The account that's made for you.

Under 19s current account from TSB.

TSB

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Make more of your money.

There's nothing quite like the freedom and independence of having your own bank account. It's right up there with passing your driving test. And just like a car, if you look after it properly, your account can take you anywhere you want to go.

Whether you're paying in your wages, saving for something special or just keeping your money safe – our Under 19s account has everything you need to help you make more of your money. And get more out of life.

- Access to our branches and a network of cash machines across Britain – so you can get hold of your money whenever you need it.
- Mobile Banking on your phone to help you keep in control of your finances.
- Telephone Banking and Internet Banking.
- Text alerts like Limit Alerts to help you keep track of your money.
- Save the Pennies – an easy way to save every time you use your Visa debit card.
- 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.

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.

* 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 at the rate specified by law.

What you get with your account.

Whether you're at school, college, starting a new job or taking time out to travel, your Under 19s account will help you take care of your everyday banking needs – like paying in money and cheques, sorting out bills and withdrawing cash.

Easy access to your money

- Your Visa debit card is accepted at millions of shops and cash machines in more than 200 countries and territories worldwide.
- Withdraw up to £500 a day from any UK TSB cash machine free of charge or non-TSB cash machine (a charge may apply).
- Withdraw up to £50 cash back free of charge in most supermarkets.

Great value service

- No charges for everyday transactions. Other charges may apply – please see our Banking Charges Guide in branch, visit **tsb.co.uk/rates-and-charges** or call **03459 758 758** for details.
- Access to our telephone and internet banking services 24 hours a day, 7 days a week.
- Register for text alerts in Internet Banking which let you use your phone to help you keep up to date and in control of your finances. See page 10 for more information.

Using your TSB Visa debit card.

Your new TSB Visa debit card gives you a quick and easy way to buy what you want wherever you see the Visa sign. You can keep track of the money in your account with mini statements as often as you like from any TSB cash machine.

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**.
- Withdraw up to £500 a day from any UK TSB cash machine free of charge or non-TSB cash machines (a charge may apply).
- To get up to £50 cash back free of charge in most supermarkets.
- To make contactless payments if your card has a contactless logo.

Pay G Pay SAMSUNG Pay

Going abroad

- If you decide to travel abroad you can use your Visa debit card to pay for things anywhere where you see the Visa sign, including shops, restaurants and cafes.
- It's more convenient and safer than carrying lots of cash around, plus you can make a cash withdrawal in foreign currency from any cash machine that displays the Visa sign.

Things to be aware of

When you use your TSB Visa debit card, the amount of the transaction may be reserved until the money leaves your account. So you won't be able to use the money for anything else, even though it's still shown in your account.

If you set up a 'recurring transaction'– regular payments to a company from your Visa debit – they can be cancelled any time by letting us know. But you need to tell us before the end of the last working day before the payment is due to be made. You should also contact the payee to let them know you've cancelled the payment as we can't do that for you.

If you make a debit card payment in a foreign currency, or use your card to make a cash withdrawal in foreign currency, then charges may apply. For details please see our Banking Charges Guide at **tsb.co.uk/rates-and-charges**

Some transactions, like gambling, may not be appropriate for your age group. So your card transaction will be blocked. If you are aged 18 and would like to remove this added protection, please visit us in branch.

TSB Visa debit card security.

We make the safety of your account our priority at TSB. That's why your TSB Visa debit card includes a chip which holds your PIN (Personal Identification Number). You'll need this four-digit number whenever you use your Visa debit card to buy things or withdraw cash from cash machines.

Chip and PIN means entering your PIN into a keypad when you use your Visa debit card to buy something instead of signing a receipt.

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 discreetly.
- 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.

Top tip

Make sure you have enough money in your account before paying with your card so you won't be declined.

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.

If you're finding it hard to remember the PIN we've issued you, then you can change it to one that's easier for you 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 bank staff and the police.

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).

Lost or stolen cards

Carrying your TSB Visa debit card is much safer than carrying lots of cash. But you must report any theft or loss as soon as possible so that we can prevent other people from using your account.

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 will receive your replacement Visa debit card from us usually within three to seven working days of telling us.

Keeping track of your money.

It's your money so we'll do everything we can to help you keep track of it whichever way you choose to bank.

If you don't want to spend your free time at the bank, Telephone Banking, Mobile Banking and Internet Banking give you access to your account 24 hours a day, 7 days a week – so you can sort out your everyday banking whenever, and wherever, it suits you best:

- Get an up-to-date balance.
- Check your recent transactions.
- Transfer money to family and friends.
- Set up, view and cancel standing orders.
- Check and cancel Direct Debits.
- Pay bills.

Not all services are available 24/7, although you can give us instructions 24/7 through Mobile Banking, Internet Banking and Telephone Banking. However, instructions received after 10pm, at weekends or Bank Holidays will be processed the next working day.

Register for telephone banking

Call **03459 758 758** and ask us to post you a security number to help you get to your account faster.

Calling from abroad?

Call us on **+44 203 284 1575**

Register for internet banking and text alerts

Call **03459 758 758**

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

Mobile Banking

You can access your accounts with our free Mobile Banking App, making it more convenient for you to check your balance, transfer funds and pay your bills.

Our free-to-download Mobile Banking App is available from major app stores.

Internet Banking

Internet Banking gives you access to your account 24 hours a day, 7 days a week. It's also a quick and convenient way to manage your account.

Telephone Banking

Telephone Banking is a fast and simple way to access your account – from finding out how much money is in your account to paying a bill.

Not all Telephone Banking services are available 24 hours a day, 7 days a week.

Please note not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to us for more information. Although you can give us instructions 24 hours a day, 7 days a week through Internet Banking and Telephone Banking some of those instructions cannot be processed until the next working day. For example if the instruction is given after 10pm, at weekends or Bank Holidays.

Text Alerts

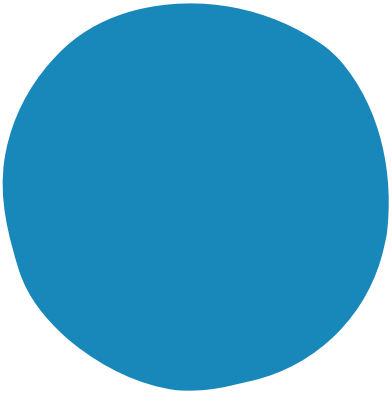
If you're aged 11 to 15, with an Under 19s account, you can register for our text alert services. Just pop into a branch with a parent or guardian to register.

If you're aged 16 to 18, with an Under 19s account, you can register for our text alert services through Internet Banking.

For more information on the text alerts available, please visit **tsb.co.uk/text-alerts** and the Text Alerts User Guide.

Cash machines

You can use TSB cash machines 24 hours a day to check your balance or print a mini statement. A mini statement gives you the up-to-date position on your account and shows your last seven transactions.



Want to save?

Save the Pennies

We know it's hard to save if you're at school, college or you've just started a job, but Save the Pennies is a simple way to put a little bit aside without even knowing you're doing it.

Sign up for Save the Pennies and every time you make a purchase with your TSB Visa debit card, the amount will be rounded up to the nearest pound and the difference will be paid into an eligible TSB savings account.

This is only available when your account is in credit and the difference will be paid into your savings account from your current account on the day the debit card transaction has been processed and the money has left your account.

Save the Pennies transfers can also be made from TSB current accounts held by family members to your chosen savings account if they wish.

For further information on Save the Pennies or our range of savings accounts visit **tsb.co.uk/savings** or ask in branch.

Most TSB savings accounts are eligible, except for Monthly Saver, fixed products and ISA products. We'll apply Save the Pennies to all Visa debit card purchases both in the UK and abroad. Save the Pennies does not apply to over the counter cash advances, cash machine withdrawals or fees charged for non-TSB transactions.

Register for Save the Pennies

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

What to do next.

If you've asked for one, you'll shortly receive your new TSB Visa debit card followed by your PIN a few days later.

- After you have deposited money into your account, you'll be able to use your new Visa debit card to withdraw cash.
- To save time and make it easier to use your new account, you should register for our 24-hour banking services – telephone, mobile and internet banking.

For information on how to register, see page 9.

What you can expect from us in the years to come.

In the future we will contact you about our Student account or other appropriate current accounts.

Student account

If you are thinking of continuing with your studies, you'll need a bank that can help give you advice and support with your finances throughout your time at college or university.

We'll write to you with details of our Student account, offering great benefits if you are studying for a full-time degree in the UK.

In the year of your 19th birthday

If your account hasn't been changed to a Student account we will 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 about all of our available current and savings accounts please visit **tsb.co.uk** or any TSB branch.

Day to day banking.

Paying money in

With your Under 19s account it is much safer to pay money in than carrying cash or cheques around with you. There are lots of ways to pay in money – you'll soon find the ones 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 a member of staff 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 spend it straightaway.

If you use this service after the cut of time or at the weekend, we will 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 either write or pay in will be processed and the money can be accessed, please see the Personal Banking terms and conditions.

Paying bills and making regular payments from your account

How do Direct Debits work?
A Direct Debit is when you authorise a business or other organisation in the UK to collect varying sums of money from your account on a regular basis.

The organisation must give you advance notice of the amounts and dates. And with all Direct Debit payments, you have the reassurance from the Direct Debit Guarantee that a refund will be made, if any mistakes happen.

When an organisation collects a Direct Debit in the UK, the money will always leave your account and reach theirs on the same day, whichever bank they're with.

You can set up Direct Debits to make regular payments direct from your account. You do it by authorising whoever you want to make the payment to, for example your gas supplier, to collect the payments from your account.

When you want to end or change an agreement, just let the business and us know.

The Direct Debit Guarantee guarantees all payments made by Direct Debit in the UK.

If any Direct Debits are refused due to lack of funds in your account, charges may apply. Please refer to the Banking Charges Guide for more information.

Should a business collect one of your payments by Direct Debit in the UK by mistake, we will refund your account as soon as we are aware there's a problem.

How do standing orders work?
A standing order is an instruction you give us to make regular fixed payments to another bank account.

You can set up standing orders through Telephone Banking on **03459 758 758** or through Internet Banking.

Just tell us if you need to cancel or change the payment the day before it was due to be made.

How long do my payments take?

The majority of payments to UK banks (other than Direct Debits, cheques and CHAPS) are processed using the Faster Payments Service and will usually reach the receiving account within two hours. Payments for larger amounts may take up to a day. We will advise you when you ask us to make a payment if the organisation you are sending the payment to is not a member of the Faster Payments Service.

If we cannot make the payment using the Faster Payments Service you can contact us on **03459 758 758** or call into your local branch to ask if there is any other method available to make the payment.

For more information about the time it takes to make a payment please see the Personal Banking terms and conditions.

Sending money outside the UK

We offer a wide range of International Payment services that allow you to send money outside the UK quickly, securely and easily.

There are two codes you may need to send money to an account outside the UK: the Business Identifier Code (BIC) and the International Bank Account Number (IBAN) of the person you are sending money to. These are similar to our sort codes and account numbers in the UK and are used to ensure that a payment is credited promptly and accurately. If your payment is to a country that is part of the Single Euro Payments Area (SEPA) scheme, you must provide the IBAN. The person receiving the money must give you their bank details.

There are charges to use our International Services, if you'd like more information about our International Services and how long these payments take, contact our helpdesk on **0345 835 7482**, Monday to Friday 9am to 5pm, or call Telephone Banking on **03459 758 758** 24 hours a day. You can also visit any TSB branch.

Safeguarding your account

What can I do to avoid theft or fraud?
Here are some simple rules to follow so that you're always in control of your money:

- Make sure that your cards are safe.
- We recommend you don't write down your PIN. But if you need to write it down, disguise it so that it's not recognisable as your PIN, and never keep it with any of your cards. Never let anyone else know your PIN.
- Always sign your cards in ballpoint pen as soon as you receive them.

- Always be sure that before you give your bank details out that you know who you're giving them to and why they need the information.
- Ensure that you keep your Visa debit card receipts in a safe place and dispose of them carefully making sure the Visa debit card details cannot be read.
- Check your statements regularly and get in touch if you see any transactions you don't recognise.

Cooling off

If you are not happy with your Under 19s account within 30 days of opening your account, we'll help you to move to another of our accounts or return any deposits you have made with any earned interest to you. For details of our current interest rates, please visit **tsb.co.uk/rates-and-charges** or visit your nearest branch.

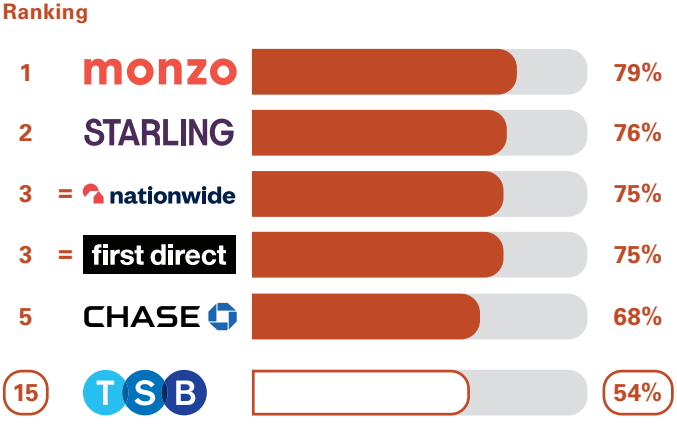
Independent service quality survey results
Personal current accounts

Published August 2026

As part of a regulatory requirement, an independent survey was conducted to ask approximately **1,000** customers of each of the **17 largest personal current account providers** if they would recommend their provider to friends and family. The results represent the view of customers who took part in the survey.

Overall service quality

We asked customers how likely they would be to recommend their personal current account provider to friends and family.



These results are from an independent survey carried out between July 2025 and June 2026 by Ipsos as part of a regulatory requirement.

TSB has published this information at the request of the Competition and Markets Authority so you can compare the quality of service from personal current account providers. In providing this information, we are not giving you any advice or making any recommendation to you and we can only give you information about our own products and services.

Customers with personal current accounts were asked how likely they would be to recommend their provider, their provider's online and mobile banking services, services in branches and overdraft services to friends and family.

The results show the proportion of customers of each provider, among those who took part in the survey, who said they were 'extremely likely' or 'very likely' to recommend each service.

Participating providers: Bank of Scotland, Barclays, Chase, first direct, Halifax, HSBC UK, Lloyds, Metro Bank, Monzo, Nationwide, NatWest, Royal Bank of Scotland, Santander, Starling Bank, The Co-operative Bank, TSB, Virgin Money.

Approximately 1,000 customers a year are surveyed across Great Britain for each provider; results are only published where at least 100 customers have provided an eligible score for that service in the survey period.

17,055 people were surveyed in total.

Results are updated every six months, in August and February.

To find out more visit Ipsos.uk/personal-banking-service-quality

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 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.

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**.

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

TSB life made more

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