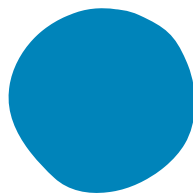




We're here to help.

This handy guide explains all the ways
you can bank with us.



Digital banking with a human touch.

If you would like the convenience of not travelling to a branch, there are lots of other ways you can bank with us. And you can still have the reassurance of someone to talk to face-to-face when you want to.

This handy guide covers all the ways we can support you, especially if you would benefit from extra help with your banking.

Manage your everyday money. Pages 1–2.	Chat to us about the bigger things. Pages 2–3.	Get cash out or pay money in. Page 3.
Download our TSB Mobile Banking App.	Book Video or Telephone appointments.	Information about cash machines.
Log in to Internet Banking.	Visit us in branch.	Find a Paypoint.
Chat to us online.	Meet Mobile Money Confidence Experts.	Find a Banking Hub.
Call our Telephone Banking line.		Bank at your Post Office.

Worried about something? Get in touch now. Page 4.

Help with bereavement.	Banking with the help of a trusted friend or family member.	Extra help if you need it.
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Manage your everyday money.

Download our TSB Mobile Banking App.

It's easy to get set up for mobile banking. Just download the TSB Mobile Banking App to register and stay on top of your money whenever and wherever you need to[^]. You can check your balances, transfer money between your accounts, pay bills, pay-in cheques, manage card contactless limits, apply for and manage overdraft limits, and send money to friends. To find out more visit tsb.co.uk/mobile or if you're a business customer, visit tsb.co.uk/business/mobile

To register for our mobile banking app, you will need access to a smartphone. [^]Conditions apply.

Log in to Internet Banking.

Once registered, our simple and secure Internet Banking gives you control of your accounts. You can check your balances, transfer money between your accounts, pay bills, send money to friends, and more.

To register, read our set-up guide and find out more visit tsb.co.uk/online or if you're a business customer visit tsb.co.uk/business/online

To register you will need access to the internet and a phone.

Chat to us online.

You can chat to us securely in the TSB Mobile Banking App. Just click on 'Chat to us' in the app menu to get started.

If you need help with any of our digital services visit tsb.co.uk/help or get help from a branch colleague at tsb.co.uk/branch-locator

Telephone Banking.

Our automated service lets you manage your money 24/7. We'll identify you from the phone number we have registered. If you're calling from a different number, please have your account or card details and your 6-digit security number to hand. If you need to speak with us, our dedicated team of advisors are on hand to help between 8am and 8pm*. If you'd prefer, they can also book a video, telephone or face-to-face appointment for you.

Once you register with Telephone Banking, you'll be able to:

- Check your up-to-date balance and recent transactions.
- Transfer money between your own and other UK bank accounts.
- Pay your bills.
- Cancel or hear details of your Direct Debits.
- Set up standing orders.
- Order a debit card or a replacement PIN.

If you're not registered for Telephone Banking, you can still access some services using:

- Your date of birth (entered in a 6-digit format, so 9th April 1967 would be 090467).
- Your CVV code (the last three digits on the signature strip on the back of your card).

Our local rate **0345** numbers are part of inclusive minutes for landline and mobile phone packages.

To get in touch call **03459 758 758**, or if you're a business customer call **0345 835 3858**.

*Between 8pm and 8am they can help if you need to report fraud, or a lost or stolen card.

Chat to us about the bigger things.

Video and telephone appointments with a Money Confidence Expert.

If you need to speak with us directly, but are unable to visit a branch, you can book a video or telephone appointment with a Money Confidence Expert for a range of services and support. They're available 7 days a week, Monday - Friday 8am to 8pm, Saturday 9am to 5pm and Sunday 10am to 2pm.

If you're a business customer, please call **0345 835 3858**. To book an appointment please visit tsb.co.uk/appointments or call **03459 758 758**.

Visit us in branch.

We're able to support you with many services, without visiting a branch. If you'd still like to visit us in person, visit tsb.co.uk/branch-locator to find a branch convenient for you.

Mobile Money Confidence Experts.

Our Mobile Money Confidence Experts are available across local communities for face-to-face support, including:

- TSB Pop-ups – managing your money, product information, or getting set up for digital banking online and more. For more information visit tsb.co.uk/pop-up
- TSB Pods – self-serve machines to deposit and withdraw cash, check your balance and unlock your PIN. For more information visit tsb.co.uk/pod

Get cash out or pay money in.

You can use most Post Office branches for the following services:

Personal account

- Withdraw up to £200 if you have an ATM card.*
- Withdraw up to £500 with a debit card.*
- Check your balance.
- Pay in cash and cheques** to your account.

Business account*

- Withdraw cash using your business debit card.*
- Check your balance.
- Pay in cash and cheques** to your account.
- Exchange cash using the Post Office Change Giving service.

For more information on the services available for TSB customers at the Post Office, visit tsb.co.uk/postoffice.

* Individual debit card cash machine withdrawal limits will apply. You may need to make multiple withdrawals to reach your card limit.

**Cash deposit limits will apply. Personal customers can deposit cash using an ATM/debit card and PIN, or a pre-printed pay-in slip and TSB branded envelope. Business customers can deposit cash using a debit card and PIN or a pre-printed pay-in slip and TSB branded envelope. To deposit cheques, a pre-printed slip and TSB branded envelope is required.

+ Charges may apply for deposits and withdrawals.

Information about cash machines.

You can use our cash machines to deposit cash and cheques, pay bills and make transfers, check your balance and even unlock your PIN.

To find your nearest TSB cash machine, visit tsb.co.uk/branch-locator enter your location or postcode, choose the branch convenient for you and click on 'full branch details'. External cash machines are available 24/7. All our cash machines are talking cash machines. To find your closest free LINK cash machine visit link.co.uk

Find a Banking Hub.

Banking Hubs have started to open across the UK, so that vital cash and banking services can be provided where they are needed most. Banking Hubs have a Post Office counter to let you deposit and withdraw cash. Where there's a TSB Money Confidence Expert available at a Banking Hub you will be able to get help with other banking services. For more information on services, including which Banking Hubs have a TSB Money Confidence Expert present, go to tsb.co.uk/bankinghubs

Find a Paypoint.

There are Paypoints in convenience stores across the UK. You can get cashback at the till without making a purchase, and make bill payments. For more information go to consumer.paypoint.com

Worried about something? Get in touch now.

When it can't wait, maybe because you're worried about fraud, have a problem with a card or payment or a money challenge, our contact centre teams are on hand to help. You can chat to us online using our mobile banking app at tsb.co.uk/help or call us on the number below.

To report card fraud call us on **0800 023 4113**, if you're not in the UK call us on **+44 (0) 1733 462206**.

To talk to us about card or payment problems if you're a personal banking customer, call **03459 758 758**. Or if you're a business banking customer, call **0345 835 3858**.

Help with bereavement.

We understand that coping with a loss can be a difficult time. We're here to offer you support and advice, including how to inform us of a loved ones death and what documents we may require to register their death. Call us on **0345 835 7834** for more information, or visit tsb.co.uk/bereavement

Banking with the help of a trusted friend or family member.

If you'd like a trusted friend or family member to be able to withdraw and deposit cash, and pay bills on your behalf, we can help you set up third party access or power of attorney to do this. For more information call us on **03459 758 758**, or if you're a business customer call us on **0345 835 3858**. You can also visit tsb.co.uk/thirdparty

Extra help if you need it.

We understand that there are lots of different reasons you may need us to work with you differently, either now or in the future. You may need extra support with your wellbeing, a life event, or because you find yourself in a vulnerable situation or are unable to travel to a TSB branch. We want to support you and where we can, tailor our support to your individual banking needs.

If you'd like more support or you'd like to let us know that your circumstances have changed, you can:

- Chat to us online at tsb.co.uk/help or if you're a business customer visit tsb.co.uk/business/help
- Call us on **03459 758 758** if you're a personal banking customer
- Call us on **0345 835 3858** if you're a business banking customer

We also have lots of information on how we can support you at tsb.co.uk/support

Helping you to keep your money safe.

It's important to remain vigilant and wary of unexpected phone calls, texts or emails from fraudsters. Here are some tips on keeping your money safe. For more information on recognising fraud visit tsb.co.uk/recognisefraud



Take your time.

Always question what you've been asked to do. Don't be rushed by a caller or an email – if they're genuine, they'll never be pushy. Your bank will always give you time to think.



Think 'Can this be real?'

Ask yourself 'Would my bank or the police really ask me to do this?' If in any doubt, call your bank on the number on your card and speak to the fraud team.



Keep your PC secure.

If anyone contacts you out of the blue asking to access your computer remotely, they are probably trying to access your bank account. Never give a stranger access to your computer, laptop, tablet or smartphone.



Beware of scam accounts.

Some criminals try and scare you into sending or moving your money into a 'safe account' or a 'police account'. Your bank or the police would never ask you to do this. These kinds of accounts are always scams.



If in doubt, call them back.

If you get a suspicious phone call, hang up. Call a friend to check that the line isn't still open. Then call the company back from the number listed on their website, or if it's your bank, the number on the back of your card.



Be wary of 'too good to be true'.

Criminals tempt people with the promise of a cheap deal or easy money. So always buy from reputable websites and be sure to check the small print.



Talk to someone.

Seek impartial advice before making any investment. Your bank will always be happy to help you spot a potential scam. Also, chat with family and friends. If they have concerns, you may want to reconsider.



Stay safe online.

When paying online, look for the padlock security symbol in the address bar. This means the website is secure and encrypted. If you use sites like eBay, never make payments outside of their process.

For more information about how to protect yourself from fraud visit tsb.co.uk/fraud, and to read about our fraud refund guarantee, please visit tsb.co.uk/fraudguarantee

Easy ways to bank with us.

Service	Mobile Banking App	Internet Banking	Telephone Banking	Cash Machines†	Pop-ups	Pods	Post Office	Banking Hubs (with a Money Confidence Expert)*
Personal customers								
Check your balance	✓	✓	✓	✓	✓	✓	✓	✓
Recent transactions	✓	✓	✓	✓	✓	✓		✓
Make payments and transfers to your own and other accounts*	✓	✓	✓	✓	✓	✓		✓
Make payments and transfers to other UK bank accounts*	✓	✓	✓	✓	✓	✓		✓
Manage Direct Debits and set up and manage Standing Orders	✓	✓	✓		✓	✓		✓
Manage text alerts		✓	✓		✓	✓		✓
Pay your bills	✓	✓	✓	✓	✓	✓	✓	✓
Order a debit card or replacement PIN	✓	✓	✓		✓	✓		✓
Freeze your card	✓							
Unlock or change your PIN				✓		✓		
Withdraw cash – with or without a receipt				✓		✓	✓	✓
Cash deposits				✓		✓	✓	✓
Cheque deposits	✓			✓			✓	✓
Business customers								
Check your balance	✓	✓	✓	✓	✓	✓	✓	✓
Recent transactions	✓	✓	✓	✓	✓	✓		✓
Make payments and transfers to your own and other accounts*	✓	✓	✓		✓	✓		✓
Make payments and transfers to other UK bank accounts*	✓	✓	✓		✓	✓		✓
Manage Direct Debits and set up and manage Standing Orders	✓	✓	✓		✓	✓		✓
Manage text alerts		✓	✓		✓	✓		✓
Pay your bills	✓	✓	✓		✓	✓	✓	✓
Order a debit card or replacement PIN	✓	✓	✓					✓
Unlock or change your PIN				✓		✓		
Withdraw cash – with or without a receipt				✓		✓	✓	✓
Cash deposits				✓		✓	✓	✓
Cheque deposits	✓			✓			✓	✓
Post Office Change Giving							✓	✓

† This includes cash machines and multi-functional machines.

^ For Banking Hubs with no TSB Money Confidence Expert present, the services available will be the same as those listed for the Post Office. To check Banking Hub locations and services available go to tsb.co.uk/bankinghubs

* Payments and transfers at Pop-ups are online transactions only.



Post Office information correct at time of print, please check for your convenience.

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** or **0345 835 3858** for business banking customers, 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), or **0345 835 3858** for business banking customers (lines are open Monday to Friday 8am to 6pm, Saturday 9am to 2pm).

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.

Not all Telephone Banking and Business 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** or **+44 203 284 1576** for business banking customers. 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 under Registration No. 191240.

