Text Alerts
User Guide.

tsb.co.uk/textalerts
Helping you manage your money.

Sometimes life can be all go. But with our Text Alert Services you can easily keep in touch with your finances, even when you’re rushing around.

You can register for as many of our Text Alert Services as you like, whether it’s Daily or Weekly Balance Alerts or keeping an eye on overseas transactions.

Here’s a summary of what each Text Alert Service has to offer:

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Limit Alerts

It’s good to keep tabs on your money, so we’ll send you a text when you’re getting close to, or go over, your account limit.

We’ll send you a ‘Near Limit Alert’ to let you know if you have less than £50 of available funds in your account.

We’ll send you an ‘Over Limit Alert’ text when you are over your account limit or when you do not have sufficient funds to make a payment. You can then credit your account, or arrange a Planned Overdraft, to ensure you have enough money to make any payments you have asked us to make that day and avoid any Unplanned Overdraft fees. You’ll need to do this before 2:30pm (UK time) to ensure all of your payments are made, and before 10:00pm (UK time) to stop any Unplanned Overdraft fees.

High and Low Balance Alerts

With this handy service, we’ll let you know if your balance goes above or below limits you set. It’s a useful way to know if there’s spare cash to transfer to savings, or if you should be thinking about topping up your account to cover your outgoings.

With a ‘High Balance Alert’ we’ll let you know when your balance first equals or exceeds the limit that you’ve set.

With a ‘Low Balance Alert’ we’ll let you know when your balance on the account first equals or goes below the limit you’ve set.

Daily or Weekly Balance Alerts

You can tell us the day and time in the week when a money update would be most useful, and we’ll send you a text with your account balance and details of your last six transactions.

Overseas Transaction Alerts

If your Visa debit card is used abroad we’ll text you to tell you what country the transaction was made in and whether it was a purchase or a withdrawal from a cash machine. So it should be easier for you to spot any fraudulent transactions and give you time to tell us about them.
Under 19s Accounts

If you’re aged 11 to 15, with an Under 19s Account, you can apply for our Text Alert Services. Just pop into a branch with a parent or guardian to register.

Useful things to know about our Text Alert Services

1. What happens when I register?
   We'll send information about your personal TSB current accounts (including joint accounts) to a mobile phone registered with a UK network operator (but we won’t send information about any of your other TSB accounts).

   You can only register one mobile number with us at a time, which will apply to all of your personal current accounts. However, joint account holders can each register for Text Alert Services and receive information about the joint account and their other personal current accounts. We will text you to confirm when the service is setup.

2. When will I receive Text Alerts?
   We can only send you each Text Alert once and you won’t be able to reply.

   We'll send you Overseas Transaction Alerts whenever a transaction is made. We don’t want to bombard you though, so we won’t send you more than three Overseas Transaction Alerts every 24 hours.

   Text Alerts are accurate at the time our systems create them. But if there’s a delay between the text being generated and you receiving it, then the funds in your account may change before and after you receive the text.

3. Limit and Balance Alerts
   We will send you a text when your balance first equals or goes above or below the limit you’ve set.

4. Are there times when I won’t receive Text Alerts?
   You can usually use the Text Alert Services at any time, but repairs, updates and routine maintenance on our systems and those of our suppliers mean particular services might be slow or unavailable from time to time.

   There might be other situations where you don’t receive a text, for example because your phone is switched off, lacks signal or data connectivity.

   We won’t be responsible if any Text Alert Service is unavailable at any time or if you don’t receive any Text Alert Services promptly, so please regularly check your accounts in other ways such as using Internet Banking.

5. How do I pause or stop Text Alerts?
   You can change, pause or cancel your Text Alerts whenever you want. For instance, you might be heading overseas and want to avoid being charged by your mobile operator for receiving texts.
You can do this by logging on to Internet Banking and clicking on Text Alerts on the right hand side under ‘Your account tools’. From there you get the option to change or cancel your Text Alerts.

6. Will I receive Text Alerts abroad?
The Text Alert Services are designed for use in the UK and it might be unlawful to use them in some countries. You should find out if you’re allowed to receive financial or encrypted information through your mobile phone while you’re abroad.

7. Will it cost me anything to receive Text Alerts?
We don’t currently charge for our Text Alert Services but your network operator might charge you for using them. For example, sending Balance Requests to us, or receiving Text Alerts abroad.

8. What if I change my mobile number?
If you change your number it’s important to let us know.
You can update it via Internet or Mobile Banking, through the Mobile App, by calling us on 03459 758 758 or by visiting us in branch.

9. What if my phone is lost or stolen?
You should make sure that no one has access to confidential information shown on (or stored in) your mobile phone. If your phone is lost or stolen, you should also let us know immediately. If you don’t, we’ll keep sending Text Alerts to the mobile phone number you gave us. You can let us know by calling us on 0345 835 3844 (UK) +44 (0)203 284 1577 (abroad) Monday to Friday 7am-10pm, Saturday 8am-10pm, Sunday 8am-6pm.

How to sign up.

There are lots of quick and simple ways to register for Text Alerts:

By phone: Call us on 03459 758 758.
In branch: Just pop into your local TSB.
Online: Click here to register online.

Don’t forget...
Before you register for any of the Text Alert Services, make sure that:

• You have a TSB personal current account
• Your mobile phone is active and in your possession
• The mobile number you’re registering is up to date.
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 or Textphone on **0345 835 3852** (lines are open between 7am and 8pm Monday to Friday and between 9am and 2pm Saturdays).

Calls may be monitored or recorded. If you need to call us from abroad, or prefer not to use our **0345** number, you can call us on **0203 284 1576**. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to a Partner for more information.

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