



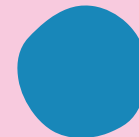
Your personal banking terms and conditions.

It's no page turner.
But it is important.

So we've made it
simpler and easier
to read.







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1. About these terms and conditions.

Here are your terms and conditions

We know terms and conditions can be a bit of a long read. So we've had a good look at ours and made them simpler and easier. So let's get started.

What is covered in this booklet?

We're talking about your:

- current accounts
- overdrafts
- any cards that come with your account.

These accounts are for your personal use only, so these terms and conditions aren't for business customers, including clubs, charities, sole traders and partnerships.

You cannot use your account for business purposes (and if you do, we may close it).

Which other terms and conditions do you need to read?

As well as this booklet, you'll need to read some other documentation which is part of your agreement with us. These are:

1. our product conditions – each current account you have with us has separate conditions, called 'product conditions'. These include things like how to qualify for the account and how to cancel the account.
2. our Banking Charges Guide – this explains the fees and charges for your account. You can get a copy at **tsb.co.uk**, in our branches or by calling us.
3. our Fee Information Document – this provides a list of the most common fees and charges for your current account.
4. the interest rates for your account – if it pays or charges you interest. These can be found at **tsb.co.uk**, in our branches or by calling us.

If any product condition conflicts with any of these conditions in this document, the product conditions will apply.

Can you have a current account with TSB?

You must be resident in the UK. Your account must also be used in pounds.

We might limit the number of accounts you can have with us. We'll let you know in the product conditions if we're going to do this.

What kind of card will we give you?

When we talk about a 'card' in this booklet, we mean either a debit card or an ATM card.

- We'll give you either a debit card or an ATM card. You agree that your debit card could be a contactless card if we decide to give you one.

We might replace your ATM card with a debit card after we've looked at your personal circumstances. We'll let you know if we're going to do this.



2.

Keeping your accounts safe.



How do we protect your account?

You'd be right to think that we take your security seriously. We have our own secure systems to help us do this, but by working together we can use your security details to keep your personal information and your money safe.



What are your security details?

Security details are things like your passwords, codes (such as PINs, your Telephone Banking code or One Time Passwords we send to your mobile phone or UK landline) or other personal characteristics, such as your fingerprint. You must always keep your cards, chequebooks and security details safe at all times.

What should you do to keep your account safe?

- Follow the instructions we give you. They'll help protect you from people using your account when they aren't allowed to.
- Sign every card we send you as soon as you can.
- Check your statements, text messages and any other account information we give you. If you spot an error just tell us, we'll put it right.
- Keep your contact details up to date so we can send you One Time Passwords or contact you quickly if we need to.

What should you do if you think someone is trying to use your account?

- Tell us as soon as you can if you:
 - think any of your cards or security details have been lost, stolen, damaged or misused
 - think someone may be accessing your accounts without you agreeing to it
 - think someone has found out your security details
 - find anything wrong, such as a payment that you didn't make.

You can find our contact details in section 19.

If you think any of these things have happened, make sure you change your security details through Internet or Mobile Banking, or the Mobile Banking App. You can change your PIN at a cash machine.

What shouldn't you do?

Don't do any of the things explained below.

- Don't let anyone know your security details. You can prevent this by:

- not choosing obvious passwords or codes like your name or date of birth.
- not writing down your security details in a way that can be understood by someone else.
- not letting anyone hear or see your security details. They could overhear a call you have with us or see you entering your PIN at a cash machine.
- Don't let anyone use your cards or security details. Even if you have a joint account, each customer has their own card and security details.
- Don't let anyone either use your account or have access to information about your account, unless you've allowed them to do so in a way agreed with us.
- Don't send us confidential information or security details using email or social media like Facebook. We'll never ask you to do this.

If you don't keep your account safe, you may be responsible for money that is taken out of your account and payments that are made as a result.

Please see section 7 for more information.

What happens if things go wrong with a payment?

See section 7



Checking your identity

Before you can make payments, and we can start discussing confidential information about your account with you, we'll check your identity.

We'll do this by checking:

- your signature
- identification you've given us.
- the security details we've given you or agreed with you.

Once we've confirmed your identity, we'll assume we're dealing with you.

Contacting you about fraud or security threats

We'll contact you by phone, text message, email, push notification (if you have the Mobile Banking App) or by post if we think suspected or actual fraud or security threats will have an impact on your account. Which method we use will depend on the circumstances.

Using authorised online third party providers

What is an authorised online third party provider?

They provide services like giving payment instructions for you with money from your bank account. They can also use information from your account so you can see all your account information in one place.

You can only use a legally authorised provider.

How can you allow them to access your account?

- You must have registered for Internet Banking to use one of these authorised online third party providers.
- You must give them specific consent to access your account details.

The online third party providers will ask you for access using the Open Banking platform (a special secure portal). They'll never ask you for your Internet Banking login details, so please don't share them.

If you give access to an authorised online third party provider, check that anyone you have a joint account with agrees to this.

How can you stop an online third party provider from accessing your account?

You can log into Internet Banking and stop their access in 'Your Account Tools' section.

We suggest that you also speak to the online third party provider and ask them to remove your TSB account from their service.



3. Taking money out of your account.

What types of payments can you make in pounds?

If you want to pay money to a UK account in pounds, you can use these types of payments:

Immediate payment

- This is an electronic payment that's made the same day, usually within two hours.
- It's made by Faster Payments, a system that banks use to transfer money to other banks quickly.
- An example of an immediate payment is transferring money to someone using Internet Banking or the Mobile Banking App.

Future dated payment

- This is made electronically.
- You can choose a payment date up to 31 days in the future when making an online payment. Or up to a year in the future when making a payment in branch or over the phone.

Direct Debits

- This is where you let an organisation take money from your account regularly, such as to pay a mobile phone bill.

Bill payments

- This lets you pay a bill from a list of organisations, such as your energy provider to pay your energy bills.

Standing orders

- A standing order is a regular payment from your account for a fixed amount.
- It can be paid from your account at regular times, such as monthly or quarterly.

Payments using your card

- You can make payments in places like shops, on transport or on the internet with your debit card.
- You can withdraw money from a cash machine using your card.
- You can also make some payments using your card at a cash machine. The cash machine will tell you which payments can be made.

Regular card payments

These are sometimes called Continuous Payment Authorities.

These are usually used for things like magazine subscriptions or gym memberships.

- You give a company your card details (usually the long number across the front of your card). You then agree to let the company take money from your account regularly.

CHAPS (Clearing House Automated Payment System)

- This is an electronic payment that's made on the same day you ask us to make it.
- You can only make it in branch.
- There's a charge for making a CHAPS payment, and it's usually used for paying large sums of money, like a deposit to buy a house.

Cheque

- When you write a cheque, you're telling us to pay money from your account to the person or organisation named on it.

What types of international payments can you make?

If you want to pay money to someone in foreign currency, you can use these types of payments:

International payments

This is a payment to a person who lives either in a foreign country or in the UK but you're paying them in foreign currency.

SEPA Direct Debit

This is where you allow an organisation in the Single Euro Payments Area (SEPA) to take money in Euros from your account regularly. We explain what the SEPA countries are in **Section 5**.

Debit card payments in a foreign currency

You can use your card to pay for things in foreign currency whether you're in the UK or abroad. Please see the Banking Charges Guide for more information.

Can you always make payments using these options?

With some accounts, you can't make payments using a card or by using Internet, Telephone or Mobile Banking, or the Mobile Banking App. For some accounts you can't make payments using standing orders, Direct Debits or cheques.

We'll tell you in the product conditions for your account whether you can use any of these options.

How can you make payments from your account?

You can agree to make payments by:

- Using Internet or Mobile Banking, or the Mobile Banking App;
 - You need to log in using your security details and give us the information for the person you want to pay, including the amount of the payment.
 - You'll then need to check the information and enter your security details.

Once you've done this and confirmed you want to make the payment, you'll have agreed to make it.

- Using Telephone Banking;
 - Call us and we'll check your security details. Then tell us about the person you want to pay, including the amount of the payment.
 - Once you've confirmed these details you've agreed to make the payment.
- Using a debit card;
 - You'll need to enter your card details (including the long number on the front of the card) and you may need to enter your PIN or other security details when making payments online. Doing so means that you've agreed to make the payment.
 - With a contactless card, you agree to make a payment by holding the card (or other device such as a mobile phone) near the contactless device.
- Visiting a branch;
 - We'll check your identity. Then you'll need to tell us about the person you want to pay and the amount.
 - Once you've confirmed these details, this means that you've agreed to make the payment.

- Writing a cheque or signing another document, such as a CHAPS payment form;
 - You must fill in the cheque or other document with the information about the person you want to pay, and sign it.
 - Once you've done this and you've given the cheque to the person you want to pay or the document to us, you've agreed to make the payment.
- Using an authorised online third party provider;
 - To make a payment, you'll need to follow the procedures that you're told about by the provider.
 - Once you've followed those procedures, and confirmed the payment, that means you've agreed to make it.

Are there any limits on payment amounts?

Yes, for example, there's limits on how much cash you can withdraw from a cash machine when using your card. We may tell you about these when you try to make a payment which exceeds a limit we have set.

You can find most of our payment limits at **www.tsb.co.uk/current-accounts/ways-to-pay**

We also set some payment limits for security reasons, which we can't tell you.

Ordering a new cheque book or paying-in book is easy.

Go to **tsb.co.uk/help/order-chequebook**



What is your available balance?

The available balance in your account is:

- any money in your account
- minus any card payments where the money hasn't yet been taken from your account.

We don't include any regular payments that are paid into your account each month as part of your available balance, if they haven't been paid in yet.

In this booklet, we talk about you having enough money to make a payment or to take money out of your account. To work out if you have enough money we look at your 'available balance' as well as any Arranged Overdraft you might have.



What are the cut-off times for making a payment?

These are explained in the table below.

Where you make the payment	Type of payment	Cut-off time
Using Internet or Mobile Banking, or the Mobile Banking App	Immediate payment	There's no cut-off time – you can make this type of payment at any time.
	Standing Order Future dated payment	11pm on the working day before you want the first payment to be made.
Using Telephone Banking	Immediate payment	There's no cut-off time – you can make this type of payment at any time.
	Standing Order Future dated payment	11pm on the working day before you want the first payment to be made.
In Branch	Immediate payment	Branch closing time
	Standing Order Future dated payment	Branch closing time*
	CHAPS	4.25pm

*On a working day, the cut-off time is the branch closing time. If you are in branch on a non-working day (e.g. a Saturday), we will make the changes on the next working day, and these will be effective from the following day. For example, if you make a change to a standing order on Saturday, the earliest this can take effect will be Tuesday.

International payments.

Where you make the payment	Type of payment	Cut-off time
Using Internet Banking or Mobile Banking Using Telephone Banking In Branch	International payment in pounds	There's no cut-off time - you can make this type of payment at any time.
Using Internet Banking or Mobile Banking	International payment in any other currency	You can make this type of payment between 7.30am and 4.30pm on a working day. If you ask us to make this payment between 4.30pm and 7.30am on non-working day we'll make the payment on the next working day.
In Branch	International payment in any other currency	You can make this type of payment between 7.30am and 4.30pm on a working day (or within branch opening hours if shorter).

When will we make payments from your account?

We process payments that you make from your account on the working day we receive them. To make sure this happens, you must make the payment before a certain time of the day. We call this the 'cut-off time'.

If you ask us to make a payment before the cut-off time on a working day, we'll receive the instruction and start to process it that day.

If you ask us to make a payment after the cut-off time, or on a non-working day, we'll receive and process it on the next working day.

What is a working day?

Working days are Monday to Friday, not including bank holidays in England and Wales.

When can we stop you using your card or security details?

We don't want to do this, but there are some reasons why we can stop you using your card or security details.

We can do either of these if:

- we're worried about the security of your card or security details
- we think your card or security details are being used by someone else or are at risk of being used by someone else
- you do not pass our security checks for example by entering your security details or using a One Time Password we send you when you try to use your debit card online
- we think fraud is happening on your account
- there's a significantly increased risk that you won't be able to pay us back any money you owe us
- if you do not provide us with identification to allow us to verify your identity within a reasonable time after we've asked you to do this.

We can also stop you using your card or security details if there are legal reasons for us to do so.

If we do stop you using your card or security details you won't, for example, be able to make payments using your card, Internet or Mobile Banking.

We can stop you accessing your Internet Banking using your User ID, password and memorable information. We can also stop an authorised online third party provider from accessing your Internet Banking. If we do this, you and they won't be able to access your account or make payments.

If we stop you using your card or security details, we'll try to contact you beforehand to let you know we're going to do this and the reasons why. We'll usually contact you by calling or sending you a text message, 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.

If we stop you using your card, we (or someone else who's acting for us) might hold on to it. This might happen, for example, if you're using your card at a cash machine.

We'll remove the stop on your card or security details as soon as we can after the reasons for us doing it are resolved.

When might we refuse to make a payment?

We may refuse to make a payment from your account if:

- there are insufficient funds in your account to make it. This includes in circumstances where the payment would take you over any Arranged Overdraft limit with us, and we don't agree to give you an Unarranged Overdraft
- the amount you want to pay is more than any limits we've set
- there are legal reasons that mean we must refuse to make it, for example, there is a court order telling us not to
- we believe that someone else has rights over the money in your account, for example someone else owns it
- the payment seems unusual compared with the way you normally use your account
- we believe you or someone else has used your account or has used or obtained the money in it illegally or fraudulently

- you've provided the wrong payment information, such as an invalid sort code or account number that doesn't exist.
- You do not pass our security checks for example by entering your security details or using a One Time Password we send you when you try to use your debit card online
- if you do not provide us with identification to allow us to verify your identity within a reasonable time after we've asked you to do this
- we reasonably believe that a payment you're asking us to make is as a result of fraudulent, dishonest or criminal activity. If that is the case, we may delay processing your payment and / or block access to those funds (though we'll try to keep any delay to a minimum) whilst we carry out some checks. The payment and / or access to those funds may still be refused if we believe fraud is taking place on your account.

Gambling Blocks

- If you are over 18 and have a debit card, you can also ask us to block certain payments by switching on gambling blocks. We may then decline online transactions attempted for UK gambling merchants on your debit card.



For more information about international payments

See section 5



Don't forget. If you provide us with the wrong sort code or account number, the payment will be made, but it will go to the wrong person.

If we refuse to make a payment from your account, we'll try to contact you to let you know that we've done this, and why. We'll usually contact you by calling or sending you a text message, or telling you at the time you try to make a payment. We'll do this as soon as we can – at the latest this will be by the time the payment should have been made. We might

not be able to let you know if there are legal reasons stopping us.

You can contact us in branch or over the phone to find out why we've refused to make a payment.

Blocking money on your account

Sometimes an organisation will ask us to block a certain amount of money on your account to make sure you've got enough money to pay for something. This is called earmarking. Usually this happens where you don't know the cost when you agree to the payment. This could be for things such as car hire or a stay in a hotel. Once this money has been earmarked, you won't be able to spend it. The organisation won't be able to ask us to block an amount unless you agree to let it take an exact amount from your account. When the organisation asks us to take the final amount, if it's lower than the amount you agreed with them, we'll release the block on the remaining money without delay. At the latest this will always be straight after the organisation asks us to make the payment.

Real life example



You go on holiday and want to stay in a hotel. When you check in, the hotel asks to take £100 on your card in case you use things from the hotel mini-bar. You agree to this. The hotel will then send a request to us and we will block that £100 on your account. If, when you check out of the hotel, you've only used £25 in the mini-bar, the hotel will ask us to take £25 from your account. The other £75 that was blocked will stop being blocked.

Cancelling payments.

Immediate payment

You can't cancel this type of payment because we start processing it as soon as we've received it.

International payment

- You can't usually cancel this type of payment because we start processing it when we receive it.
- But, we can sometimes try to cancel the payment. If you ask us to do this, we can only cancel it if the bank that we're sending it to agrees.
- We might charge you if we try to cancel it, even if the bank we're sending it to doesn't agree to cancel it. We'll let you know what that charge is before you agree to us requesting cancellation.
- If we're able to cancel, you may get a different amount of money back because the exchange rate we use may differ from the original exchange rate.

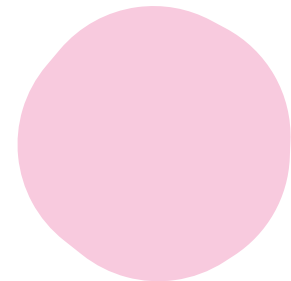
Future dated payments and standing orders

- You can cancel these, but you must tell us by 11pm (4.30pm in branch) on the working day before the day when the payment is due to be made.
- You can do this by writing to us, in branch, by calling us or by using Internet or Mobile Banking, or the Mobile Banking App. You can't cancel a future dated payment using the Mobile Banking App.

Authorised online third party providers

You may cancel a future dated payment that you're due to make using an authorised online third party provider. You must cancel this by telling us. The authorised online third party provider can't cancel it for you. But you must tell us by the end of the working day before the day when the payment is due to be made. You can't cancel an immediate payment you've made with an authorised online third party provider.

For more information about using authorised online third party providers, see Section 2.



Regular card payments

These are sometimes called Continuous Payment Authorities.

- You must tell us you want to cancel these payments by the end of the working day before the day when the next payment is due to be made.
- You can cancel in branch or by calling us.
- You should also tell the person that the payment is going to, so that they don't keep trying to take the payment. And you should tell them to cancel your agreement with them.
- You'll need to tell anyone you make regular card payments to if your account is closed or your card number changes otherwise they may not be able to collect them.

Direct Debit

- You can cancel, but you must tell us by the end of the working day before the day when the payment is due to be made. If you do this, we can stop any further Direct Debits being taken from your account.
- You can do this by writing to us, in branch, by calling us or by using Internet Banking.
- You should also speak to the organisation that is taking the Direct Debit if you want to cancel it.

Making payments to someone who has switched their current account

Sometimes, we're told by a payment scheme like the Current Account Switch Service (CASS) that a person you've asked us to pay has switched their account to another bank. If that happens your payment will be updated with their new sort code and account number. This will make sure that it reaches the correct account without you needing to do anything.



4.

Making a payment to a UK account in pounds.

What do you need to tell us if you want to make a payment?

If you're not paying by cheque, card or cash, you'll need to give us the sort code and account number of the person you want to pay.

Don't forget. You're responsible for giving us the correct information for the person you want to pay. If you don't, we aren't responsible if the payment is delayed or goes to someone else.

If this does happen, we'll try to get the money back. If we succeed, we may charge reasonable costs for doing this.

If we can't get the money back, you can write to ask us to give you all the information we can, to allow you to claim repayment of the money.

We'll only give you the information that we're allowed to provide you by law.

Your product conditions will tell you if you can't make a payment from your account in any of the ways shown within the following tables.

Helpful tip: When using a payment reference, it should reflect the reason for the payment and make sense to both you and the person you're sending the money to. For example, if you are sending money to pay a bill, a useful reference might be "Water bill payment". You shouldn't use the payment reference field for any other purpose.



Making a payment to a UK account in pounds.

These are explained in the table below and on pages 24 and 25.

Type of payment	When will your payment be made?	When will it reach the bank of the person you've sent it to after we've received it?
Immediate payment	If you ask us to make an immediate payment, we'll receive your instruction when you give it, and make the payment immediately.	At the latest, by the end of the next day. But, normally within two hours.
	Real life example: You ask us to make a payment to your friend using Internet Banking at 3pm on a Saturday. It should reach their bank account within two hours that same day. If you ask us to make a payment to them using Internet Banking on a Monday at 11pm, it should reach them in the early hours of Tuesday morning.	
Future dated payment/ standing order	We'll receive your instruction on the day you set it up for. This is called the due date. The payment will be made shortly after midnight on the due date. If the due date's a non-working day, we'll receive your instruction and make the payment on the next working day.	On the due date, or the next working day if the due date's a non-working day.
	Real life example: Future dated payments: You ask us to make a payment to your brother ten days in the future, for his birthday. If the due date is on a Friday, the money will reach his account on the Friday. But, if the due date happens to be a Saturday, it won't get there until the following Monday (if it isn't a bank holiday). Standing orders: You've set up a standing order for the second day of each month and in June the 2nd falls on a Saturday. The money will be taken from your account shortly after midnight on the following Monday (if it isn't a bank holiday).	



What will happen if you don't have enough money in your account?
The payment won't be made.
If there's not enough money in your account, it won't go through. We'll try four times to make it: 1. Shortly after midnight on the due date or next working day. 2. Again early in the morning that same day. We'll usually try between 5am and 7am, but sometimes we'll need to try slightly earlier than 5am or later than 7am. 3. Again after 2.30pm that same day. 4. Shortly after midnight the next working day after we first tried to make the payment.
If it still doesn't go through after the fourth try, it won't be paid (it is refused due to lack of funds) and you'll be charged a fee. The Banking Charges Guide will tell you how much it is. If you don't have enough money in your account to pay a standing order three times in a row, we'll cancel it. For example, if you have a monthly standing order and don't have enough money to pay it three months in a row, we'll cancel it after this happens.

Making a payment to a UK account in pounds.

These are explained in the table below.

Type of payment	When will your payment be made?	When will it reach the bank of the person you've sent it to after we've received it?
Direct Debit	The payment will be taken on the date you've been told by the organisation that you set up the Direct Debit with. If that date's not a working day, it may be taken on the next available working day.	On the day it is taken from your account.
 Real life example: You've set up a Direct Debit to pay your mobile phone bill on the second day of each month. In August, the 2nd falls on a Sunday, so generally the organisation you have the Direct Debit set up with will try to take the money from your account on Monday the 3rd.		
Cheque	• You can write a cheque at any time. • We'll make the payment on the day after your cheque is paid into the other person's account. • If that's not a working day we'll try to take the payment on the next working day.	It depends when the person you've given the cheque to pays it into their account.

What will happen if you don't have enough money in your account?

If there's not enough money in your account, the payment won't go through. We'll try three times to make it:

1. Shortly after midnight on the day the organisation you've set the Direct Debit up with has tried to collect it.
2. Again early in the morning that same day. We'll usually try between 5am and 7am but sometimes we'll need to try slightly earlier than 5am or later than 7am.
3. Again after 2.30pm the same day.

If it still doesn't go through after the third try, it won't be paid (it is refused due to lack of funds) and you'll be charged a fee. The Banking Charges Guide will tell you how much it is.

If there's not enough money in your account, the payment won't go through. We'll try three times to make it:

1. Shortly after midnight on the working day after your cheque is paid into the other person's account.
2. Again early in the morning that same day. We'll usually try between 5am and 7am but sometimes we'll need to try slightly earlier than 5am or later than 7am.
3. Again after 2.30pm the same day to allow for any transfers in, or deposits you have made.

If it still doesn't go through after the third try, it won't be paid (it is refused due to lack of funds) and you'll be charged a fee. The Banking Charges Guide will tell you how much it is.

Keep track of payments. Use Internet Banking to view your Direct Debits and standing orders.

Some more information about Direct Debits

If you let an organisation take a Direct Debit from your account, they'll normally tell you at least ten working days before changing the payment date or the amount being taken. They'll do this unless you agree otherwise.

If you think a Direct Debit has been paid when it shouldn't have been, tell us straight away. We can then return the money to you if a mistake has been made.

If you have a problem with, or a question about, a Direct Debit, you'll need to speak to the organisation that you've set it up with. For instance, if you want to change the date that your payment gets taken from your account.

Some more information about cheques

If you give a cheque to someone and they don't pay it into their account for more than six months, we may not allow the payment to be made.

How can you cancel a cheque?

You may be able to cancel a cheque that you've written if the money hasn't yet been taken from your account. Just call us and give us the following information:

- cheque number
- cheque amount and the date it was written
- who you've paid the cheque to.

What do you need to do if someone asks you to replace a cheque?

Ask the person you've given the cheque to for the old one back, and then destroy it.

Or tell us to cancel the old cheque before writing a new one. This might happen if someone tells you that they've lost the cheque you've given them. If you don't, there's a risk that both the old and new cheque amount will be taken from your account.

Making a payment using your card

If you make a payment using your card, or withdraw cash, we'll take that amount out of your account once we've confirmed details with the card organisation. For example, this could be Mastercard® or Visa.

Want to
send money
abroad?

See section 5 →



5. Making international payments.

What are international payments?

These are payments when you're:

- sending money within the UK in foreign currency e.g. a payment to an account in the UK in Euros
- sending money outside the UK e.g. a payment to an account in a foreign country in any currency.

We've a handy calculator to help you see the total cost of your currency charges (including the way we charge above the European Central Bank Exchange rate).

Go to **tsb.co.uk/currency-conversion-calculator**

How can you make an international payment?

You can make them in branch, over the phone or using Internet or Mobile Banking.



What information do you need to give us if you want to make an international payment?

You'll need to give us:

- the full name and address of the person you want to pay
- the name and address of the bank of the person you want to pay
- the International Bank Account Number (IBAN).

Sometimes you might also need to give us the Business Identifier Code (BIC) or any other information we ask for.

Don't forget. You're responsible for making sure that you give us the correct information for the person you want to pay. If you don't, we're not responsible if the payment is delayed or goes to someone else.

If this does happen, we'll try to get the money back. If we succeed, we may charge reasonable costs for doing this. If we can't get the money back, you can write to ask us to give you all the information we can, to allow you to claim repayment of the money. We can only give you the information that we're allowed to by law.

What are the charges for making an international payment?

You can find these in the Banking Charges Guide.

If we have to pay any costs when making an international payment for you, we'll tell you about them. You'll need to pay us back these costs.

Which exchange rate will be used when you make an international payment?

We'll use our standard exchange rate to convert your payment into the foreign currency. This will be the one that applies on the day we make the payment.

If you make a payment to a foreign country in pounds, the bank in the foreign country will set the exchange rate.



Save our
overseas number
+44 20 3284 1575
on your mobile in
case you need
to get in touch
with us.

We'll need an IBAN to process your international payments. IBAN stands for International Bank Account Number.

What is our standard exchange rate?

It's the rate we use for converting pounds into foreign currency. It changes all the time, so we'll confirm the current rate before you make the payment. You can also find out the exchange rate by visiting a branch or calling us.

What are the EEA and SEPA?

The EEA is the European Economic Area. It's a group of the following countries: Austria, Azores, Belgium, Bulgaria, Canary Islands, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Guadeloupe, French Guiana, Hungary, Iceland, Ireland, Italy, Latvia, Lichtenstein, Lithuania, Luxembourg, Madeira, Malta, Martinique, Mayotte, Netherlands, Norway, Poland, Portugal, La Reunion, Romania, Saint Martin, Slovakia, Slovenia, Spain (including the Balearic Islands), Sweden.

SEPA is the Single Euro Payments Area. It includes all of the countries in the EEA plus the UK and Gibraltar, Andorra, Monaco, San Marino, Switzerland and the Vatican City.

How long will it take for your payment to reach the person you're paying?

The table overleaf explains when the payment will reach the bank of the person you want to pay. If we receive your payment instruction before the cut-off time, we'll start processing it when we receive it. If you ask us to make a payment after the cut-off time, we'll receive it and start processing it on the next working day.

SEPA Direct Debits

If you let an organisation collect a SEPA Direct Debit from your account, they'll normally tell you at least ten working days before changing the payment date or the amount. They'll do this unless you agree otherwise.

If you think a SEPA Direct Debit has been paid when it shouldn't have been, tell us straight away. We can then return the money to you if a mistake has been made.

If you have a problem with or a question about a SEPA Direct Debit, please speak to the organisation that you've set it up with. For instance, you'll need to speak to them if you want to change the date of your payment. You can ask us in branch or by calling us for more information about SEPA Direct Debits.

Using your card abroad

You may use your card to make:

- a cash withdrawal in foreign currency outside the UK
- a debit card payment in a foreign currency.

If you do, we'll change the amount into pounds on the day it's processed by the card organisation, for example, Mastercard® or Visa. The card organisation symbol will be printed on your card. The exchange rate we use is set by the card organisation. We usually use the rate that applies on the day that you make the transaction. Very occasionally, if there is an issue with the organisation you are paying (such as a shop you are buying groceries from on holiday in Italy) and the transaction takes 8 days or longer to clear, the exchange rate used will be the one that applies when the money is taken from your account. The exchange rate changes all the time. You can find out the current rate on tsb.co.uk. We also add a fixed percentage to cover our costs when we convert the payment or withdrawal into pounds. You can find out the fixed percentage in our Banking Charges Guide. If you withdraw Euros from a cash machine in the UK, the bank operating the cash machine will convert the amount into pounds. They'll use their own exchange rate, and may charge you.

Making international payments.

These are explained in the table below.

Type of payment	If you ask us to make the payment before the cut-off time, when will it reach the bank of the person you've sent it to?	What will happen if you don't have enough money in your account?
Immediate payment in Euros to an account in the EEA (plus the UK and Gibraltar)	Next working day after you ask us to make the payment.	The payment won't be made.
Immediate payment in an EEA country currency other than Euros to an account in the EEA (plus the UK and Gibraltar)	By the end of the fourth working day after you ask us to make the payment.	The payment won't be made.
Immediate payment in a non EEA country currency to an account outside of the EEA	You can ask us for details about how long the payment will take to arrive. This depends on the banking rules of the foreign country.	The payment won't be made.

If you have set up a **SEPA Direct Debit**, the payment will reach the bank of the person you've sent it to on the due date.
If the due date is a non-working day, it will reach the bank of the person you want to pay on the next working day.



6.

Paying money into your account.

The tables on the following pages tell you more about when your money will earn interest and will be available to take out of your account.



Cash (in pounds).

The times in the table on the next page are based on us receiving the money into your account before the cut-off time.

Everyday Banking at the Post Office.

POST
OFFICE

- Pay in cash and cheques or withdraw money free of charge in any Post Office.
- Access your account at over 11,500 Post Office locations, whenever the Post Office is open, including evenings and Sundays.
- Use your card and PIN to pay in or withdraw cash. Or you can use a personalised payment slip to pay in cheques.

Paying money into your account.

These are explained in the table below.

Where is cash paid in?	When is it paid into your account?	Cut-off time
TSB branch counter	Monday – Friday	Branch closing time
TSB immediate deposit machine	Saturday	
TSB branch pay in box	Monday – Friday Saturday	The cut-off time will be shown on the pay in box
 Real life example: You put £50 in cash in a pay in box in a TSB branch on a Tuesday. It will show on your account, start earning interest (or be used to reduce the interest you pay) and be available to use on that Tuesday. If you pay it in on a Saturday, it will be available to use on the following Monday. It will also start earning interest (or be used to reduce the interest you pay) on that Monday.		
TSB cash machine that accepts deposits	Monday – Friday Saturday	Branch closing time
Post Office. When you pay in cash using your debit card	Monday – Friday Weekends or bank holidays	Post Office will confirm the cut-off time
 Real life example: You pay in £100 cash to a Post Office on a Friday. If you pay it in before the cut-off time, you can use it straightaway.		

When will it show in your account after you've paid it in?	When will it earn interest after you've paid it in?	When will it be available to use after you've paid it in?
Immediately	Same day	Immediately
Same day	Same day	Same day
Next working day	Next working day	Next working day
Next working day	Next working day	Next working day
Immediately	Same day	Immediately
Second working day	Second working day	Second working day

Paying in standing orders, immediate payments, CHAPS payments and transfers into your account (in pounds).

These are explained in the table below.

Type of payment	When is the payment made?	When will it show in your account?	When will it earn interest?	When will it be available to use?
Standing order	Monday – Friday	Same day	Same day	Immediately
Immediate Payment from an account with another bank or from one TSB customer to another	24 hours a day, 7 days a week	Same day	Same day	Immediately
CHAPS payments	Monday – Friday	Same day	Same day	Immediately
Transfer between your TSB accounts	24 hours a day, 7 days a week	Same day	Same day	Immediately

Are there any limits on how much I can pay in to my account?

Yes. We may tell you about these when you try to make a payment which exceeds a limit we have set.

You can also find most of our payment limits at **tsb.co.uk**. We also set some payment limits for security reasons, which we can't tell you.

International payments

If someone wants to pay money into your account in foreign currency, we'll convert it into pounds before we pay it into your account. We usually do this on the day the money is received by us.

If we do this, it will show on your account and be available to use straight away. The money will start to earn interest on the same day.

Occasionally, we can't make the conversion on the same day. If this happens, we'll convert it as soon as we're able to. It will show on your account, start to earn interest and be available to use up to two working days after we receive it.

We'll convert the currency into pounds using our standard exchange rate on the day we make the conversion. You can find out our exchange rates by calling us or asking in branch.

We may charge you for our costs of dealing with an international payment before we pay the money into your account. If we do this we'll tell you the full amount of the payment and any charges.

Cheques

Cheques always go through a system called 'clearing'. This means that we check whether the person that gave the cheque to you has enough money to make the payment. If they do, we say that a cheque has 'cleared'.

The table overleaf explains how quickly a cheque you pay into your account will clear.



**Not near a
TSB branch?**

You can pay in
and withdraw money
at any Post Office.

Cheques.

These are explained in the table below.

Where is the cheque paid in?	When is the cheque paid in?	Cut-off time	When will it show in your account?
TSB branch counter/ TSB immediate deposit machine	Monday – Friday Saturday	Branch closing time	Same day Next working day
TSB branch pay in box	Monday – Friday Saturday	Cut-off time will be shown on the pay in box	Same day Next working day
Cash machine that accepts deposits	Monday – Friday Saturday	Cash machine cut-off time is 11.59pm	Next working day
Post Office*	Monday – Friday Weekends and Bank Holidays	The Post Office will tell you the cut-off time	Second working day Third working day
Mobile Banking App	Monday – Friday before 8pm Monday – Friday after 8pm Weekends and Bank Holidays	Cheques can be deposited at any time	Same day



*Cheques deposited at a Post Office will be added to your TSB account when we receive them from the Post Office, normally within two working days. That means if you pay a cheque into your account at a Post Office on a Monday (day zero), it should show on your account on the Wednesday (day 2 / second working day). You'd start earning interest on the Thursday (day 3 / third working day), and be able to take the money out by 11:59pm on that same day. It couldn't be returned unpaid after 4pm on the Thursday.

When will it earn interest or reduce the interest you pay after you've paid it in?	When can you use it after you've paid it in?	When can it be returned unpaid after you've paid it in?
Next working day Second working day	By 11.59pm on next working day By 11.59pm on second working day	Before 11.59pm on next working day Before 11.59pm on second working day
Next working day Second working day	By 11.59pm on next working day By 11.59pm on second working day	Before 11.59pm on next working day Before 11.59pm on second working day
Second working day	By 11.59pm on second working day	Before 11.59pm on second working day
Third working day Fourth working day	By 11.59pm on third working day By 11.59pm on fourth working day	Before 11.59pm on third working day Before 11.59pm on fourth working day
Next working day Second working day Second working day	By 11.59pm on next working day By 11.59pm on second working day By 11.59pm on second working day	Before 11.59pm on next working day Before 11.59pm on second working day Before 11.59pm on second working day



Real life example: You pay a cheque into your account at a TSB branch counter on a Friday. It will show on your account on the Friday. You'll start earning interest on the following Monday, and you can take the money out by 11.59pm on that same day. It can't be returned unpaid after 11.59pm on the Monday.

What does a cheque being returned unpaid mean?

If a cheque is returned unpaid, it means that the person doesn't have enough money in their account to pay the cheque.

We can take the money out of your account but only up to a certain number of days after you've paid the cheque in.

The last column in the table on the previous page shows the number of days.

We might not accept a cheque being paid into your account if it's more than six months old.

Payments made into your account by mistake

If another bank tells us you've received a payment by mistake, we can take it out of your account and give it back to the other bank.

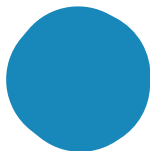
If we have to do this, we'll consider all of the information and act responsibly.

We don't have to ask you before we give the money back to the other bank. But we'll always tell you what's happened. We'll also let you know what you can do if you don't agree that the payment was a mistake.

If we take money from your account because a payment was made to you by mistake, your account might go into an overdraft. If that happens, you'll have to pay any interest and charges for using the overdraft.

What happens if someone pays you money, and we don't pay it into your account when we should?

If this happens, we'll pay the right amount into your account straight away. We'll refund you any charges and interest you've paid (or any interest we should have paid you) as a result of not receiving the payment when you should have. If you want to claim this refund, you'll need to tell us within 13 months of the date when you should have received the money.



7. What happens if things go wrong with a payment?

Some terms explained

Payment or money taken from your account that you didn't agree to – in other words, it was unauthorised

This means that you didn't agree to the payment being made from your account.

In some instances, you may let someone like an Attorney under a Power of Attorney, or an authorised online third party provider, access your account and make payments. This means that you've agreed to the money being taken from your account.

Please see section 12 for more information about allowing other people to use your account. And **section 2** for details about authorised online third party providers.

Payment that hasn't been made properly

This could mean:

- the payment didn't arrive at the bank of the person you sent it to
- the payment was for the wrong amount
- the payment had incorrect information, such as the wrong sort code or account number.

When to tell us about an unauthorised or improperly made payment

You should check your account regularly to see if there are any payments or sums of money being taken out that don't look right. If this happens, you should tell us as soon as possible.

If you want to claim a refund, you need to tell us as soon as possible. At the latest, this must be within 13 months of the payment or the money being taken out of your account. If you tell us after this time, we'll still look at your request. However, we won't need to give you a refund within the times mentioned in this section.

For more
information
about
the SEPA

See section 5



When we'll give you a refund

You've told us that the payment was unauthorised

We'll refund you, as long as none of the circumstances outlined on the next page apply.

You've told us you've lost your card or security details and payments have been made from your account after you've done this

We'll refund you for payments made from your account after you've told us that your card or security details have been lost or stolen.

The payment was an Authorised Push Payment Scam eligible for refund under the Payment Systems Regulator's refund rules.

We'll follow the Payment Systems Regulator's refund rules for Authorised Push Payment scams. For more information, please visit tsb.co.uk/fraud-prevention-centre

An Authorised Push Payment scam is where you are deceived or defrauded into making a bank transfer to another account not controlled by you.

A Direct Debit has been taken from your account incorrectly (for example, the amount taken is too much)

You're covered by the Direct Debit Guarantee Scheme. Just tell us if this has happened and we'll arrange a refund straight away.

A SEPA Direct Debit has been taken from your account incorrectly

If you think this has happened, you must tell us no later than eight weeks after the SEPA Direct Debit due date.

If you tell us after this time, we'll only be able to make a refund if you didn't agree to the money being taken from your account. Please see **section 5** for more information about SEPA Direct Debits, including what the SEPA countries are.

We made a payment to someone else and it wasn't made properly (it didn't reach the other person's bank account)

We'll refund you if:

- you haven't made any mistakes in the information about the person you wanted to pay, such as an incorrect sort code or account number
- we can't show that the payment reached the other person's bank.

If this happens, we'll try our best to find out where your payment went.

If you've fallen victim to a fraud

Visit the Fraud Prevention Centre on our website for guidance on what to do and how to claim a refund. You must tell us as soon as you find out or it may affect any entitlement to a refund.

When we won't refund unauthorised payments

You've been acting fraudulently

You're responsible for all payments from your account that we haven't been able to stop.

You haven't kept your card or security details safe – either intentionally, or by being very careless, when your account is in credit

We won't say that you've failed to keep your security details safe if you've shared them with someone you've agreed can use your account, for example under a Power of Attorney.

For more information see **section 12**.

You've deliberately not told us that you've lost your card or security details, or you've been very careless. This applies as long as your account is in credit

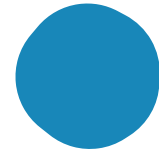
Once you tell us that your card has been lost or stolen, you aren't responsible for any further payments made from your account, and you can get a refund for those payments only.

What happens if we need to refund you?

If we agree to refund you, we'll do this as soon as possible. If we do this, we'll refund:

- the amount of the payment or withdrawal.
- any charges you've paid.
- any interest you've paid or lost.

Once we've paid you, we won't be responsible for paying you any more money. If we think there's been any fraud on your account, we have to look into this before we can refund you. Once we've done this and we agree there's been no fraud, we'll refund you.



What happens if you pay for something with your card, but are charged more than you expected?

This might happen if you agree to money being taken from your account, but don't know how much the amount will be – such as a hotel bill or car hire.

If you're worried about activity on your account call us on **03459 758 758**

Monday to Friday
8am–8pm.
Weekends 8am–6pm.

If this happens, we'll refund you if all of the following apply:

- the payment was made to an organisation in the European Economic Area (EEA).

You can find a list of EEA countries on page 30.

- your agreement to make the payment doesn't specify the exact amount
- the amount was more than you reasonably expected to pay, taking into account your previous spending pattern
- you tell us about it within eight weeks of the date the payment was made from your account.

If the above things don't happen, we don't have to give you a refund. But we'll try to help you get your money back if we can.

You'll need to give us any information we ask for to help us decide if we can give you a refund. We'll confirm whether we can within ten working days of receiving all that information.

8.

Interest we pay you or charge you.

If we pay or charge interest on your account, we'll calculate the interest each day. We'll do this unless your product conditions say something different

Your product conditions will tell you how often we pay or charge interest to you. It's usually once a month or once a year.

When interest is paid into your account, it earns interest too.

We'll pay interest without taking off income tax (sometimes you'll see this called 'gross'). If you earn more interest than any Personal Savings Allowance that applies to you, you'll have to pay any tax due to HMRC yourself.



9. Overdrafts.

An overdraft is where we lend you money when you wouldn't otherwise have enough to pay for something. You must be 18 or over to ask us for an overdraft. Please remember, we can't always give you an overdraft

What are the charges for your overdraft?

We charge you interest when we lend you money using an overdraft.

We'll tell you about overdraft interest you have to pay at least 14 days before we take them from your account. We'll also tell you when we take them.

You can find out our overdraft interest rates in the Banking Charges Guide, at [tsb.co.uk](https://www.tsb.co.uk), over the phone or in our branches.

Types of overdraft

We offer two types of overdraft:

1. Arranged Overdraft.

This is when you ask us for an overdraft before you need the money. If we give you an Arranged Overdraft, we'll agree a certain limit with you. We'll also give you separate terms and conditions.

2. Unarranged Overdraft.

This is when we decide to lend you money to make a payment without you applying for an overdraft first. You're asking for an Unarranged Overdraft if you try to pay for something when there's not enough money in your account, including any Arranged Overdraft. Here's some important information about Unarranged Overdrafts:

- When we lend you money using an Unarranged Overdraft, we'll write to tell you we've agreed to do this. We won't do this if you repay the Unarranged Overdraft by 10pm on the same day that you borrow the money.

- We only provide Unarranged Overdrafts for a short time.
- We won't always give you an Unarranged Overdraft.
- Your Unarranged Overdraft will end when you repay the amount that you've borrowed.

What happens if you don't have enough money to pay for something?

If you don't have enough money to pay for something, and we don't agree to give you an Unarranged Overdraft, you won't be able to make the payment (it is refused due to lack of funds). We'll let you know as soon as possible if this happens.

When do you need to repay your overdraft?

- We can ask you to repay an overdraft at any time. This could be some or all of it, including any interest and charges.
- If we ask you to repay your overdraft or we reduce your limit, we'll usually let you know 30 days in advance.
- We usually only ask you to repay your overdraft or reduce your limit because of a change in your circumstances.



We have a range of tools to help you avoid overdraft charges.

Go to **tsb.co.uk/current-accounts/overdrafts**

10.

Changes to your terms and conditions.

We can make changes to your terms and conditions for various reasons, including changing your interest rates, charges, and benefits packages. Other reasons are explained in the table below.

Why we can make changes	Real life examples
To make improvements which benefit you	We introduce a new service and add in some new terms and conditions to explain it.
To make sure we're following changes in law, regulation, industry code or guidance (known as our 'regulatory requirements')	A new regulation is introduced to reduce the time it takes for cheques to clear.
Because our running costs have changed. This includes a change in costs when we borrow money	There is an increase in the Bank of England base rate.
Because of changes to the technology we use, good banking practice or changes in customer demand	We start letting you pay for things using a contactless card.
You might have your bank account with us for a long time. So it's very difficult for us to predict all the reasons that we might need to make a change to your account. But, if we do have to make a change for a reason we can't predict, we'll always tell you beforehand. If you're not happy with the changes being made, you can close your account without paying any charges.	

A few terms explained.

'Publishing a change' means that we'll make details of the change available in our branches, at **tsb.co.uk** and through Telephone Banking. We'll do this within three days of making the change.

'Personally telling you' about a change means that we'll contact you by email, text message, letter or any other method of written communication. This includes messages on or with your statements.

Do you have to accept the changes to your account?

Of course not. If you don't want to accept them, you can close your account or switch to another account with us or another bank at any time.

If you don't tell us otherwise before the change happens, we'll assume you've accepted any change we've told you about.



Current accounts.

Changes we can make	Will we tell you before we make it?	How will we tell you about it?
Interest rates		
Reduce the rate of interest we pay you. We may reduce the rate of interest to 0%	Yes. We'll tell you two months in advance.	We'll tell you personally.
Increase the interest we pay you	No	We'll tell you either: • personally within 30 days of the change • by publishing details within three days of the change.
Changes to our standard currency exchange rate	No. These will change automatically.	You can find out about the change in our branches or by calling us on the day that the rate changes.
Changes to tracker rates	No. These will change automatically.	You can find out about the change in our branches, by calling us or at tsb.co.uk
A tracker rate is an interest rate that follows a 'reference interest rate'. It isn't set by us and it's one you can find publicly. An example is the Bank of England base rate. A tracker account has an interest rate that goes up and down automatically, whenever the reference interest rate does.		
Terms and conditions, and charges		
Add a new service to your account	No.	We'll tell you either: • personally within 30 days of the change • by publishing details within three days of the change.
Any other change to your terms and conditions, and charges (including adding a new charge)	Yes. We'll tell you two months in advance.	We'll tell you personally.



Can you close your account if you're not happy about it?	
	Yes. You can close your account at any time and we won't charge you.
	Yes. You can close your account at any time and we won't charge you.
	Yes. You can close your account at any time and we won't charge you.
	Yes. You can close your account at any time and we won't charge you.
	Yes. You can close your account at any time and we won't charge you.
	Yes. You can close your account at any time and we won't charge you.

Changes to your Added Value Account.

An Added Value Account is an account where you pay a fee for extra benefits, like travel insurance.

Changes we can make	Will we tell you before we make it?	How will we tell you about it?	Can you close your account if you're not happy about it?
We may move you to an account with lower fees or no fees. We'll do this if you: • don't pay the maintaining the account fee for your Added Value Account twice in a row • stop being eligible for your Added Value Account • have complained that your Added Value Account was not suitable for you • have more than one Added Value Account.	Yes. We'll tell you two months before changing your account to a different one.	We'll tell you personally.	Yes. You can close your account at any time and we won't charge you.
Changes to the terms and conditions, benefits or provider	Yes. We'll tell you 30 days in advance.	We'll tell you personally.	You can close your account at any time without charge (or we agree to waive the charge).

Overdrafts.



Changes we can make	Will we tell you before we make it?	How will we tell you about it?	Can you close your account if you're not happy about it?
Interest rates			
Increase the rate of interest you pay us if you owe us any money	Yes. We'll tell you 30 days in advance.	We'll tell you personally.	You can close your account at any time without charge (or we agree to waive the charge).
Reduce the interest rate we charge if you owe us any money	No.	We'll tell you either: • personally within 30 days of the change • by publishing details within three days of the change.	You can close your account at any time without charge (or we agree to waive the charge).
Terms and conditions, and charges			
A change that benefits you	No.	We'll tell you either: • personally within 30 days of the change • by publishing details within three days of the change.	Yes. You can close your account at any time and we won't charge you. You'll need to repay any money you owe us.
A change that doesn't benefit you	Yes. We'll tell you 30 days in advance.	We'll tell you personally.	Yes. You can close your account at any time and we won't charge you. You'll need to repay any money you owe us.

11. Joint accounts.

If you want to share an account with other people, you can ask us for a joint account. Some accounts can't be joint accounts. Your product conditions will tell you whether you can have one

Each person named on the account has to follow these terms and conditions. If one person doesn't, we can take action against any or all of you.

You and each person named on the account are responsible for any money you owe us, such as if you have an overdraft. This means that we can ask any of the following people to repay any of the money you've borrowed on your joint account:

- you
- any joint customer that you have a joint account with
- both you and any joint account holders.

What can a joint account holder do without telling the other(s)?

- Take out any or all of the money.
- Close the account or end a service.
- Ask for statements and other information we send you to be given electronically, or by paper. If a joint account holder does this, the choice will apply to all other account holders too and all the other joint account holders agree to this. For example, if a joint account holder asks us to send statements and other information to be sent electronically we'll send all statements and other account information to all joint account holders electronically.
- Apply for an overdraft.
- Apply for cards or other services.
- Replace an account or service with another one.
- Give information about the other joint customer(s) including telling us that another joint account holder has changed address.



- Give an authorised online third party provider access to a joint account.

We won't ask why the joint customer is doing any of these things, or check the instructions with other joint customers. However, we will if we have to by law, or if one of our regulators has told us to.

What can't a joint account holder do without the other(s)?

You all must give your permission to:

- remove a joint account holder
 - add a new joint account holder
 - allow someone else to use your account.
- See **section 12** for more information.

What can we do with joint accounts?

- Give information to just one joint customer.
- Give the pre-contractual document to just one joint customer, if they apply for an Arranged Overdraft.
- Use money in your joint account to pay back money that one of the other joint account holders owes us. **We call this 'set-off' and it's explained more in section 13 of this booklet.**

- Pay or send money in the joint account to just one joint customer, if your account is closed or this agreement ends.

What happens if joint account holders disagree?

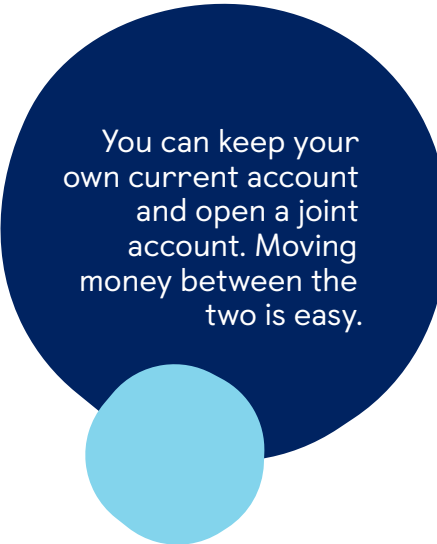
We may ask all of you to give us instructions. So if you want to make a payment from your joint account, we might need all joint account holders to agree before we can do it.

We might also stop any of you using the account individually until the dispute is over.

What happens if a joint account holder dies?

We'll remove their name from the account and it will stay open in the name of the remaining joint customer(s). If the account was in debt (such as an overdraft), the remaining joint customer(s) would be responsible for repaying the full debt.

Occasionally, we won't remove the name of the person who died from the account and we won't act solely on the instructions of the remaining joint customer(s). We may do this if it's clear to us that the person who died didn't intend for this to happen when the joint account was set up.



You can keep your own current account and open a joint account. Moving money between the two is easy.

Letting other people use your account.

How you can let someone else use your account

You can do this by:

- giving us a signed third party mandate form. We can give you one to complete. This lets you choose a person to use your account for you for a short while, without needing a legal document. You might use one if you're going on holiday or into hospital
- giving us an original Power of Attorney document. This is a legal document that lets you appoint one or more people (called an Attorney) to help you make decisions, or make decisions on your behalf.

We might have to let someone use your account for legal reasons, for instance if:

- you're made bankrupt
- you're incapable of making decisions about your account. For instance, if you were in an accident and fall into a coma
- you die.

For security reasons, we might not let someone who's using your account use some services, like Internet Banking. But if we do allow this, they can use your security details. Don't worry, we won't say you've broken these terms and conditions if you tell them your security details. If you let someone use your account or the law means we can let someone use your account for you, we're usually not responsible for their actions. But, we'll be responsible if we know or suspect that they were acting dishonestly towards you.

Real life example

You have a Power of Attorney set up, and someone you've chosen as your Attorney takes money out of your account and uses it themselves. We aren't responsible for this, unless we suspected or should have suspected that your Attorney was being dishonest.

13.

Using money between accounts (set-off)

We can use money in your account to pay back what you owe us. For instance if you have an overdraft, credit card, mortgage or loan with us. We call this 'set-off'.

When can we use set-off?

We can use set-off on any accounts you have in either your own name or any joint accounts you have to repay any money you owe us. So, imagine you have a joint account with your partner and you have a joint loan. We can use money in your joint account to repay that loan. Or, if your partner owes money on a loan in their own name, we could use money in your joint account to repay that.

Occasionally, we'll pay you money to settle a complaint you make against us or to give you compensation for something we've done wrong. If that happens, we can use this money to pay back any money you owe us.

If we do use set-off:

- we won't use any money that you need as essential living expenses or to pay important things like your mortgage or rent
- we'll tell you 14 days in advance.

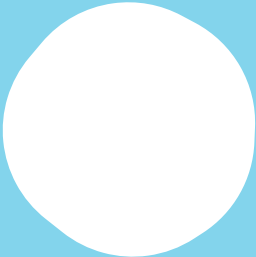
Can we take money from your account if you owe money to other agencies?

Yes. If you owe money to certain other agencies, such as HMRC, we can take it from your account to repay them what you owe.

Using money between accounts (set-off)

These are explained in the table below.

Which account is in credit?	Set-off against money owed by:
Your account (your name only)	You
	You and the other joint account holder(s)
Your joint account	You
	You and the other joint account holder(s)
	The other joint account holder(s)



Your statement shows you all the payments into and out of your account, plus additional information such as interest and charges. It also gives you a handy reference so you can check each payment.

When will you receive a statement for your account?

If you have money being taken out of your account, we'll give you a statement every month. We'll do this unless you choose a different way to receive your statements from us.

With Internet Banking, you can easily move money from one account to another.

We won't send you a statement if there hasn't been any money taken out of your account since the last statement we gave you. If you don't have money being taken out of your account, we'll send you a statement once a year.

If money is paid into your account, you can ask us for a statement in branch or by phoning us. We'll also send you a statement once a year.

You can also ask us for a statement at any time in branch or by phoning us.

How will you receive statements for your accounts?

If you use Internet Banking we may agree with you that you will receive statements electronically. We call these "paperless statements". Otherwise we'll post them to you. You can change your paperless preferences at any time by logging in to Internet Banking and going to the "Manage Online and Paper Preferences" page.

You can order paper statements in branch, over the phone or using Internet Banking. If you ask for a copy of a statement, we'll charge you for this. Our Banking Charges Guide will tell you how much.

15.

What happens if we break this agreement.

We believe in working in partnership with our customers. So if we break this agreement, we're responsible for anything you lose as a result.

However, we're not responsible for losses caused by:

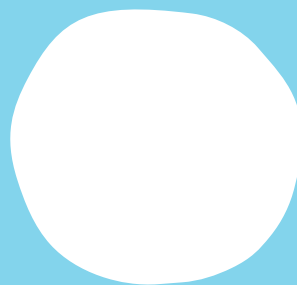
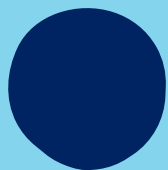
- some unusual or unforeseeable things outside our control. These might be things like a strike or a technical breakdown
- a legal or regulatory requirement causes us to break these terms and conditions.

We also aren't responsible for any business losses you suffer.

Will we always do what we say we'll do under these terms and conditions?

Occasionally we might not do all the things we say we'll do under these terms and conditions, normally because we're helping you. For instance, we might allow you more time than we say we will to repay money you owe us. If we do this, it will be a temporary measure and we're still allowed to do the things we said we can or would do under this agreement.





16. Ending this agreement.

This agreement with us starts when your account is opened. It will continue until it is ended by us or you.

How can you end this agreement?		
Reason	How can it be closed?	Do you need to tell us in advance?
You can cancel your agreement with us during the cancellation period. This is sometimes called the 'cooling off' period	• Internet Banking • Writing to us • Telling us in branch • Telling us over the phone • Completing the account closure form online at tsb.co.uk or using the online chat service in the Mobile Banking App when it's available	No • But you must cancel within a certain number of days of opening your account or receiving the terms and conditions (whichever is later). • This is always at least 14 days. Your product conditions will tell you what the cancellation period is for your account. Remember, if you don't cancel within the cancellation period, your agreement will continue until you or we close your account.
Any other reason (You can do this at any time)		No

How can we end this agreement?

Reason	How can it be closed?	Do we need to tell you in advance?
• You're acting fraudulently • You're behaving improperly. This includes being abusive or threatening to us or others (for example, using an abusive message in a payment instruction) • You're using a service or money illegally (or are allowing someone else to do so) • You've seriously or regularly broken these terms and conditions in some other way	We'll do what we think is reasonable in the circumstances.	No. We can close the account immediately.
You move abroad (or have previously moved abroad)	We'll write to you.	Yes. We'll tell you two months in advance.
You're using your personal current account for business purposes	We'll write to you.	Yes. We'll tell you two months in advance.
Any other reason	We'll write to you.	Yes. We'll tell you two months in advance.

What do you need to do when your account is closed?

You must:

- pay back any money you owe us, such as an overdraft
- pay any charges and interest you owe us. If you cancel your account, these will be the charges and interest applying to the account before it is cancelled
- destroy anything that belongs to us or that we have given to you, like cards and unused cheques. Please cut these up and give them back to us. Or get rid of them so that no one else can use them
- cancel any Direct Debits, standing orders and regular card payments into and out of your account. You don't need to do this if you're switching to another current account under the Current Account Switch Service.

When your account is closed, we'll pay the money in your account to you. Or we can pay it to any other person you name in writing. Just let us know their account details. If you've agreed to make any payments before the account is closed, these payments will still be made.

If you die, we may need to see a grant of probate, certificate of confirmation or grant of representation. We'll need this before we can release the money in your account to your personal representatives.

A grant of probate is used in England, Wales, and Northern Ireland. A certificate of confirmation is used in Scotland. They are both legal documents given out by a court when a person with a will dies.

If you close your account, please destroy any cards and unused cheques.

They name the people (called the executors) who can administer the estate of the person who died, their property and money they owned, as well as any debt.

A grant of letters of administration is a legal document issued when a person dies without a will.

What happens if I don't use my account?

- If you don't pay money into your account within 90 days of the account being opened we may close your account. We'll write to you before we do this so you can pay money in if you want to keep your account open.
- If you don't pay money in or take money out of your account for more than a year we may freeze your account. This means we won't allow any more payments into or out of the account, or send statements, until we've carried out identity checks to make sure it's you giving us the instructions. We do this to protect the security of your account. Once we've carried out the identity checks you'll be able to use the account as normal.
- We'll always write to you at least two months before we freeze your account to give you the opportunity to tell us you don't want us to do this.

We take part in the Unclaimed Assets Scheme. This uses the money which is held in accounts that haven't been used for at least 15 years to help benefit good causes.

So, if you don't use your account for at least 15 years and we've lost touch with you, we may transfer any money in your account to the scheme. We'll try to contact you before we do this. If this does happen, you can still get your money back.

If you don't use your account for 15 years, we may transfer your money to the Unclaimed Assets Scheme.

Find out more at unclaimedassets.co.uk

17. How you can make a complaint.

If you feel that we've made a mistake or haven't met your expectations, please let us know. We want to put things right for you and make sure we don't repeat any mistakes in the future

We will try to sort out your complaint as soon as we can.

If you want to make a complaint, you can do it online at **tsb.co.uk/help/complaint-form**

How can you tell us about a complaint?

You can tell us by:

- using our online complaint form, which you can find at **tsb.co.uk/help/complaint-form**
- using our online chat service when it's available in Internet Banking or the Mobile Banking App
- visiting a branch
- calling us
- writing to us at TSB Bank plc, Customer Services, PO Box 453, Mitcheldean, GL14 9LR

What should you do if you're still not happy?

If you're unhappy with our final response to your complaint, you can ask the Financial Ombudsman Service to look at it.

Their address is **financial-ombudsman.org.uk** and they will only look at your complaint once you've tried to resolve it with us.

However if you live in Scotland, Scottish law applies. Scottish courts will be able to deal with any claim you have about these terms and conditions. If you live in Northern Ireland, Northern Irish law applies. Northern Irish courts will be able to deal with any claim you have about these terms and conditions.

Which law applies to these terms and conditions?

English law will decide questions about these terms and conditions. The courts of England and Wales will be able to deal with any claim that you have about them.

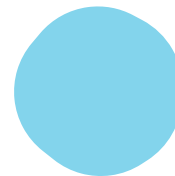
18.

Sharing your information with other people.



When will we share tax information about you?

Sometimes the law or a regulation will tell us that we need to share information about you with tax authorities. We can share information about you with tax authorities in the UK (HMRC) or in other countries (such as the USA).



What information will we share with tax authorities?

We'll share things like:

- your account number
- the amount of interest paid into the account
- the amount of money in your account
- your name and address
- your social security number or taxpayer identification number.

You might also need to give us extra information for the tax authorities. This could be things like where you live for tax purposes or your nationality.

What if we transfer our rights under this agreement to another provider?

We may transfer some or all of our rights and duties under our agreement with you to another provider in the future. Your agreement will then continue with them.

We'll only do this if we reasonably think they'll treat you fairly and to the same standard we have. It won't change your rights under the terms and conditions which apply to your account.



Remember to tell us if you move house or change your phone number.

19. Contacting each other.

How will we contact you?

We can contact you by:

- post
- phone
- electronically – this means email, text message and other digital methods such as sending you a message on your Internet Banking or through the Mobile Banking App.

By giving us your mobile number or email address, you agree that we can use these to get in touch with you so that we can service your account.

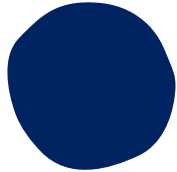
What language will we use when we contact you?

We'll communicate with you in English.

When will we contact you?

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 we'll speak to you if we need to prevent fraud on your account.

For example, if you try to use an Unarranged Overdraft on your current account, you could get charged. We might send you text messages or a message through the Mobile Banking App (if you use it) to let you know this.



When do you need to contact us?

You must tell us if you change:

- your name
- any of your contact details such as your address, phone number (including mobile) or email address
- your nationality.

If you don't tell us about a change in your contact details, we might send information about your account to the wrong place. This could mean that you don't hear about changes to your account. Or your account information could get into the wrong hands. Or you may not be able to make a payment using your debit card online or log in to Internet Banking, Mobile Banking or the Mobile App. This could happen for example, if we're not able to send you a One Time Password because we don't have your up to date mobile number.

We might charge a reasonable cost for trying to find you if your contact details aren't up to date.

How can you contact us?

In branch, over the phone, by post, by using one of the online forms on **tsb.co.uk**, or by using Internet or Mobile Banking (including by using the online chat service when it's available on Internet Banking or the Mobile Banking App).

This information isn't part of your terms and conditions.

How will we use your information?

Our Data Privacy Notice explains how we use the information that you give us. It can be found on our website or you can ask for a copy in branch or by phoning us.

Can you get your money back if something goes wrong with TSB?

We're covered by the Financial Services Compensation Scheme (FSCS). The FSCS can compensate you if we're unable to meet our financial obligations. If TSB fails or goes bust, the FSCS can pay you back the money in your account, up to a certain limit, so you don't lose out.

For more information about the FSCS, just ask your local branch, visit **fscs.org.uk** or call the FSCS on **020 7741 4100** or **0800 678 1100**.

Can you get a copy of these terms and conditions?

You can get a copy of this booklet, the Banking Charges Guide or any of your product conditions by asking in branch, calling us on **03459 758 758** or at **tsb.co.uk/legal**

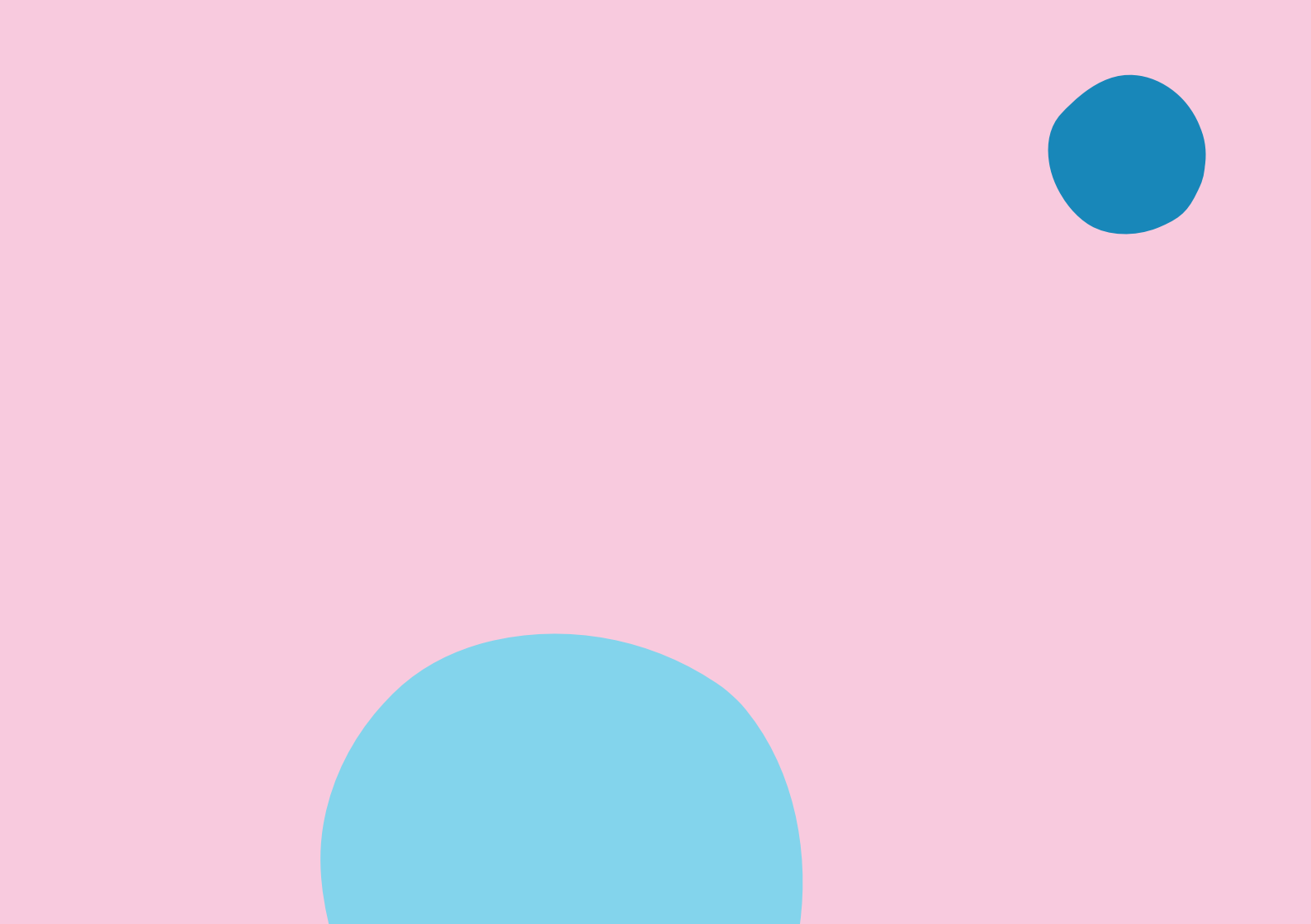
Using your information for making and receiving payments

By opening an account with us, this means that you explicitly agree to us looking at, processing and keeping any information you give to us, to allow us to make and receive payments.

You can decide to no longer agree to this by closing your account. If you do this, you'll need to pay back any money you owe us. And, we'll no longer use your information for this reason.

We'll still use and share your information in other ways. This is explained in our Data Privacy Notice.





Other ways we can help.

For everything from current accounts and loans, to mortgages and savings, we're here to help.

Go to **tsb.co.uk**
or visit your local branch.

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **03459 758 758**, chat to us in the Mobile Banking App, or visit us in branch. This information is available in large print, braille and audio. Ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

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

Important information

The opening hours of our Telephone Banking advisor services are 8am to 8pm Monday to Sundays. Our lost and stolen 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 1575**.

TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Registration No. 191240). TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.



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