balance Transfers from 3% to up to 5% of the amount of each balance you transfer and</li> <li>- Money Transfers from 4% to up to 5% of each amount transferred.</li> </ul> <p>The rest of the numbering in this condition has been changed as a result of these charges being removed.</p>
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What our terms and conditions currently say	What this will change to	What this change means for you
<p><b>7. CHARGES</b></p> <p>7.8 Visa and Mastercard® Transactions in foreign currencies will be converted into sterling the day they are added to your account. We use a wholesale exchange rate set by Mastercard® or Visa (depending on your Card Type) that applies on the day the conversion takes place.</p> <p>The exchange rate changes on a daily basis. Changes are applied immediately and without giving you any advance notice. You can find out the current exchange rate by calling us.</p> <p>We add a non-sterling Transaction fee of 2.95% to the converted sterling amount.</p>	<p><b>7. CHARGES</b></p> <p><del>7.87 Visa and Mastercard® Transactions in foreign currencies will be converted into sterling the day they are added to your account.</del></p> <p>We use a wholesale exchange rate set by Mastercard® or Visa (depending on your Card Type) <del>that applies on the day the conversion takes place.</del></p> <p><b>For Mastercard® Transactions, the exchange rate that applies is the rate on the day the Transaction occurred. However, in very limited situations, such as where the Transaction is delayed by nine days or more due to a technical issue or processing error, we use the rate that applies on the day the Transaction is added to your account.</b></p> <p><b>For Visa Transactions, we use the exchange rate that applies on the day the Transaction is added to your account.</b></p> <p>The exchange rate changes on a daily basis. Changes are applied immediately and without giving you any advance notice. You can find out the current exchange rate by calling us.</p> <p>We add a non-sterling Transaction fee of 2.95% to the converted sterling amount.</p>	<p>Mastercard® has made changes to Transactions you make in foreign currencies. This will give you more certainty and transparency on the exchange rate that will apply to your Transaction.</p> <p>This change means that for foreign Mastercard® Transactions, the Transaction is exchanged on the day of the Transaction, rather than the day the Transaction is added to your account. In certain rare situations, for example when there is a delay due to a technical or processing error, the Transaction will still be exchanged on the day the Transaction is added to your account.</p> <p>This change has already been made to your account.</p>
<p><b>7. CHARGES</b></p> <p>7.8 Visa and Mastercard® Transactions in foreign currencies will be converted into sterling the day they are added to your account. We use a wholesale exchange rate set by Mastercard® or Visa (depending on your Card Type) that applies on the day the conversion takes place.</p> <p>The exchange rate changes on a daily basis. Changes are applied immediately and without giving you any advance notice. You can find out the current exchange rate by calling us.</p> <p>We add a non-sterling Transaction fee of 2.95% to the converted sterling amount.</p>	<p><b>7. CHARGES</b></p> <p><del>7.87 Visa and Mastercard® Transactions in foreign currencies will be converted into sterling the day they are added to your account.</del></p> <p>We use a wholesale exchange rate set by Mastercard® or Visa (depending on your Card Type) <del>that applies on the day the conversion takes place.</del></p> <p><b>For both Mastercard® and Visa Transactions, the exchange rate that applies is the rate on the day the Transaction occurred. However, in very limited situations, such as where the Transaction is delayed by nine days or more due to a technical issue or processing error, we use the rate that applies on the day the Transaction is added to your account.</b></p> <p>The exchange rate changes on a daily basis. Changes are applied immediately and without giving you any advance notice. You can find out the current exchange rate by calling us.</p> <p>We add a non-sterling Transaction fee of 2.95% to the converted sterling amount.</p>	<p>From 17 April 2021, Visa are making the same change as Mastercard®, so that foreign Transactions will be exchanged on the day the Transaction is made, rather than the day it is added to your account. Once again, in certain rare situations, for example where there is a delay due to a technical or processing error the Transaction will still be exchanged on the day the Transaction is added to your account.</p>

What our terms and conditions currently say	What this will change to	What this change means for you
<p><b>Section 5: Changes to how Authorised Online Third Party Providers can access your account</b></p>		
<p><b>10. OTHER KEY INFORMATION</b></p> <p>10.1 We will open your account a few days before you get your Card. The credit is available by using your Card and Security Details or by giving specific consent to an Authorised Online Third Party Provider. We may make Cheques, Balance Transfers, Money Transfers or other Promotional Transactions available on your account – if we do, we will tell you the basis on which you can make them.</p>	<p><b>10. OTHER KEY INFORMATION</b></p> <p>10.1 We will open your account a few days before you get your Card. The credit is available by using your Card and Security Details or by giving specific consent to through an Authorised Online Third Party Provider. We may make Cheques, Balance Transfers, Money Transfers or other Promotional Transactions available on your account – if we do, we will tell you the basis on which you can make them.</p>	<p>This is a small wording change to show that, where you allow an Authorised Online Third Party Provider to access your account, you can give consent to this via that Provider, by using their service.</p>
<p><b>12. ADDITIONAL CARD AND AUTHORISED ONLINE THIRD PARTY PROVIDER ACCESS</b></p> <p>12.6 If you want to allow an Authorised Online Third Party Provider to have access to your credit card account:</p> <ul style="list-style-type: none"> <li>• you must have registered for Internet Banking;</li> <li>• you must give them specific consent to access your account details by Internet Banking; and</li> <li>• you may only share with them your user ID, password and memorable information that you set up when you registered for Internet Banking.</li> </ul> <p>If they enter your user ID, password and memorable information on your behalf that means you've agreed to make the payment. For the purposes of this agreement, Transactions made through an Authorised Online Third Party Provider will be treated as Transactions made by you. You must pay us for Transactions made through the Authorised Online Third Party Provider even if they make you break this agreement. You will be liable for any charges payable as a result of instructions given through an Authorised Online Third Party Provider.</p> <p>12.7 If you share your user ID, password and memorable information with an Authorised Online Third Party Provider they will be able to see all your accounts with us online. Please check that anyone you have a joint account with agrees to this.</p> <p>12.8 If you want to stop an Authorised Online Third Party Provider accessing your Internet Banking, you will need to change your user ID, password and memorable information.</p>	<p><b>12. ADDITIONAL CARD AND AUTHORISED ONLINE THIRD PARTY PROVIDER ACCESS</b></p> <p>12.6 If you want to allow an Authorised Online Third Party Provider to have access to your credit card account:</p> <ul style="list-style-type: none"> <li>• you must have registered for Internet Banking; and</li> <li>• you must give them specific consent to access your account details by Internet Banking. and</li> <li>• <del>you may only share with them your user ID, password and memorable information that you set up when you registered for Internet Banking.</del></li> </ul> <p><del>If they enter your user ID, password and memorable information on your behalf that means you've agreed to make the payment. For the purposes of this agreement, Transactions made through an Authorised Online Third Party Provider will be treated as Transactions made by you. You must pay us for Transactions made through the Authorised Online Third Party Provider even if they make you break this agreement. You will be liable for any charges payable as a result of instructions given through an Authorised Online Third Party Provider.</del></p> <p><del>12.7 If you share your user ID, password and memorable information with an Authorised Online Third Party Provider they will be able to see all your accounts with us online. Please check that anyone you have a joint account with agrees to this.</del></p> <p>12.8 If you want to stop an Authorised Online Third Party Provider accessing your Internet Banking, you will need to change your user ID, password and memorable information you can log in to Internet Banking and stop their access in the "Your Account Tools" section. We suggest you also speak to the Authorised Online Third Party Provider and ask them to remove your TSB account from their service.</p>	<p>We've updated the terms which relate to you giving access to an Authorised Online Third Party Provider to your account.</p> <p>You must no longer share your Security Details with these providers, as they are now only allowed to access your account by using a special secure portal, instead of using your Security Details.</p> <p>In 12.7, we have added new wording which explains how you can stop an Authorised Online Third Party Provider from accessing your account via Internet Banking.</p>

What our terms and conditions currently say	What this will change to	What this change means for you
<p><b>14. TRANSACTIONS AND CREDIT LIMITS</b></p> <p>14.1 We are entitled to assume we are dealing with you, and that you have agreed to us acting on any instructions, without getting further confirmation from you:</p> <ul style="list-style-type: none"> <li>• if you ask us to make a payment using your Security Details (for example a Card and PIN at a cash machine or the passwords you have chosen for Telephone or Internet Banking) as long as any relevant security checks have been completed by us or;</li> <li>• in the case of a Card (or device on which your Card or Card Number has been loaded) with contactless functionality, using that functionality; or</li> <li>• if we have received the instruction from an Authorised Online Third Party Provider; and</li> <li>• otherwise, if you have signed a Cheque or other document containing the payment instruction.</li> </ul> <p>In some circumstances, we may still ask for additional confirmation from you.</p>	<p><b>14. TRANSACTIONS AND CREDIT LIMITS</b></p> <p>14.1 We are entitled to assume we are dealing with you, and that you have agreed to us acting on any instructions, without getting further confirmation from you:</p> <ul style="list-style-type: none"> <li>• if you ask us to make a payment using your Security Details (for example a Card and PIN at a cash machine or the passwords you have chosen for Telephone or Internet Banking) as long as any relevant security checks have been completed by us or;</li> <li>• in the case of a Card (or device on which your Card or Card Number has been loaded) with contactless functionality, using that functionality; <del>or</del> <b>if we have received the instruction from an Authorised Online Third Party Provider; and</b> <b>by holding the card or device near the contactless terminal; or</b></li> <li>• <del>if we have received the instruction from</del> in the case of an instruction received through an Authorised Online Third Party Provider, by you confirming the payment by following the procedures the provider tells you about; or</li> <li>• otherwise, if you have signed a Cheque or other document containing the payment instruction.</li> </ul> <p>In some circumstances, we may still ask for additional confirmation from you. For example when you use your Card number to make a payment online we may ask you to provide further Security Details to confirm the Transaction.</p>	<p>This wording has been updated to reflect that we'll know when an Authorised Online Third Party Provider is giving instructions to us on your behalf. They'll contact us directly to give us instructions, rather than using your Security Details to give instructions via Internet Banking. We've also clarified what we mean regarding using contactless payment technology and have provided an example of when you might be asked for extra Security Details to confirm a Transaction.</p>
<p><b>14. TRANSACTIONS AND CREDIT LIMITS</b></p> <p>14.8 If you wish to cancel a Transaction:</p> <p>(b) If you tell us (or an Authorised Online Third Party Provider tells us on your behalf) to make any other type of Transaction we cannot change or cancel your instruction as we start processing it when we receive it.</p>	<p><b>14. TRANSACTIONS AND CREDIT LIMITS</b></p> <p>14.8 If you wish to cancel a Transaction:</p> <p>(b) If you tell us <del>(or an</del> (directly or through an Authorised Online Third Party Provider <del>tells us on your behalf)</del> to make any other type of Transaction we cannot change or cancel your instruction as we start processing it when we receive it.</p>	<p>We've made a small change to the wording here to make it clear that you can tell us to make any other type of Transaction either directly, or via an Authorised Online Third Party Provider.</p>
<p><b>21. DEFINED TERMS</b></p> <p>"Authorised Online Third Party Provider": a third party who provides services like making Balance Transfers or Money Transfers with money from your credit card account or using information from your account so you can see all your account information in one place. These providers are "authorised" if they are registered with the Financial Conduct Authority or another regulator in the EEA. You can only use an authorised provider.</p>	<p><b>21. DEFINED TERMS</b></p> <p>"Authorised Online Third Party Provider": a third party who provides services like making Balance Transfers or Money Transfers with money from your credit card account or using information from your account so you can see all your account information in one place. <del>These providers are "authorised" if they are registered with the Financial Conduct Authority or another regulator in the EEA.</del> You can only use a <del>authorised provider</del> authorised by law.</p>	<p>We've removed the reference to an Authorised Online Third Party Provider being authorised by another regulator in the EEA, as a result of the UK leaving the European Union and have made it clear that these providers must be authorised by law.</p>

Section 6: Changes to payment instructions

11. THE CARD, PIN AND CHEQUES

11.2 (a) You will not be able to give payment instructions using your Card, Cheques or Security Details if we have stopped, or suspended, your ability to use them. We can do this if we reasonably consider it necessary for reasons relating to:

- the security of your account or Security Details;
- suspected unauthorised or fraudulent use of your account or Security Details; or
- a significantly increased risk that you may be unable to make your repayments.

If we do this, we will tell you as soon as possible.

We'll usually contact you by calling or sending you a text message, by displaying a message on Internet Banking or telling you at the time you try to make a payment. If we can't tell you in advance, we'll tell you immediately after. But, we might not be able to tell you if that means we might compromise our security measures. We also might not be able to tell you if there are legal reasons that we can't do so.

We'll remove the stop on your Card or Security Details as soon as we can, once any of the reasons for stopping it are resolved.

As all Card and Cheques belong to us, we (or a person acting for us, for example a retailer), may take or retain a Card or Cheque if we stop or suspend your right to use your account. You must then stop using the Card, Card number and Cheques.

(b) We can also stop any Authorised Online Third Party Provider using your Internet Banking user ID, password and memorable information if we reasonably consider it necessary for reasons relating to the security of your account or Security Details or suspected unauthorised or fraudulent use of your account or Security Details. If we do this we will tell you as soon as possible in the same way as above.

An Authorised Online Third Party Provider will not be able to access your Internet Banking account using your user ID, password and memorable information if we have stopped your / their ability to use them.

An Additional Cardholder will not be able to give payment instructions using your Card, Cheques or Security Details if we have been instructed by the Secretary of State for the Home Department to remove the Additional Cardholder's ability to access an account under section 40G of the Immigration Act 2014 (as amended by the Immigration Act 2016). We will tell you and the Additional Cardholder as soon as we can after we have done this.

11. THE CARD, PIN AND CHEQUES

11.2 (a) You will not be able to give payment instructions using your Card, Cheques or Security Details if we have stopped, or suspended, your ability to use them. We can do this if we reasonably consider it necessary for reasons relating to:

- the security of your account or Security Details; or
- suspected ~~fraud or~~ unauthorised ~~or fraudulent~~ use of your account or Security Details; or
- a significantly increased risk that you may be unable to make your repayments; or

• if your account is in persistent debt and you are unable to pay off your Persistent Debt Balance within four years at your standard interest rate.

If we do this, we will tell you as soon as possible.

We'll usually contact you by calling or sending you a text message, by displaying a message on Internet Banking or telling you at the time you try to make a payment. If we can't tell you in advance, we'll tell you immediately after. But, we might not be able to tell you if that means we might compromise our security measures. We also might not be able to tell you if there are legal reasons that we can't do so.

We'll remove the stop on your Card or Security Details as soon as we can, once any of the reasons for stopping it are resolved.

As all Card and Cheques belong to us, we (or a person acting for us, for example a retailer), may take or retain a Card or Cheque if we stop or suspend your right to use your account.

You must then stop using the Card, Card number and Cheques.

~~(b) We can also stop any Authorised Online Third Party Provider using your Internet Banking user ID, password and memorable information if we reasonably consider it necessary for reasons relating to the security of your account or Security Details or suspected unauthorised or fraudulent use of your account or Security Details. If we do this we will tell you as soon as possible in the same way as above. An Authorised Online Third Party Provider will not be able to access your Internet Banking account using your user ID, password and memorable information if we have stopped your / their ability to use them.~~

(b) We can stop an Authorised Online Third Party Provider from accessing your account where we reasonably consider it necessary to protect the security of your account.

(c) An Additional Cardholder will not be able to give payment instructions using your Card, Cheques or Security Details if we have been instructed by the Secretary of State for the Home Department to remove the Additional Cardholder's ability to access an account under section 40G of the Immigration Act 2014 (as amended by the Immigration Act 2016). We will tell you and the Additional Cardholder as soon as we can after we have done this.

We've added another reason we can refuse to take a payment instruction from you. This applies when your account is in Persistent Debt and you are unable to pay off your Persistent Debt Balance within four years at your normal interest rate.

We've removed this wording because the way you can give instructions to Authorised Online Third Party Providers has changed. This is explained further in section 5 above.

## Section 7: Providing you with access to a contactless credit card

## N/A – 11.4 This is a new condition

## 11. THE CARD, PIN AND CHEQUES

11.4 You agree that by signing this agreement, we may provide you with a contactless credit card.

This new condition makes it clear that, when new customers sign up to their credit card, we can provide a contactless card.

## Section 8: Lost or stolen cards and fraud

## 13. LOST CARDS

13.1 You must contact us urgently if a Card or Cheque is lost or stolen or a Card or your Security Details are misused (or you think they might be). Our address and telephone numbers are: Customer Services, TSB Card Services, PO Box 16591, Birmingham B25 9GR; phone (24 hours) 08000 150 030 from UK, +44 207 481 2567 from abroad. We will keep a record of your call, and may record or monitor the call itself. If you later find the reported Cards or Cheques, you must destroy them.

13.2 You will not have to pay us anything for unauthorised use of your account unless we can show that you gave someone your Card (or Security Details to make Transactions, except as set out in condition 12.6), or were fraudulent. In this case, you will be liable for all use of the Card before you give us notice under the above condition.

## 13. LOST CARDS

13.1 You must contact us urgently if a Card or Cheque is lost or stolen or a Card or your Security Details are misused (or you think they might be). Our address and telephone numbers are: Customer Services, TSB Card Services, PO Box 16591, Birmingham B25 9GR; phone (24 hours) 08000 150 030 from UK, +44 207 481 2567 from abroad. We will keep a record of your call, and may record or monitor the call itself. You can also let us know by completing our online form in the "Your account tools" section in Internet Banking or in the "Manage cards and PINs" section of the TSB Mobile Banking App. If you later find the reported Cards or Cheques, you must destroy them.

13.2 You will not have to pay us anything for unauthorised use of your account unless we can show that you gave someone your Card (or Security Details to make Transactions, except as set out in condition 12.6), or were fraudulent. In this case, you will be liable for all use of the Card before you give us notice under the above condition. However, you will not be responsible for Transactions where the TSB Fraud Refund Guarantee applies.

If your credit card or cheque is lost or stolen or your security details have been misused, in addition to calling us, you can also complete an online form about this, which can be found by in the "Your account tools" section of Internet Banking or the "Manage cards and PINs" section of the TSB Mobile Banking App.

We've added extra wording to make it clear that you won't be responsible for unauthorised Transactions on your account where TSB's Fraud Refund Guarantee applies. For full information on the Guarantee and its conditions, visit <https://www.tsb.co.uk/fraud-prevention-centre/fraud-refund-guarantee/>

## Section 9: How we send you statements

## 15. PAYMENTS INTO YOUR ACCOUNT

15.6 We will issue you with a monthly statement, and it will include information about Transactions, payments towards your account, charges and currency conversions on your account. It is your responsibility to ensure that you read your statements and any other information provided with them, whether you receive them as paper or electronically. You must pay us even if you do not get your statement. You should tell us as soon as possible if your statement seems wrong or if you do not receive your monthly statement. We will not normally send you a statement if you have no balance on your account (and there have been no Transactions or other money in or out of your account), unless there is important information on the statement we need to tell you. If you register for Internet Banking you can ask us to send you statements electronically. You'll also be able to see all your Transactions, payments towards your account, charges and currency conversions on your account online.

## 15. PAYMENTS INTO YOUR ACCOUNT

15.6 We will issue you with a monthly statement, and it will include information about Transactions, payments towards your account, charges and currency conversions on your account. It is your responsibility to ensure that you read your statements and any other information provided with them, whether you receive them as paper or electronically. You must pay us even if you do not get your statement. You should tell us as soon as possible if your statement seems wrong or if you do not receive your monthly statement. We will not normally send you a statement if you have no balance on your account (and there have been no Transactions or other money in or out of your account), unless there is important information on the statement we need to tell you. **If you register for Internet Banking you can ask us to send you statements electronically: are a registered user of Internet Banking, we may send you statements and other correspondence electronically, either to your Internet Banking credit card statement tab or inbox, or by email to the email address you have provided. You can opt out at any time in Internet Banking.** You'll also be able to see all your Transactions, payments towards your account, charges and currency conversions on your account online.

We've updated the wording here to make it clear that, if you're registered for Internet Banking, we may send you statements and other correspondence electronically rather than by post. You can opt out of this at any time and go back to paper by visiting the "manage paperless preferences" section of Internet Banking.

## Section 10: Changes to make things clearer when your account is in Persistent Debt

## 20.19 PERSISTENT DEBT

If you have been paying more in interest, fees and charges than you have on paying down your credit card balance, for example because you have only been making the minimum monthly payment, we are required to take certain steps to help you. This condition sets out what we will do.

If you have been in this position for 18 months, we will contact you to make you aware of this and ask you to consider increasing your monthly payment so that you can pay off your balance faster, if you can afford it. We will also offer you support if you need it.

If we do not hear from you and you are still in this position nine months later, we will contact you again and remind you of your options and how we can support you.

If, after a further nine months (36 months in total) you are still continuing to pay more in interest, fees and charges than the rest of your balance, we are required to take further steps to support you. This may include:-

- stopping you from being able to use your credit card, either temporarily or permanently, in order to prevent you from getting into further debt; and/or
- increasing your contractual monthly minimum payment. Taking into account our understanding of your ability to make repayments, we can change your minimum payment if we reasonably believe you are in persistent debt based on your payment history to date, and it is reasonable for us to do so. We will tell you before we do this.

## 20.20 PERSISTENT DEBT

~~20.20.1 Persistent debt is where if you have been paying more in interest, fees and charges than you have on paying down your credit card balance, for example because you have only been making the minimum monthly payment we are required to take certain steps to help you. This condition sets out what we will do: for a long period of time. When this happens we will contact you at regular intervals to offer support and ask you to increase how much you are paying each month.~~

~~If you have been in this position for 18 months, we will contact you to make you aware of this and ask you to consider increasing your monthly payment so that you can pay off your balance faster, if you can afford it. We will also offer you support if you need it.~~

~~If we do not hear from you and you are still in this position nine months later, we will contact you again and remind you of your options and how we can support you:~~

~~20.20.2 If, after a further nine months (36 in total) you are still continuing to pay more in interest, fees and charges than the rest of your balance, we are required to take further steps to support you: your account has been in persistent debt for 36 months, we must take certain steps to help you. This may include:-~~

- ~~stopping you from being able to use your credit card, either temporarily or permanently, in order to prevent you from getting into further debt; and/or~~
- ~~increasing your contractual monthly minimum payment. Taking into account our understanding of your ability to make repayments, we can change your minimum payment if we reasonably believe you are in persistent debt based on your payment history to date, and it is reasonable for us to do so. We will tell you before we do this.~~
- ~~if you tell us that you can afford to, by increasing the minimum monthly payment on your account to the calculation set out in condition 2.2 of this agreement. This will mean that your minimum payment will be set at a level which will ensure that your balance is repaid in 4 years and that any future transactions will not fall into persistent debt; and/or~~
- ~~if you are unable to pay off your Persistent Debt Balance within four years at your standard interest rate, by stopping you from being able to use your credit card, either temporarily or permanently, in order to prevent you from getting into further debt.~~

We have simplified and updated the wording in this condition, relating to what happens when we identify that your account is in Persistent Debt. Persistent Debt means that you've been paying more interest, fees and charges than you have on paying down your credit card balance. This can happen, for instance, when you only make the minimum monthly payment for a long period of time.

We've made it clear that when you've been in this position for at least 36 months and you can afford to pay more towards your credit card, your minimum monthly payment will change from the calculation set out in condition 2.1 shown, to the calculation in condition 2.2. This will ensure that you pay off your Persistent Debt Balance in four years and also make sure that your account doesn't fall into Persistent Debt again.

If you can't afford to pay more towards your credit card at your standard interest rate, or you don't want to, we will suspend your credit card. This will avoid your account's condition worsening.

What our terms and conditions currently say	What this will change to	What this change means for you
<b>Section 11: Changes for customers who have already had Persistent Debt changes made to their account</b>		
<p><b>2. YOUR PAYMENTS</b></p> <p>2.1 You must make a minimum payment by the payment date every month of an amount equal to:</p> <p>2.1.1 twice the amount of interest charged on your Other Balance, plus twice the amount of any charges payable under condition 7 in relation to the Other Balance. <i>and/or</i></p> <p>2.1.2 1/48 of your Persistent Debt Balance plus any charges payable under conditions 7.1, 7.2 and 7.3 in relation to your Persistent Debt Balance. Your minimum payment will be at least £5, or the full balance if less than £5. In addition to your minimum payment, you can repay all or part of what you owe at any time. Your monthly statement will show how you can make a payment to us, including at a branch, via Internet Banking (if registered) or Telephone Banking (if registered).</p> <p>2.2 To begin with your payment date will be about 25 days after the statement date but we may change it under condition 19. Your statement will show the payment date and the minimum payment.</p>	<p><b>2. YOUR PAYMENTS</b></p> <p>2.1 You must make a minimum payment by the payment date every month of an amount equal to the total of interest, any charges payable under condition 7.1 and 7.2 and XX% of the balance shown in your statement (minimum EXX, or the full balance if less than EXX).</p> <p>2.2 If we change your minimum payment under condition 20.20 because your account is in persistent debt, this condition will apply instead of condition 2.1 and you must make a minimum payment by the payment date every month of an amount equal to:-</p> <ul style="list-style-type: none"> <li>1/48 of your Persistent Debt Balance plus any charges payable under conditions 7.1 and 7.2 and 7.3 in relation to your Persistent Debt Balance, and / or</li> <li>If you have an Other Balance, an amount equal to twice the amount of interest on your Other Balance plus twice the amount of any charges payable under condition 7 in relation to the Other Balance.</li> </ul> <p>2.3 In addition to your minimum payment, you can repay all or part of what you owe at any time. Your monthly statement will show how you can make a payment to us, including at a branch, via Internet Banking (if registered) or Telephone Banking (if registered).</p> <p>2.4 To begin with your payment date will be about 25 days after the statement date but we may change it under condition 19. Your statement will show the payment date and the minimum payment.</p>	<p>We have updated your terms and conditions to align with other customers.</p> <p>Because your account is/was in Persistent Debt, the minimum payment calculation set out in condition 2.2 applies to your account. Although we've changed some of the wording in this condition, there is no change to your existing minimum payment calculation.</p>
<b>Section 12: Other changes</b>		
<p><b>10. OTHER KEY INFORMATION</b></p> <p>10.4 If you have a complaint about anything to do with this agreement, please write to Customer Services, TSB Card Services, PO Box, 16591, Birmingham, B25 9GR or call us on 0345 603 1802. If you are unable to resolve any complaint you may have against us after contacting our Customer Service Department you may apply to have your complaint resolved by the Financial Ombudsmen Service.</p>	<p><b>10. OTHER KEY INFORMATION</b></p> <p>10.4 If you have a complaint about anything to do with this agreement, please write to Customer Services, TSB Card Services, PO Box, 16591, Birmingham, B25 9GR or call us on 0345 603 1802. You can also let us know by completing our online form, which can be found at <a href="http://www.tsb.co.uk">www.tsb.co.uk</a>. If you are unable to resolve any complaint you may have against us after contacting our Customer Service Department you may apply to have your complaint resolved by the Financial Ombudsmen Service.</p>	<p>You're now able to make a complaint online by completing a form on the TSB website, which can be found at <a href="http://www.tsb.co.uk/help/complaint-form">www.tsb.co.uk/help/complaint-form</a></p>
<p><b>12. ADDITIONAL CARD AND AUTHORISED ONLINE THIRD PARTY PROVIDER ACCESS</b></p> <p>12.1 You can name other people as additional cardholders on your account. You can do this in writing or in other ways. If the person you name is eligible, we will send you the additional Card. You must give the additional Card we send you to the additional cardholder and make sure that he or she is aware of, and keeps to, all conditions relating to the use and safety of Cards.</p>	<p><b>12. ADDITIONAL CARD AND AUTHORISED ONLINE THIRD PARTY PROVIDER ACCESS</b></p> <p>12.1 You can name other people as additional cardholders on your account. You can do this in writing or in other ways. If the person you name is eligible, we will send you the additional Card. You must give the additional Card we send you to the additional cardholder and make sure that <del>he or she is</del> they are aware of, and keeps to, all conditions relating to the use and safety of Cards.</p>	<p>We have removed the reference to "he or she" in condition 12.1 and replaced this with "they", to ensure our terms are gender neutral.</p>

What our terms and conditions currently say	What this will change to	What this change means for you
<p><b>14. TRANSACTIONS AND CREDIT LIMITS</b></p> <p>14.2 (a) You must not go over your credit limit. We can decline Transactions that are over that limit. But, if as a service to you, we authorise them, you have to pay the charges in condition 7 for going over your limit. If you try and make a payment for which you do not have credit, we may refuse to carry out the Transaction.</p>	<p><b>14. TRANSACTIONS AND CREDIT LIMITS</b></p> <p>14.2 (a) You must not go over your credit limit. We can decline Transactions that are over that limit. <del>But, if as a service to you, we authorise them, you have to pay the charges in condition 7 for going over your limit. If you try and make a payment for which you do not have credit, we may refuse to carry out the Transaction.</del> However, we may authorise certain Transactions which would take you over the limit to prevent them from being declined. Whether we do this will depend on your financial circumstances, the way you've used your account in the past and where the Transaction is not above a certain amount. If we authorise a Transaction that takes you above your credit limit, you have to pay the charge in condition 7 for going over your limit.</p>	<p>We've updated this section to make it clearer and explain the circumstances in which we would authorise a Transaction that takes you over your credit limit. If we do this, you will have to pay the £12 fee that is set out in condition 7.</p>
<p><b>15. PAYMENTS INTO YOUR ACCOUNT</b></p> <p>15.3 We may sometimes tell you that you may miss a monthly payment. If you want to do this, we will continue to charge interest on your account, but we will not charge you a late payment fee.</p>	<p><b>15. PAYMENTS INTO YOUR ACCOUNT</b></p> <p>15.3 <del>We may sometimes tell you that you may miss a monthly payment. If you want to do this, we will continue to charge interest on your account, but we will not charge you a late payment fee.</del> We may in future tell you that you can defer the payments you make to your credit card and how long this will be for. You will not need to make your normal payments during this time and we will not charge a late payment fee, but we will continue to charge interest on your balance. This means you will pay us more interest overall and it may take you longer to pay off your balance. We will give you details before you defer your payments in this way.</p>	<p>We've updated this condition to give you more information on what happens if we say that you can miss a monthly payment. If this happens, your payment for that month will be deferred and interest will continue to be added to your account. This may mean that it will take you longer to pay off your credit card balance.</p>
<p><b>16. REFUNDS</b></p> <p>16.1 You can ask us to refund a Purchase if the conditions set out below are satisfied. We may ask you to provide information which is reasonably necessary to investigate whether or not you are entitled to the refund. In addition, you may also find it helpful to contact the retailer who was paid. The conditions are that:</p> <ul style="list-style-type: none"> <li>• the payment was made to a retailer in the "EEA" (which includes Norway, Iceland and Liechtenstein as well as EU member states);</li> <li>• you did not agree a specific amount when agreeing to make the payment;</li> <li>• the payment amount turned out to be more than you could have reasonably expected in the circumstances (including your previous spending patterns); and</li> <li>• you ask us for the refund within eight weeks of the date the payment was made from your account.</li> </ul> <p>If you query the payment more than eight weeks after it was taken from your account, or the payment was made to a retailer outside the EEA, we are not obliged by law to make a refund ourselves but we will tell you if we can help or suggest other steps you could take.</p>	<p><b>16. REFUNDS</b></p> <p>16.1 You can ask us to refund a Purchase if the conditions set out below are satisfied. We may ask you to provide information which is reasonably necessary to investigate whether or not you are entitled to the refund. In addition, you may also find it helpful to contact the retailer who was paid. The conditions are that:</p> <ul style="list-style-type: none"> <li>• the payment was made to a retailer in the UK, Gibraltar or in the "EEA" (which includes Norway, Iceland and Liechtenstein as well as EU member states);</li> <li>• you did not agree a specific amount when agreeing to make the payment;</li> <li>• the payment amount turned out to be more than you could have reasonably expected in the circumstances (including your previous spending patterns); and</li> <li>• you ask us for the refund within eight weeks of the date the payment was made from your account.</li> </ul> <p>If you query the payment more than eight weeks after it was taken from your account, or the payment was made to a retailer outside the UK, Gibraltar or the EEA, we are not obliged by law to make a refund ourselves but we will tell you if we can help or suggest other steps you could take.</p>	<p>We have made a small change to this condition to reflect the fact that the UK is no longer in the EEA after Brexit.</p>

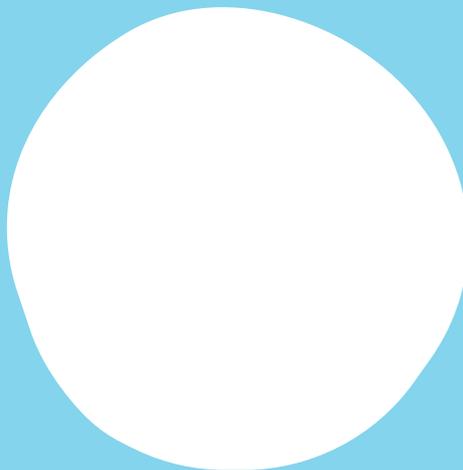
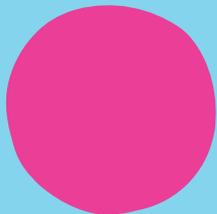
What our terms and conditions currently say	What this will change to	What this change means for you
<p><b>20. GENERAL</b></p> <p>20.1 We can contact you by:</p> <ul style="list-style-type: none"> <li>• Post</li> <li>• Phone</li> <li>• Electronically – this means email, text message and other digital methods such as sending you a message on your Internet Banking.</li> </ul> <p>By giving us your mobile number or email address, you agree we can use these to get in touch with you so that we can service your account. We'll need to contact you about your account for various reasons. For example, we'll let you know if there are changes to your terms and conditions or other important information you need to know about your account. Or we'll speak to you if we need to prevent fraud on your account.</p> <p>We'll supply your credit card agreement in English. When we speak to you and send you information about this agreement and your account we'll communicate with you in English.</p> <p>20.2 You must tell us if your name or contact details change – you can do this by visiting one of our branches or sending us a change of name/ address form (which you get in branch or online). If you do not tell us, we will go on using the details you last gave us, and we will not be responsible if we fail to contact you or if we send confidential information to the wrong address using out of date details. We may charge you our reasonable costs of finding you (or trying to find you) if your contact details are not up to date.</p>	<p><b>20. GENERAL</b></p> <p>20.1 We can contact you by:</p> <ul style="list-style-type: none"> <li>• Post</li> <li>• Phone (including text message)</li> <li>• Electronically – this means email; <b>text message</b> and other digital methods such as sending you a message on your Internet Banking, or via push notification if you are registered for the TSB Mobile App.</li> </ul> <p>By giving us your mobile number or email address, you agree we can use these to get in touch with you so that we can service your account. We'll need to contact you about your account for various reasons. For example, we'll let you know if there are changes to your terms and conditions or other important information you need to know about your account. Or we'll <b>spea k to you if we need to prevent fraud on your account contact you if suspected or actual fraud or security threats will have an impact on your account. Which method we use will depend on the circumstances.</b></p> <p>We'll supply your credit card agreement in English. When we speak to you and send you information about this agreement and your account we'll communicate with you in English.</p> <p>20.2 You must tell us if your name or contact details change – you can do this by visiting one of our branches or sending us a change of name/ address form (which you get in branch or online). If you do not tell us, we will go on using the details you last gave us, and we will not be responsible if we fail to contact you or if we send confidential information to the wrong address using out of date details. <b>You may also not be able to log in to Internet Banking, Mobile Banking or the Mobile App or make a payment using your card online. This could happen for example if we're not able to send you a one time password because we don't have an up to date mobile or UK landline number.</b> We may charge you our reasonable costs of finding you (or trying to find you) if your contact details are not up to date.</p>	<p>We've updated condition 20.1 to reflect that we can contact you by text message, provided we have your mobile phone number. We can also contact you using push notifications if you have the TSB Mobile App. We've also added that we'll contact you if we think there is a fraud or security threat in relation to your account. Condition 20.2 has been amended to explain that you might not be able to access Internet Banking, Mobile Banking or the Mobile App and you might not be able to make a payment using your card online if you haven't given us a mobile or UK landline number. This is because unfortunately, we can't send one time passwords to foreign landline numbers.</p>
<p><b>N/A – this is a new condition</b></p>	<p>20.3 If you move to an address outside the UK and are no longer a UK resident, we reserve the right to close your account.</p>	<p>We've added in a new sub-condition 20.3 which says that, if you move outside of the UK and are no longer a resident here, we have the right to close your account. The rest of the sub-conditions in condition 20 have been renumbered as a result of this being added.</p>
<p>20.12 We will not be liable if we break this agreement because of:</p> <ul style="list-style-type: none"> <li>• abnormal and unforeseeable circumstances outside our control, where we could not avoid breaking this agreement despite all efforts to the contrary – this may include, for example, delays or failures caused by industrial action, problems with another system or network, mechanical breakdown or data-processing failures; or</li> </ul>	<p>20.123 We will not be liable if we break this agreement because of:</p> <ul style="list-style-type: none"> <li>• abnormal and unforeseeable circumstances outside our control, where we could not avoid breaking this agreement despite all efforts to the contrary – this may include, for example, delays or failures caused by industrial action, problems with another system or network, mechanical breakdown or data-processing failures; or</li> </ul>	<p>We've removed references to European Community law and the European online disputes resolution platform (ODR), as neither of these will apply to your agreement after Brexit.</p>

What our terms and conditions currently say	What this will change to	What this change means for you
<p>our obligations under UK or European Community law.</p> <p>20.17 If you are unhappy with how we have handled a complaint you can refer your dispute to the Financial Ombudsman Service direct (www.financial-ombudsman.org.uk) or by using the online dispute resolution platform known as ODR which you can access at <a href="http://ec.europa.eu/odr">http://ec.europa.eu/odr</a>.</p>	<p>our obligations under UK or <del>European Community</del> law.</p> <p>20.17.18 If you are unhappy with how we have handled a complaint you can refer your dispute to the Financial Ombudsman Service direct (www.financial-ombudsman.org.uk), or by using the online dispute resolution platform known as ODR which you can access at <a href="http://ec.europa.eu/odr">http://ec.europa.eu/odr</a>.</p>	
<p>21. <b>DEFINED TERMS</b></p> <p>"Security Details": processes or agreed security procedures, that use, for example, a password or other information, security numbers or codes or PINs, your fingerprint or other distinctive personal characteristics used to make an instruction or confirm your identity, and which may be used in combination with your Card.</p>	<p>21. <b>DEFINED TERMS</b></p> <p>"Security Details": processes or agreed security procedures, that use, for example, a password or other information, security numbers or codes or PINs (including a one time password we send to your mobile phone or UK landline), your fingerprint or other distinctive personal characteristics used to make an instruction or confirm your identity, and which may be used in combination with your Card.</p>	<p>We have added some wording to the definition of Security Details in your agreement, to make it clear that where we talk about a security number or PIN, this could include a one time password that we send to your mobile or landline number.</p>

### Section 13: Changes for customers who opened their accounts before 31 March 2011

<p>2. <b>YOUR PAYMENTS</b></p> <p>2.1 You must make a minimum payment by the payment date every month of:</p> <ul style="list-style-type: none"> <li>2% of the balance shown in your statement (minimum £5, or the full balance if less than £5); or, if it is more</li> <li>an amount equal to the total of interest, any charges payable under condition 7.1, 7.2 or 7.3, the Payment Protection Cover premium shown in your statement and 0.5% of the balance shown in your statement.</li> </ul> <p>Your minimum payment may be different from the above if we change it under condition 20.19.</p> <p>In addition to your minimum payment, you can repay all or part of what you owe at any time. Your monthly statement will show how you can make a payment to us, including at a branch, via Internet Banking (if registered) or Telephone Banking (if registered).</p> <p>2.2 To begin with your payment date will be about 25 days after the statement date but we may change it under condition 19. Your statement will show the payment date and the minimum payment.</p>	<p>2. <b>YOUR PAYMENTS</b></p> <p>2.1 You must make a minimum payment by the payment date every month of:</p> <ul style="list-style-type: none"> <li>2% of the balance shown in your statement (minimum £5, or the full balance if less than £5); or, if it is more</li> <li>an amount equal to the total of interest, any charges payable under condition 7.1, 7.2 or 7.3, the Payment Protection Cover premium shown in your statement and 0.5% of the balance shown in your statement.</li> </ul> <p>Your minimum payment may be different from the above if we change it under condition 20.19:</p> <p>2.2 If we change your minimum payment under condition 20.20 because your account is in persistent debt, this condition will apply instead of condition 2.1 and you must make a minimum payment by the payment date every month of an amount equal to:-</p> <ul style="list-style-type: none"> <li>1/48 of your Persistent Debt Balance plus any charges payable under conditions 7.1 and 7.2 in relation to your Persistent Debt Balance, and / or</li> <li>If you have an Other Balance, an amount equal to twice the amount of interest on your Other Balance plus twice the amount of any charges payable under condition 7 in relation to the Other Balance.</li> </ul> <p>2.3 In addition to your minimum payment, you can repay all or part of what you owe at any time. Your monthly statement will show how you can make a payment to us, including at a branch, via Internet Banking (if registered) or Telephone Banking (if registered).</p> <p>2.4 To begin with your payment date will be about 25 days after the statement date but we may change it under condition 19. Your statement will show the payment date and the minimum payment.</p>	<p>We've introduced a new minimum payment which will apply if your account is in Persistent Debt and you confirm to us that you're able to increase the amount you pay each month towards your balance. The new minimum payment will allow you to pay off your Persistent Debt Balance in four years. It will also make sure that any future spend on your account is paid off at a manageable level, so you don't go back into Persistent Debt.</p>
<p>N/A – new definitions have been added.</p>	<p>21 <b>DEFINED TERMS</b></p> <p>"Other Balance" means any other amount on your credit card over and above your Persistent Debt Balance, including any further Purchases, other Transactions, balances, fees or interest.</p> <p>"Persistent Debt Balance" means the total balance on your credit card which falls within the description of Persistent Debt under condition 20.20 of these terms, for a total of at least 36 months, plus interest charged at the same standard rate of interest which applies to Purchases.</p>	<p>We've added new defined terms 'Other Balance' and 'Persistent Debt Balance' which relate to accounts in Persistent Debt.</p>

Other conditions in your agreement have been re-numbered as a result of these changes.



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 (previously Typetalk) or Textphone on **0345 835 7982** (lines open from 7am to 11pm, seven days a week).

The opening hours of our Telephone Banking adviser 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.

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 1581**.

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