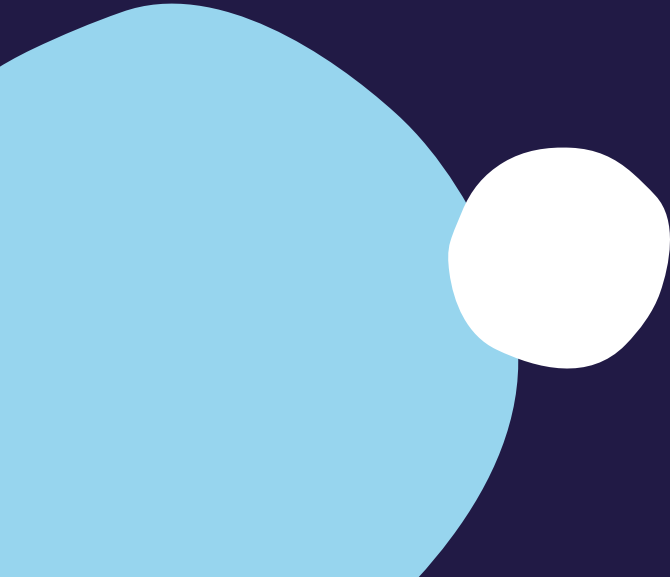



# Matured Funds account.

Terms and conditions.



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If you need to print  
this document please  
print from **pages 2-19**  
to save on printer ink.



If you view this booklet online, you can use the arrows to navigate the document.



## Matured Funds account terms and conditions.

The Matured Funds account is designed to hold the funds from your Fixed Rate Bond until you decide how to reinvest them.

### 1. Which other terms and conditions do you need to read?

There are other terms and conditions that you need to read that apply to your account. These are the Authority to Operate Accounts document and the Ways to Bank Terms and Conditions. Your account will be operated in accordance with the authority you have given us under these documents.

### 2. Eligibility.

- We will open a Matured Funds account for you if your Fixed Rate Bond has ended, and you've not chosen to move all the money into a new Fixed Rate Bond or other account.
- You can only have a Matured Funds account if you have had a TSB Fixed Rate Bond that has ended.

### 3. Paying money into your account.

You can't pay any money into your account.

### 4. Taking money out of your account.

You can only take money out in the following ways:

Type of payment.	How you can give us instructions.
Transfer to another TSB account in your name.	Internet Banking. TSB Business Mobile App (the "App").
Faster payment to another TSB account or to a UK bank account with another bank.	Telephone Banking. At a branch.
Cash.	At a branch.

You can only make a payment, or take money out, in pounds, not in any other currency.

You can only make a payment to another bank account in the UK, not a bank account in any other country.

### Checking your identity.

Before:

- you or an authorised user can make payments; and
- before we can start discussing confidential information about your account with you or them,

We'll check your/their identity.

We'll do this by checking:

- Your/their signature.
- Identification you've/they've given us.
- Your/their security details.

Once we've checked your/their identity, we'll assume we are dealing with you.

Security details are things like:

- face ID, fingerprints and other things that are unique to you (or an authorised user), for example the way you each enter information

- passwords or memorable information
- codes (such as PINs, your Telephone Banking code or authorisation codes, for example One Time Passwords we send to your mobile phone or UK landline, or codes generated in the App).

### **To make a transfer or Faster Payment you need to:**

- give us details about the person you want to pay (their account number and sort code) and the amount of the payment
- we'll check your identity; and
- once you confirm the details are correct (and entered security details if we ask you) you've agreed to make the payment.

These types of payment are usually processed in around two hours, but at the latest by the end of the next working day.

You can't cancel the payment once you've asked us to make it.

If there's not enough money in the account, the payment won't be made.

You can pay an existing payee anytime using Internet Banking, the TSB Business Mobile App or Telephone Banking, or within opening hours in a TSB branch.

If you want to make a payment to someone you haven't paid before, you can set up a new payee:

- In Internet Banking. You'll need to authenticate the new payment details using the App.
- In Telephone Banking, from 8am to 6pm Monday to Friday and 9am to 2pm on Saturday.
- In branch, during opening hours.

Branch opening hours vary, please ask the branch you want to use for details.

A working day is Monday to Friday, not including bank holidays in England and Wales.

### **Additional information for making payments in the future.**

- You can give us an instruction to make a payment 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.

- We'll receive the instruction and make the payment shortly after midnight on the due date. If the due date is a non-working day, we'll receive your instruction and make the payment on the next working day.
- You can cancel a future dated payment if you tell us by 11pm (4.30pm in branch) on the working day before the day the payment is to be made.

### **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.

## 5. When might we refuse to make a payment?

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

- There is a lack of funds in the account to make it.
- The amount you want to pay is more than any limits we've set. You can find most of our payment limits at [www.tsb.co.uk/business/payment-services](http://www.tsb.co.uk/business/payment-services), and we'll normally tell you about them when you try to make a payment which exceeds one of these limits. We also set some limits for security or fraud prevention reasons, which we may not be able to tell you.
- There are legal reasons that mean we must refuse to make it, for example, if there's a court order telling us not to.
- We believe that someone else has rights over the money in the account, for example someone else owns it.

- We identify payments that seem unusual compared to the way you use your account or are at a significantly higher risk of being fraudulent.
- We believe you or someone else has used the 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 don't pass our security checks, for example by incorrectly entering your security details.
- If you don't provide us with information to allow us to verify your identity within a reasonable time after we've asked you to do this.

We may refuse to make payments from the account (on a temporary or permanent basis):

- To or from a number of payees (or categories of payee, for example, payments to crypto currency exchanges); and/or

- In relation to a particular type of goods or services; or
- Where we reasonably believe there to be a significantly increased risk of fraud.

We will tell you which payees (or category of payees) we refuse to pay if you ask us, or if you try to make a payment to them. If we refuse temporarily, we'll lift it as soon as we can and let you know.

If we refuse to make a payment, we'll try to contact you to let you know we've done this, and why. We'll usually contact you by calling, sending a text message or telling you at the time you try to make the 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.



If you don't take money out for more than a year we may freeze the account. This means we won't allow any more payments 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 the 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 the account to give you the opportunity to tell us you don't want us to do this.

## 6. What happens if a payment goes wrong?

**You should check your account regularly to see if there are any payments that don't look right.**

**If this happens, you need to tell us without delay.** At the latest this needs to be within 13 months of the money leaving the account, or when it should have left the account. If you tell us after this time, we'll still look at your request. However, if we decide to give you a refund we don't need to do this within the times mentioned in this section.

**If you provide us with the wrong sort code or account number the payment will be made, but will go to the wrong person.** We aren't required to give you a refund. We will however take reasonable steps to try to recover the payment; we may charge you our reasonable costs for taking these steps. If we are unable to recover the payment, you can write to us asking us to provide all the information we have so you can try to recover the payment yourself.

## What happens if you tell us you didn't agree to the payment?

We'll refund you, unless:

- We have reasonable grounds to suspect you've been acting fraudulently; or
- You haven't kept your security details safe – either intentionally, or by being very careless, unless we haven't provided you with a way to tell us your security details have been lost or stolen.

If we agree to refund you, we'll do this as soon as possible and no later than the end of the working day following the day on which we become aware of it.

### What happens if you make a payment to someone else and it doesn't reach their account?

We'll refund the amount of the payment (and put the account back in the position it would have been in, as if the payment had never been made) 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 won't refund you if:

- We can show the payment reached the other person's bank – it's that bank that must make sure the payment is credited to your payee's account on time.
- The error is due to abnormal or unforeseeable circumstances beyond our control.
- The error is due to obligations imposed on us by law.

If you ask us to, we'll try our best to find out where your payment went and let you know.

### What happens if we send a payment later than we should?

Where a payment is made but we send it later than the times in section 4 you can ask us to contact the payee's bank to make sure that any applicable interest or charges are corrected on the payee's account so that it is as if the payment was received on time.

## 7. Interest.

If we pay interest on your account, we'll calculate the interest each day. Interest is paid annually on the anniversary of the account being opened.

The rates of interest paid on the account and the balances in relation to which such rates are payable are available in our UK branches and on [tsb.co.uk/business](https://www.tsb.co.uk/business).

You can also call the Business Banking Contact Centre on **0345 835 3858** to check your interest rates and to get details of interest rate changes at any time.

## 8. Statements.

- We'll send you a statement annually on the anniversary of opening your account.
- If you register for Internet Banking, you may be able to receive paperless statements. This would mean that we'll send you statements electronically.
- Otherwise, we'll post your statements to you.

## 9. Charges.

Service.	Amount.
Annual statements/statement on account closure	Free – for the first one.
Copy statements: You'll pay this fee if you ask us for a copy of a statement we've already given you (by paper or electronically).	£5 for each request.

## 10. When we can make changes.

We can make changes to your terms and conditions for the following reasons:

When we can make changes.	Real life examples.
To make improvements which benefit you.	We introduce a new service and we add in some new terms to explain it.
To make sure we're following changes in law, regulation, industry code or guidance (known as "regulatory requirements").	A new regulation is introduced to allow us to take more time to make payments.
Because of changes to technology, good banking practice or changes in customer demand.	New ways to communicate with you become available, like live chat on the TSB Business Mobile App.

It can be very difficult for us to predict all the reasons 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.

You can close your account without charge if you're not happy with any change we make.



## Changes to your terms and conditions.

Change we can make.	Will we tell you before we make it?	How will we tell you about it?
Interest rates – starting to pay interest on the account, or increasing the interest rate if we've introduced one.	No.	We'll tell you either: <ul style="list-style-type: none"> <li>• Personally in writing within 30 days of the change. This could be by email, text message, letter or any other method of written communication. That includes messages on or with your statement. It may also include electronic notifications such as push notifications in the TSB Business Mobile App and other electronic messages.</li> </ul> and/or; <ul style="list-style-type: none"> <li>• We'll publish details of the change at <b>tsb.co.uk</b> or through Telephone Banking. We'll usually do this within 3 days of making the change.</li> </ul>
Add a new service to the account.	No.	
Any other changes to these terms and conditions and charges. This includes adding a new charge, or increasing or decreasing an existing charge, or reducing any rate of interest we pay you.	Yes. We'll tell you two months in advance.	We'll tell you personally in writing as above.

## 11. How can you end this agreement?

This agreement will continue until it is ended by you or us. It will end automatically when there's no money in the account.

How can you end this agreement?		
Reason:	How can it be closed?	Do you need to tell us in advance?
Cancelling your account.	<ul style="list-style-type: none"> <li>• Completing the account closure form online at <b>tsb.co.uk</b></li> </ul>	No, but you must cancel within 30 days of your account being opened.
Any other reason.	<ul style="list-style-type: none"> <li>• Telling us over the phone.</li> <li>• Telling us in branch.</li> <li>• Using the online chat service in the TSB Business Mobile App when it's available.</li> </ul>	No. You can close your account at any time.

If you want to cancel or close your account, we'll help you move to another account with us or with another bank, or we'll return your money to you.

## 12. How we can 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 TSB Business Mobile App (if you use it).

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.

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, if we need to prevent fraud on your account. How we contact you will depend on the circumstances.

## 13. When and how you can contact us.

You can contact us:

- by phone
- by post
- by using one of the online forms on **tsb.co.uk**
- using Internet Banking or the TSB Business Mobile App or the online chat service when it's available in Internet Banking or the TSB Business Mobile App
- in branch.

### **You must tell us if you change:**

- The ownership of the business (for example, new partners or directors are appointed or resign).
- The name(s) of the business, either a change to the trading or registered name.
- The name, contact details (including email address, phone number and home address), nationality of any of the following: the sole trader; any director; any partner; any trustee of a trust or charity; anyone else listed on the Authority to Operate.

- The contact details for the business, such as a change to the trading or registered address, phone number or email address.
- The entity type of the business (for example, from a partnership to a limited company).
- The purpose your account will be used for.
- The nature of your business or trade (for example, if you move into a new sector or your Standard Industrial Classification (SIC) code changes at Companies House).
- The main jurisdiction in which you operate.
- Your professional body membership (for example, any change by a solicitor with their Law Society or Regulation Authority).
- Anything else related to your business or anyone listed on the Authority to Operate.

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 any changes to your account. Or your account information could get into the wrong hands. Or, you might not be able to make a payment or log into Internet Banking or the TSB Business Mobile App. In some cases, we may need to close your account. We will discuss this with you at the time you tell us about the changes to your business.

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

#### 14. Keeping your account safe.

You (and anyone authorised to give us instructions on the account, or have access to information about the account under the Authority to Operate or Ways to Bank (called "authorised users" and referred to in this section as "they")) must keep your/their security details safe, for example:

- Don't write them down in a way that's recognisable, or on documentation that relates to your account.
- Don't let anyone listen in to your/their calls to us, or see any information you type in when you/they are accessing Internet Banking or the TSB Business Mobile App.
- Don't let anyone else use your/their security details.
- Check your/their statements, text messages and any other information we give you. If you/they spot an error, just tell us, we'll put it right.
- Follow the security instructions we give you/them from time to time.
- Keep your/their contact details up to date so we can send you One Time Passwords or contact you quickly if we need to.

- You and each authorised user must tell us as soon as you can by calling us if you:

- think any of your security details have been lost, stolen, damaged or misused
- think someone else knows or might know your (or their) security details or is accessing your accounts.

See section 13 for the ways to contact us.

- If you think any of these things have happened, make sure you change your security details through Internet Banking or the TSB Business Mobile App, as available.

#### What shouldn't you do?

- 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, for example overhearing a call you have with us.
- Don't let anyone either use the account or have access to information about the 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/they don't keep the account safe, you may be responsible for money that is taken out of the account as a result. Please see section 6 for more information.

## 15. When can we stop you using your security details to access Telephone, Internet Banking or the TSB Business Mobile App?

We can do this if:

- We're worried about the security of your account or security details.
- We think your security details are, or are at risk of, being used by someone else.
- You don't pass our security checks, for example by entering your security details incorrectly.
- We think fraud is happening on the account.
- If you don't provide us with identification to allow us to verify your identity within a reasonable time after we've asked you to do this.
- If there are legal reasons for us to do so.

If we do this, we'll try to contact you to let you know we're going to do this and the reasons why. We'll usually contact you by calling, sending 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 might not be able to tell you for legal reasons.

We'll remove the stop as soon as we can after the reasons for doing it are resolved.

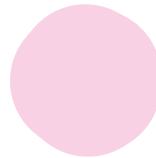
## 16. How can we end this agreement?

We can end this agreement if:

- You're (or any authorised user, referred to here as "they", is) acting fraudulently.
- You're/they're behaving improperly (for example in a threatening or abusive manner).
- You/they use language or behaviour which we reasonably consider to be offensive, abusive, or threatening when you contact us or use any of our services. This includes your/their choice of usernames, nicknames, references or images.
- We reasonably believe that you/they are using a service or money for an illegal purpose (or are allowing someone else to do so).
- You've/they've seriously or regularly broken these terms and conditions or any other agreement with us.
- You/they provide false or misleading information to us.

- You/they haven't given us information when we've requested it.
- You've/they've failed to tell us that you're involved in court proceedings that, if successful, are likely to have a damaging impact on your business.
- You've/they've failed to meet checks required by law or regulation that we need in order to comply with the law or a regulation that applies to us.
- We're required to close the account by a court or regulator.

If we have to end this agreement for one of these reasons, we'll do what we think is reasonable in the circumstances. We don't need to give you advance notice and can close your account immediately and without giving reason.



We can end this agreement and close your account by giving you two months' advance notice if:

- Your business is no longer based in the UK.
- Changes to your business mean we are no longer able to offer an account to you, for example you move into a sector that we don't support, or your business changes to a type of business not eligible to hold a Matured Funds account. To be eligible to hold a Matured Funds account you must be a business customer. "You" means the business as account holder.
- If you are a sole trader, you must be resident in the UK and aged 18 or over.
- Limited companies, limited liability partnerships or partnerships must be based in the UK and at least one director, partner, controller and/or member must be resident in the UK. All directors, controllers, members, partners and/or shareholders must be aged 18 or over.

- Limited companies must have a simple structure with no more than three organisational layers. This means that, for example, your business cannot be a subsidiary of a subsidiary, or a holding company of another holding company. The company must also not have issued bearer shares, or have the ability to issue bearer shares.
- You can't have this account if you are a trust, charity, club or society.

We may also end our agreement if any of the following occur:

• **Sole traders:**

- You die.
- You become of unsound mind.
- In Scotland, you intimate your intention to apply for a Debt Payment Programme under the Debt Arrangement Scheme (DAS).
- You become insolvent or, in Scotland, apparently insolvent.
- A bankruptcy petition (or in Scotland a petition for sequestration) is presented against you.

- Steps are taken to appoint a judicial factor or similar officer to you or you apply to the court for a moratorium.
- You make a proposal to creditors for a voluntary arrangement or you grant a trust deed for creditors or take any action (including entering negotiations) with a view to readjustment, rescheduling, forgiveness, or deferral of any part of your indebtedness.

• **Limited company or limited liability partnership:**

For a limited company or limited liability partnership, we may end our agreement with you if:

- A petition is presented or resolution passed for winding-up or an administration order.
- A notice of intention to appoint an administrator is issued.
- A notice of appointment of an administrator is filed with the court.
- A receiver is appointed over all or part of the business' assets.

- You cease to trade, or you are deemed by law unable to pay your debts.
- An application is made in connection with a moratorium or a proposal to credits for a voluntary arrangement.
- Any action is taken (including entering into negotiations) with a view to readjustment, rescheduling, forgiveness, or deferral of any part of your indebtedness, including in Scotland granting a trust deed for creditors.
- Any member ceases without our written consent to be a member or you cease for any reason to be a limited liability partnership.

• **Partnership:**

For a partnership (including a limited liability partnership) or unincorporated association, we may end our agreement with you if:

- The partnership is dissolved or a petition is presented for an order to be made for the winding up of the partnership.

- An application or a petition is presented or made for an administration order against the partnership.
- For a partnership in Scotland, an intention to apply for a Debt Payment Programme under the Debt Arrangement Scheme is intimated.

If we close your account for any other reason (and we reserve the right to require any account to be closed without giving a reason) we'll write to you and tell you two months in advance.

We take part in the Unclaimed Assets Scheme. This uses 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 the account for at least 15 years and we've lost touch with you, we may end this agreement and transfer any money in the 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. Find out more at [www.unclaimedassets.co.uk](http://www.unclaimedassets.co.uk)

## 17. Using money between accounts (set-off).

We can use the money in the account to pay back any money owed by the account holder. For instance, if the business (the account holder) has an overdraft, credit card, secured or unsecured loan with us. We call this "set-off".

Occasionally, we'll pay you money to settle a complaint you make against us, or 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 you need as essential expenses or to pay important things like your mortgage or rent, and;
- We'll tell you 14 days in advance.

### **Can we take money from the 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 the account to repay them what you owe.

## 18. What happens if we break this agreement?

- If we break this agreement, we're responsible for anything you lose as a result.
- However, we're not responsible for losses caused by:
  - unusual or unforeseeable things outside our control, such as a strike or technical breakdown
  - any legal or regulatory requirement which causes us to break these terms and conditions.
- We also won't be responsible for any indirect loss.

## 19. 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. This is normally because we're helping you. 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.



## 20. How can you make a complaint?

- If you feel we've made a mistake or haven't met your expectations, please let us know. We want to put things right and make sure we don't repeat any mistakes in the future. We'll try to resolve your complaint as soon as we can.

You can tell us about a complaint:

- Using our online complaint form at [tsb.co.uk/help/complaint-form](https://www.tsb.co.uk/help/complaint-form) or the online chat service when it's available in the TSB Business Mobile App or Internet Banking.
- Visiting a branch.
- Calling us.
- Writing to us at TSB Bank plc, Customer Services, PO Box 373, Leeds, LS14 9GQ.
- If you're unhappy with our final response to your complaint, you can ask the Financial Ombudsman Service to look at it. Their website address is [www.financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk). They'll only look at your complaint once you've tried to resolve it with us.

## 21. Language.

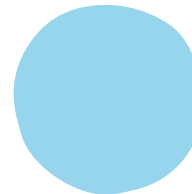
We'll communicate with you in English.

## 22. 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 these terms and conditions.
- However, if your business is based in Scotland, Scottish law applies. The Scottish courts will be able to deal with any claim you have about these terms and conditions.
- If your business is based in Northern Ireland, Northern Irish law applies. The courts of Northern Ireland will be able to deal with any claim you have about these terms and conditions.

## 23. Sharing your information with other people.

- 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).
- We'll share things like:
  - Your account number.
  - The amount of interest paid into the account.
  - The amount of money in your account.
  - Your personal and/or business name and address.
  - Your social security number or taxpayer identification number.
- You may also need to give us extra information for the tax authorities. If you are an individual this could be things like where you live for tax purposes or your nationality. Or for a business, if the business pays tax in any other country.



## 24. Third party rights.

No third parties will have the right to enforce this agreement.

## 25. 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 continue with them. We'll only do this if we reasonably think that they'll treat you fairly and to the same standard we have. It won't change your rights under the terms and conditions for your account.

# Here's some useful information, but it doesn't form part of your terms and conditions.

## How will we use your information?

Our Data Privacy Notice explains how we use the information you give us. You can find it on our website at [tsb.co.uk/business/legal/my-personal-data](https://tsb.co.uk/business/legal/my-personal-data), or you can ask us for a copy by phoning the Business Banking Contact Centre on **0345 835 3858** – lines are open 8am to 6pm Monday to Friday (excluding Bank Holidays), 9am to 2pm Saturdays.

## Can you get a copy of these terms and conditions?

Yes. You can get a copy of these, and any other terms and conditions that apply to your account, by phoning the Business Banking Contact Centre on **0345 835 3858** or at [tsb.co.uk/business/legal](https://tsb.co.uk/business/legal).

## Financial Services Compensation Scheme (FSCS)

TSB Bank plc is covered by the Financial Services Compensation Scheme. The scheme can pay you back the money in your account, up to a certain limit, if TSB isn't able to meet our financial obligations. Due to the FSCS eligibility criteria not all TSB business customers will be covered by the Scheme. For more information about the FSCS just ask your local branch, visit [www.fscs.org.uk](https://www.fscs.org.uk) or call the FSCS on **0800 678 1100** or from abroad call **+44 207 741 4100** (call charges may apply).

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 **0345 835 3858** or visit us in branch.

This information is available in large print, braille and audio. Ask in branch or call us on **0345 835 3858** (lines 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](http://www.relayuk.bt.com)** to read how they manage your data.

### **[tsb.co.uk/business](http://tsb.co.uk/business)**

Not all Business Telephone Banking services are available 24 hours, 7 days a week. Speak to a Partner for more information.

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 1576**. Calls may be monitored or recorded.

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