

# A guide to using your Telephone Banking service.

Local banking  
for Britain



# You'll find everything you need to get started right here.

Telephone Banking is a quick and convenient way to manage your TSB personal accounts with one telephone number. Call **03459 758 758\*** 24 hours a day, seven days a week.

## What you can do

If you have a security number you'll be able to complete most of your day-to-day banking using our fast, efficient and easy-to-use automated service. If you don't have a security number please speak to an advisor and they will send you your 6-digit security number in the post.

**Remember** – we'll never ask you for your security number in full or call or email you for this information.

With Telephone Banking you can:

- Access all your accounts
- Check your balance(s) and recent transactions
- Transfer money<sup>†</sup>
- Pay your bills<sup>†</sup>
- Hear the details of your Direct Debits or standing orders
- Cancel your Direct Debits or standing orders
- Apply for an overdraft, loan or credit card
- Change your address
- Order current or recent bank statements
- Book an appointment at a branch of your choice.

If you choose to talk to one of our advisors we'll ask you to tell us, in just a few words, what you'd like to talk to them about. This is so we can transfer you to the most suitable advisor who'll be able to help you.

\* Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information

<sup>†</sup> To pay a bill or transfer money to another bank for the first time, you'll need to set the payment up with an advisor.

# Other services available.

Here is a complete list of all the services available, to hear this list just press #

Service	Press
Advisor	*0
Balance	1
Recent transactions	2
Transfer money	3
Bill payments	4
Direct Debits	5
Standing orders	6
Switch to another account	7
Other self-service options ( <b>see below</b> )	8

Other self-service options	Press
Search for a transaction	1
Change your security number	2
Replacement cards or PIN numbers	3
Order statement	4
Order a cheque book	5
Order a paying-in book	6
Use your card abroad	7
To repeat this list	#
Return to the previous menu	*#

# What you'll need when you call.

When you call us have your 8-digit account number, 6-digit sort code and your security number to hand. You'll find your account number and sort code on your TSB Visa Debit Card.

## How it works

**Just follow these simple steps.**

### Call **03459 758 758**

- You'll be asked to enter your 8-digit account number and 6-digit sort code, these can be found on your debit card.
- If you enter a joint account number you'll also be asked to enter your date of birth, just say this naturally.
- Then, you'll be asked to confirm your identity.
- You're now ready to go.

#### **You can:**

- Hear your account balance(s)
- Listen to your recent transactions
- Or in your own words just tell us what you want to do.

# Here's what you can do.

## 1 Account balance(s)

You'll be given the chance to hear the balance on the account you entered at the start of the call or if you want the balance on any of your other accounts just say "**Balance**" or choose **option 1** at the menu. You'll then be asked to choose the account.

## 2 Recent transactions

To hear a list of your most recent transactions just say "**Recent transactions**" or choose **option 2** at the menu. You'll then hear a list of your most recent transactions in groups of three, with options to hear more.

Our automated service gives transactions in the following order:

- Date
- Transaction type (Debit, Credit etc)
- Amount.

If you've been fully verified by a security number or password, you'll also be told who the payment was to or from (for example, Tesco, BT, Sky).

## 3 Or just tell us what you'd like to do

**Option 3** is up to you – just tell the automated service, in your own words, what you'd like to do.

### Below are a few examples

- I'd like to transfer money.
- I need to pay my gas bill.
- I'd like to cancel a Direct Debit.
- I'd like to make an appointment.
- I need to order a new PIN for my credit card.
- I'd like a loan.
- I'd like to talk to someone.

# Here are some more things you can do.

## Transferring money

To transfer money just say “**Transfer money**”.

- You'll be asked to confirm the account you want to transfer the money from.
- Then, in pounds and pence, enter the amount.
  - **The maximum you can transfer between your own accounts is £30,000 and to someone else's account is £10,000.**
- The automated service will then confirm the amount to transfer.
  - If it's wrong you can change it, if it's right just confirm it.
- You'll then be asked where you'd like to transfer the money.
  - If it's to one of your own accounts you'll be asked to choose which account.
  - If it's to someone else's account, you'll be asked to enter their 6-digit sort code and 8-digit account number.
- Once you've chosen the account you'll be asked to confirm all the details.
  - Again, if it's wrong you can change it, if it's right just confirm it.
- If it's all correct, your money will be transferred and you'll be given your updated account balance(s).

# Paying bills.

To pay a bill just say **“Pay a bill”** or **“Bill payment”**.

- If you've paid the bill before just follow the steps below; if this is the first time you'll need to talk to an advisor, who'll set up the payment for you. After that you'll be able to pay it yourself using the steps below.
  - You'll be asked to confirm the account you want to pay the bill from.
  - Then, choose the category the bill falls into, the categories are listed below:

## Bill payment category table

Bill type	Say	Press
All your TSB credit cards	“TSB credit cards”	1
All your 'other' credit cards (for example, Halifax, Bank of Scotland, Barclaycard)	“Other credit cards”	2
Catalogue and store cards (for example, Next, Debenhams, Littlewoods)	“Catalogue or store cards”	3
All your other bills	“Other bills”	4

- The automated service will read out the name (for example, Next, Debenhams, Tesco) so you can choose the right payment.
- Then, in pounds and pence, enter the amount.
  - The maximum you can pay in one payment is £10,000.
- The automated service will then confirm the amount to pay.
  - If it's wrong you can change it, if it's right just confirm it.
- You'll then be asked when you'd like the bill to be paid.
  - You can pay the bill immediately or enter the date you'd like it paid.
- You'll then be asked to confirm all the details.
  - Again, if it's wrong you can change it; if it's right just confirm it.
- If it's all correct, your bill will be paid as you asked us and if the bill was paid immediately you'll be given your updated account balance.

# Direct Debits and standing orders.

## How to cancel Direct Debits or standing orders

- Say “**Cancel Direct Debit**” or “**Cancel standing order**”.
- The automated service will read out a list of your Direct Debits or standing orders. It will give you the name and an option to select it i.e. **For DW Fitness Club press 1, for Tesco press 2.**
- Once selected the automated service will read out the reference number, the amount and when it was last paid.
- You'll then be asked to confirm if you'd like to cancel it.
- Once confirmed, it will be cancelled immediately and no further payments will be made.

## How to hear details of a Direct Debit or check my standing order

- Say “**Cancel Direct Debit**” or “**Cancel standing order**”.
  - The automated service will read out a list of your Direct Debits or standing orders. It will give you the name and an option to select it i.e. **For DW Fitness Club press 1, for Tesco press 2.**
  - Once selected the automated service will read out the reference number, the amount and when it was last paid.
  - You'll then be asked if you'd like to hear the details of another Direct Debit or standing order.

**If you have more than 18 Direct Debits or standing orders on your account the automated service will transfer you to an advisor who'll be able to help you. If this happens it may be worth reviewing all your Direct Debits and standing orders and deleting any that you don't use anymore.**



# Most common instructions.

Here are some of the most common instructions

Speaking	Pressing buttons
Yes	1
No	2
Cancel (to start over)	*2
Repeat (to hear the last step again)	*3

## Some top tips on using our automated service

Speaking	Pressing buttons
Talk at a steady pace, don't shout or speak too slowly	Make sure you're using a touch tone phone
Try to call when there's not much background noise	Don't hold the buttons down too long
Say amounts clearly, for example say <b>"Twenty five pounds and thirty pence"</b>	Key in all the digits, for example for £25.30 key in <b>2530</b>
When saying dates say the day and month, for example <b>"Twenty first of July"</b>	Key in a 4-digit date, for example for 21 July key in <b>2107</b>

# Telephone Banking Terms and Conditions.

## 1. Telephone Banking Service

- 1.1 In these conditions 'you' are the customer who has registered for the Telephone Banking Service 'the Service' and 'we' are TSB Bank plc.
- 1.2 If you have registered for the Service, you can call us to find out information about your personal accounts and, for some personal accounts, give us instructions, including payment instructions, in accordance with the terms and conditions that apply to your account. We will try and carry out instructions immediately. Some instructions can only be processed in normal banking hours, even though the Service can be accessed outside those hours.
- 1.3 You can usually use the Service at all times but occasionally repairs, updates and routine maintenance on our systems and those of our suppliers may mean that a particular service cannot be used for a short time.

## 2. Security

- 2.1 When we contact you, or you contact us, we need to check your identity before you can give us instructions or we can disclose or discuss confidential information about your accounts. To do this you must complete a security procedure we have agreed with you personally. The security procedure includes the use of a Security Number or Password (your "Security Details").
- 2.2 As long as we have confirmed your identity by completing the agreed security procedure, we will assume

that we are dealing with you and that you have agreed to us disclosing information and acting on any instructions, without getting further confirmation from you.

### 2.3 You must:

- (a) follow instructions we give you, which we reasonably consider are needed to protect you and us from unauthorised access to your accounts;
- (b) not let anyone else use your Security Details, not even someone sharing a joint account with you as he or she will have his or her own;
- (c) keep your Security Details secure;
- (d) do all you reasonably can to make sure no one finds out your Security Details, for example by not:
  - (i) choosing any obvious Security Details, such as your date of birth, as part of your security procedure;
  - (ii) writing your Security Details on documentation that relates to your account;
  - (iii) writing down your Security Details in a way that is recognisable; or
  - (iv) letting anyone listen in to your calls with us.

### 2.4 You must tell us as soon as you can (by calling the Telephone Banking Service) if you:

- (a) think that your Security Details are being misused;
- (b) think someone may be accessing your accounts without your

- authority; or
- (c) think that someone has discovered your Security Details.
- 2.5 We will do all we reasonably can do to prevent unauthorised access to your accounts and to make sure they are secure.
- 2.6 We may suspend or stop your use of the Service if we reasonably consider it necessary for reasons relating to:
- (a) the security of your account;
- (b) the security procedure; or
- (c) suspected unauthorised or fraudulent use of your Security Details or the Service.
- 2.7 Where possible we will contact you before suspending or stopping your use of the Service to tell you that we are doing so and explain the reasons for this.
- 2.8 We may listen into or record any phone calls with you to check we have carried out your instructions correctly, to help improve our service, check that we comply with our regulatory obligations, and to help detect or prevent fraud or other crimes. We intend to keep recordings for at least five years to help us resolve any disagreements.
- 2.9 We may change or withdraw the Service or introduce or change charges for the Service. We will give you at least two months' advance personal notice before making this kind of change.
- 2.10 You may terminate your use of the Service at any time and without explanation.
- 3. Liability**
- 3.1 If we break this agreement:
- (a) we will not be liable for losses or costs caused by abnormal and unforeseeable circumstances
- outside our reasonable control, which would have been unavoidable despite all efforts to the contrary, for example delays or failures caused by industrial action, problems with another system or network, mechanical breakdown or data-processing failures; and
- (b) as this agreement is made with you as a personal customer, we will not be liable for any business losses or costs you suffer (such as loss of business profits or opportunities).
- 3.2 Your liability for unauthorised payments out of your account made using the Service will be limited in the same way as for any unauthorised payment made from that account (you can find more details in the account terms and conditions).
- 4. General**
- 4.1 You may contact us about this Service at any time by writing to Telephone Banking, TSB Bank PLC, Ariel House, 2138 Coventry Road, Sheldon, Birmingham, B26 3JW, TNT 05, or calling us on **03459 758 758**.
- 4.2 These conditions are in addition to those for the account or service you are accessing through the Service. If there is any conflict, these conditions override any others.
- 4.3 These conditions will apply to all existing accounts in your name, and any opened in future.
- 4.4 English law governs this agreement unless we are providing the Service for an account under an agreement governed by Scottish law.
- 4.5 This contract is in English.
- 4.6 There may be other costs or taxes imposed by third parties in connection with this Service.

**Call 03459 758 758**

If you need to call us from abroad, or prefer not to use our 0345 number, you can also call us on **0203 284 1575**.

#### **Our service promise**

At TSB our priority is to provide you with the highest level of customer service. However, if you have a problem, please let us know so we can aim to provide a solution as quickly as possible. If you need information about our complaints procedure, please ask us for a copy of our brochure 'How to voice your concerns'. Our complaints procedure is also on our website: [tsb.co.uk/complaints](http://tsb.co.uk/complaints)

If you'd like this in another format such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay (previously Typetalk) or Textphone on **0345 835 3843** (lines are open 24 hours a day, seven days a week).

Eligible accounts: Personal Current and Savings, Commercial Current and Savings, Personal Credit Cards and Telephone Savings Accounts.

Overdrafts and Credit Cards: How much we lend and the issue of a Credit Card depends on our assessment of your circumstances. You must be 18 or over. Overdrafts are repayable in full on demand. TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237.

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **0203 284 1575**. Calls may be monitored or recorded. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 191240. We subscribe to the Lending Code; copies of the Code can be obtained from [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)

TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

Information is correct as at March 2015.

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