

The Standards of Lending Practice and TSB.

We believe in borrowing well.

It's a way of doing business that means our customers and their local communities thrive. Not just the bank.

So what does it look like?

Well, it's about borrowing in a way that makes financial sense for you.

We want to make sure you've got the right product for your situation. And know you can afford the repayments. Without any worries.

Here's more about what you can expect when you borrow well with us.

Our lending commitments and what we ask of you.

As a lender, we have a responsibility to act fairly and as part of this we have committed to follow the Standards of Lending Practice.

This note sets out some of our key responsibilities and what we ask of you, to ensure that the relationship works well for both of us.

- We will lend responsibly and aim to provide a product that is affordable for you.
- We will provide you with information about our products and services and how they work, in a clear and understandable way, so that you can decide what's best for you and your needs.
- We will endeavour to make sure our products and services offer, wherever possible, the flexibility to meet your needs.
- We will treat you fairly and reasonably at all times and make sure that you are provided with a high level of service.
- If you tell us about any inaccuracies, for example around the personal information we hold about you, we will act quickly to put it right.
- We will always aim to help you if we see, or you tell us, that you are having trouble financially.
- We will seek to understand your overall circumstances, try and identify options that you can afford and where appropriate, provide a reference to free debt advice.

Local banking
for Britain



What we ask of you.

- We ask you to think carefully about whether you can afford to repay the money you want to borrow and to be open in your dealings with us.
- Take care of any cards, PINs, online log-in details and other security information to help prevent fraud and help us to protect your accounts.
- Tell us as soon as possible if your card has been lost or stolen, or if you know or suspect someone is misusing your confidential information e.g. your PIN or online log-in details.
- Carefully check your account statements to make sure they are accurate. If anything isn't right, please get in touch with us.

Please let us know if

- Your contact details change, so we can keep our records up to date.
- Your circumstances change, particularly if what's happened is likely to cause you difficulties in managing your account or financial problems.
- You think that you won't be able to keep up with your repayments. The sooner you do this, the more likely it is we'll be able to find a way to help you.

We would also encourage you to refer to the terms and conditions associated with your current account, credit card or personal loan.

For more information on borrowing, plus some handy tips and things to consider, please go to tsb.co.uk/help/support/managing-money/borrowing-sensibly

If you'd like this in another format such as large print, Braille or audio please ask in branch. If you have a hearing or speech impairment you can contact us using Text Relay (previously Typetalk) or Textphone on 0345 835 3843 (lines are open 24 hours a day, seven days a week).

Calls may be monitored or recorded. For more information please visit tsb.co.uk. If you need to call us from abroad, or prefer not to use our 0345 number, you can call us on 0203 284 1575.

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