Get off to a flying start.

Current account for 11-15 year olds.

TSB

What's inside?

Benefits you can bank on	2-3
Using your TSB Visa debit card	4-5
TSB Visa debit card security	7
Remembering your PIN (Personal Identification Number)	8
Staying in control	9-10
Getting older has benefits	11-12
Day to day banking	13

Make more of your money.

It's great being in charge of your own money. And a bank account is the best way to learn how to make your money work harder for you.

Our Under 19s account gives you an easy way to pay money in, take money out and keep track of your spending. It can even help you to start saving for something special – like the latest games console or concert tickets.

Because when you get the most out of your money, you can get a lot more fun out of life.

Benefits you can bank on.

Your Under 19s account has everything you need to make managing and accessing your money easier:

- Instant access to your money, 365 days a year.
- A competitive rate of interest. Earn a great variable rate of interest, paid monthly, of 2.50% AER* (2.47% Gross*) on balances up to £2,500 and 0.10% AER/gross on amounts above this. Visit **tsb.co.uk/rates-and-charges** for details of current rates.
- A TSB Visa debit card which you can use to pay for things in shops, on the internet, or to make a cash withdrawal.
- Regular statements and text alerts to help you keep track of your money.

* AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Gross rate is the contractual rate of interest payable before the deduction of income tax.

- If you're 11 or over, you can register for Mobile Banking where you'll have access to the TSB Mobile Banking App. You can set up text alerts, transfer money, make payments and view transactions on the move.
- Internet Banking is also available for instant access to your account.

When you're older there are other benefits and services you can use as part of your Under 19s account. See page 10 for more information.

Using your TSB Visa debit card.

Your TSB Visa debit card will give you a quick and easy way to get hold of your money.

You can use your Visa debit card...

- In shops
- Online
- Over the phone
- Enjoy all the benefits of your debit card using Google Pay™ or if you are 13 or over Apple Pay™ and Samsung Pay™. They are simple and secure ways to shop in-store and online. Find out more by visiting **tsb.co.uk/apple-pay**, **tsb.co.uk/google-pay** or **tsb.co.uk/samsung-pay**.
- For withdrawals up to £500 a day from any TSB cash machine free of charge, or from any non-TSB cash machines. TSB doesn't make a charge, but the owner of the machine may.
- To make contactless payments if your card has a contactless logo.

If you want to buy something and there's enough money in your account, the payment will go through automatically. If there isn't enough money in your account, you shouldn't be able to buy the item because this Visa debit card is designed to make sure you can't spend money that you don't have.

Pay G Pay SAMSUNG Pay

A safe way to pay

When you use your card online we may carry out additional security checks. If you have the TSB Mobile Banking App, you'll normally be asked to approve the payment in the app. If you don't have the app, or sometimes if the app isn't available, we'll ask you to validate your payment using a one-time password (OTP) sent to your mobile or UK landline. Please make sure your phone numbers are up to date or you may not be able to make a payment online.

And to be extra secure...

It's in all our interests to help combat fraud, so as an additional layer of security when you approve your purchase using a one-time password, you'll also be asked for your email address at the point of purchase.

We won't store your email, instead we'll use biometric data analysis when you type in your one-time password and email as it recognises the unique way you type. So should anyone else try to use your debit or credit card to make an online purchase we'll be alerted to it because of the way they enter your details.

In the extremely unlikely event that something goes wrong, we won't charge you anything and we'll work with you to make sure your account is put right.

Some transactions, like gambling, may be inappropriate for your age group, so your card will block your purchases in some shops or on some websites that it recognises as being potentially unsuitable. If you are aged 18 and would like to remove this added protection before we contact you about moving to our Student or Spend & Save account, please visit us in branch where we can help further.

Always sign your cards using a ballpoint pen as soon as you receive them.

Chip and PIN

Chip and PIN means entering your PIN into a keypad when you use your card to buy something.

Using it is simple:

- Insert your Visa debit card into a card reader or PIN pad.
- Check the amount shown is correct then enter your PIN carefully, making sure no one else can see it.
- The machine will check the PIN you entered is correct.
- You will be given a receipt for your purchases which you will not need to sign. Keep these receipts safe and, after you've checked them against your statement, tear them up and throw them away.

TSB Visa debit card security.

Information that will appear on your Visa debit card.

1. Cardholder's name
Your name will appear here.

2. Expiry date
You won't be able to use your Visa debit card after this date – but don't worry, we'll automatically send you a new one before then.

3. Account number
Your eight-digit account number will appear here. This is unique to your bank account.

4. Security code
Quite often, websites will ask you for your 'security' or 'CVV' code. You'll find this here.

Remembering your PIN.

(Personal Identification Number)

Top tip

Choose a number that's special just to you and that you can remember.

It's a good idea to avoid birthdays and repeating the same number (like 5555).

Your card has a PIN which is a 'secret code' for your card. When you pay for something in a shop or withdraw cash from cash machines, you will need to type in your PIN.

If you're finding it hard to remember the one we've given you, then you can change it to one that's easier to remember.

To change your PIN at any TSB cash machine:

- Insert your Visa debit card and enter your current PIN.
- Select 'PIN services' (on some machines you may need to select 'Other services' first).
- Choose 'Select your own PIN' and enter a four-digit number of your choice.

Remember, your PIN is secret – we recommend you don't write down your PIN. But if you do need to write it down, disguise it so that it's not recognisable as your PIN and never keep it with your Visa debit card. You must never give your PIN to anyone else including TSB branch staff and the police.

If your card is lost or stolen

Your Visa debit card is much safer to carry around than cash. But you must report any theft or loss of your card as soon as possible so that we can prevent other people from using it.

Please call into any TSB branch, or you can call the TSB 24-hour Lost and Stolen Cards service on **0800 015 0030** in the UK, or **+44(0)207 481 2567** from abroad. You can also report your card lost or stolen within the TSB Mobile Banking App.

We will usually send you another card within three to five working days.

Staying in control.

Your new account makes it easy to keep track of what you're spending and what's left – so that you don't take more cash out of your account than you should.

Checking your balance and mini statements

You can use TSB cash machines 24 hours a day to check your balance or print a mini statement. A mini statement (short versions of the ones you get in the post) helps you to keep track of your spending.

We'll also provide you with regular statements showing all the money that has been paid in or out of your account.

If you're 11 or over, you can set up text alerts to manage your money. You'll need to have a TSB current account with a Visa debit card. You can sign up by dropping into your local branch with a parent or guardian.

Find out more

If you want to know more about paying money into your account, visit any branch and we'll help. For more information see page 12.

Getting older has benefits.

As you get older, we'll be able to provide you with more banking benefits and services.

When you turn 16, you'll be able to register for:

- Telephone Banking for instant access to your account.
- Save the Pennies which makes saving really easy. Whenever you use your Visa debit card to make a purchase, the difference will be rounded up to the nearest pound and transferred from your Under 19s account to an eligible TSB savings account.

  For example, if you spend £2.50 we'll debit £3 and 50p will go into your savings account. An easy way to build up your savings for the bigger things you want.

The following savings accounts are not eligible for Save the Pennies: Monthly Saver, ISA products and fixed products. Save the Pennies does not apply to over the counter cash advances, cash machine withdrawals or fees charged for non-TSB cash machine transactions.

If you go on to further education

We'll change your account to a Student account once your place at university is confirmed.

In the year of your 19th birthday

If your account hasn't been changed to a Student account we'll change it to a Spend & Save account or similar account if it's no longer available.

We won't make these changes to your account without telling you first. To find out more on all of our available current and savings accounts, please call into branch or visit **tsb.co.uk**

Day to day banking.

Paying money in

It is much safer to pay money into your Under 19s account than carrying cash or cheques around with you. There are lots of ways to pay in money – you'll soon find those that suit you best. Here's the basic information.

Paying in money at any TSB branch

Lots of people pay in over the counter, but to save time, you can use one of our pay in boxes. Just use the special paying-in envelope and paying-in slip situated near the pay in box. We can even send you a personalised paying-in book with all your details to save you even more time – just ask us for more information.

As long as you pay cash in at the pay in box before the cut off time (the cut off time will be shown on the pay in box), it'll be processed on the same day and you'll then be able to withdraw the money straightaway.

If you use this service after the cut off time or at the weekend, we'll start processing your payment the next working day. Please remember that weekends and Bank Holidays are not counted as working days.

For more information about when cheques you pay in will be processed and the money can be used, please see the Personal Banking terms and conditions.

You can also pay in cheques and cash at any Post Office branch counter, in thousands of different places, all across the UK.

Setting up a standing order

A standing order is a way that you or others can make or receive regular payments. You could ask your parents to set up a standing order from their bank account for your pocket money/allowance. This means that the money will be paid directly into your account which you can take out with your Visa debit card. Just give your parents your account number and sort code and they can arrange it for you.

Taking money out of your account

You can withdraw cash from any TSB branch or from a cash machine. You can also use your Visa debit card to buy things in shops or online rather than taking out cash to do this.

Keeping your account safe from theft and fraud

Before you give out your bank details, make sure you know who you're giving them to and why they need them.

Other ways we can help.

If you've got any questions about your current account or 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 our 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 card and fraud reporting lines are open 24/7. Not all Telephone Banking services are available 24 hours, 7 days a week. Calls may be monitored or recorded. If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44 203 284 1575**.

Apple, the Apple logo and Apple Pay are trademarks of Apple Inc. registered in the US and other countries. Google Pay™ is a trademark of Google LLC. Android, Google Pay™, and the Google Logo are trademarks of Google LLC. Samsung Pay is a trademark of Samsung Electronics Co. Ltd.

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 number 191240).

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

TSB life made more

Information correct as at September 2025.
TSB12101(M) (12/25)

FSC www.fsc.org MIX Paper | Supporting responsible forestry FSC® C023476