

**We're making
changes to
your personal
banking terms
and conditions.**





Changes to the personal banking terms and conditions.

We're making some changes to our Personal Banking terms and conditions and Banking Charges Guide.

This booklet explains the changes and what these mean for you. These changes will come into effect on the date we tell you in the letter included with this booklet (unless we state otherwise below as some changes will take a little longer, but we wanted to give you plenty of time to be aware of them).

Changes to both the Personal Banking terms and conditions and Banking Charges Guide.

Bankers Draft Fees and Returned Item Fees

We wanted to let you know that we've removed some of our fees. So if you'd like us to write a cheque for you from money in your account (known as a 'banker's draft') we won't charge a fee for our service anymore.

We've also stopped charging Returned Item Fees. This means that you won't be charged a fee for any payments that we can't make because you don't have enough money in your account.

Changes to the Personal Banking terms and conditions

Section 01 – About these terms and conditions

- What is covered in this booklet

Our personal current accounts have always been for personal customers only. We have added in wording to our terms and conditions to make it clearer that you cannot use any of our personal accounts for business purposes (and if you do, we may close your account).

Below we've set out a table which shows the terms and conditions as they are today and what they will be from when the changes take effect so you can see exactly what's different.

Now	From when the changes take effect
What is covered in this booklet?	What is covered in this booklet?
<p>We're talking about your:</p> <ul style="list-style-type: none"> • current accounts • overdrafts • any cards that come with your account. <p>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.</p>	<p>We're talking about your:</p> <ul style="list-style-type: none"> • current accounts • overdrafts • any cards that come with your account. <p>You cannot use your account for business purposes or for the operations of a charity (and if you do, we may close it; see Section 16 below).</p>

Section 03 – Taking money out of your account

- When will we make payments from your account?

We're making it clear that we may refuse or delay in making a payment if we reasonably believe you're trying to make it because of fraudulent, dishonest or criminal activity.

We're also making clear we may refuse to make a payment if:

- there are insufficient funds in your account to make it (including if it would take you over any Arranged Overdraft limit you have with us); and/or
- you've asked us to apply a gambling block to your account.

The table below shows exactly what's changing in our terms and conditions from when the changes take effect.

Now	From when the changes take effect
When might we refuse to make a payment?	When might we refuse to make a payment?
<p>We may refuse to make a payment from your account if:</p> <ul style="list-style-type: none"> • there is a lack of funds in your account to make it • 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 	<p>We may refuse to make a payment from your account if:</p> <ul style="list-style-type: none"> • 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

Cont...

Now	From when the changes take effect
When might we refuse to make a payment?	When might we refuse to make a payment?
<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • 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. <p>Gambling Blocks</p> <p>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.</p>

Section 06 – Paying money into your account

- Everyday Banking at the Post Office

You can pay in cash and cheques free of charge in any Post Office. Going forward, we'll start asking you to use your card and PIN to pay in cash (and from next year you won't be able to use a personalised payment slip – this option will only be available when paying in cheques). We wanted to give you plenty of time to be aware of this change.

- Cheques

When you pay cheques in at the Post Office, they'll be added to your TSB account when we receive them from the Post Office. That's normally within two business days. We've updated our terms and conditions to reflect this in our processing times.

Section 07 – What happens if things go wrong with a payment?

This section of the terms and conditions explains when you may be entitled to a refund if money was taken from your account that you didn't agree to (in other words, it was an "unauthorised" payment because you didn't ask us to make it, rather than a payment that you instructed yourself). We've made the language clearer by specifically including the word "unauthorised".

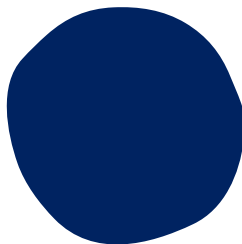
Section 16 – Ending this agreement

- How can we end this agreement

We're making some changes to the circumstances in which we can close your account.

We're also making it clearer that we may close your account:

- with two months notice if you're using your account for business purposes
- immediately if you're behaving improperly, for example, in a threatening or abusive manner. That behaviour could be to us or others and would include anyone that you're trying to make a payment to.



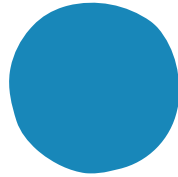
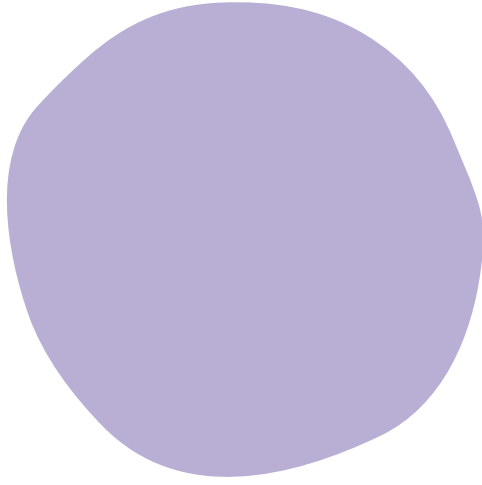
Below we've set out a table which shows the terms and conditions as they are today and what they will be from when the changes take effect so you can see exactly what's different.

Now:

How can we end this agreement?		
Reason	How can it be closed?	Do we need to tell you in advance?
<ul style="list-style-type: none"> You're acting fraudulently. You're behaving improperly (for example, in a threatening or abusive manner). 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.
Any other reason.	We'll write to you.	Yes. We'll tell you two months in advance.

From when the changes take effect:

How can we end this agreement?		
Reason	How can it be closed?	Do we need to tell you in advance?
<ul style="list-style-type: none"> 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.



Other ways we can help.

Go to
tsb.co.uk/current-account

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.

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**. Calls may be monitored or recorded.

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