

current
accounts

A guide to all your Silver account benefits.



Your TSB Visa debit card.

The key to all your Silver account benefits.

It's not just a card, it's your passport to all the benefits that come with your Silver account.



Call **03459 758 758**
or **0203 284 1575**
for general queries.

It's also a convenient card accepted everywhere you see the Visa sign (that's over 27 million places worldwide), and it's a quick and secure way to pay and withdraw cash.

If you make a debit card payment in a foreign currency or use your card to make a cash withdrawal in foreign currency then charges may apply. For details please see the Banking Charges Guide or visit [tsb.co.uk/banking-charges-guide](https://www.tsb.co.uk/banking-charges-guide)

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If you're registered for Internet Banking you can remind yourself of your Silver account benefits at any time.

Take a look at the Account Benefits tab on your account statement page. You can also manage your benefits from here.

Your Silver account is designed to make life easier. If there's anything we can do to help, please let us know.

Call Silver Membership Services on
0345 835 3835

If you need to call us from abroad or prefer not to use our **0345** number, you can also call us on **0203 284 1585**.

Click **tsb.co.uk/silver** or visit the Account Benefits tab of your current account statement in Internet Banking

Visit Drop into your local branch

Things you need to know.

Here's a useful summary of your Silver account benefits, along with some important limitations and exclusions to be aware of.


Your benefit	Key benefits	Things to be aware of
Aviva European Travel Insurance	<ul style="list-style-type: none"> • Comprehensive cover, including: • Emergency medical and associated expenses (up to £10,000,000) • Cancelling your trip or coming home early (up to £5,000) • Accidental death or permanent disability benefit (up to £50,000) • Your belongings (up to £2,500 (valuables up to £500 in total)) • Travel disruption cover (up to £5,000). • Multi-trip European travel cover includes your partner who lives with you and your dependent children 12 months and under when the trip starts. • Includes Winter sports cover for up to 31 days per trip. • Covers UK trips where you are away from home for at least 2 consecutive nights and have either pre-booked holiday accommodation or prepaid bookings on public transport including flights or ferries. 	<ul style="list-style-type: none"> • Cover stops on your 65th birthday. • Dependent children 12 months and under must travel with you or another adult to be covered. • For any medical conditions that you have or have had that are not on the 'Accepted conditions' list, you must tell us and you may need to take out a medical upgrade to cover your medical conditions (there may be an additional premium to cover the conditions). • The standard maximum trip duration is 31 consecutive days. • Cover may be excluded for some sports and activities (see the 'Sports and activities' section of your policy document). • An excess of £50 per person, per incident, per claim will apply unless stated otherwise. • Must be registered with a doctor in the United Kingdom. • Must have your main home and been living in the United Kingdom for more than 6-months a year.

Your benefit	Key benefits	Things to be aware of
AA Breakdown Cover	<ul style="list-style-type: none"> • UK Roadside Assistance. • Accident Assist. • Service is only available in the UK, the Channel Islands and the Isle of Man. • Customer covered, not the car. 	<ul style="list-style-type: none"> • If it is not possible to fix the vehicle, you and up to seven passengers will be recovered to the AA's choice of relevant local repairer or a local destination of your choice, provided it is no further away. • AA Breakdown Cover does not provide for any vehicle recovery following an accident. But under Accident Assist, for a fee, the AA can recover your vehicle after the accident, arrange repair and provide you with a replacement vehicle or courtesy car (depending on whether you were at fault or not). • Important exclusions: <ul style="list-style-type: none"> • Service will be refused if the vehicle is not roadworthy and road-legal. The vehicle MUST have an MOT, be insured, and have up to date road tax/VED (where applicable) • Service is not available for vehicles that are being used for commercial purposes (including, for example, as a taxi, a delivery or courier vehicle) • Service is not available for faults for which service has already been provided within the previous 28 days • Service not available for breakdowns that are not emergencies, or are caused by the driver or any other person, or by a third party (which also includes deliberate damage such as vandalism).
Mobile Phone Insurance	<ul style="list-style-type: none"> • Insures one phone on a sole account and two phones for joint accounts. • Repair or replacement phone up to a maximum cost of £2,000 (including VAT). • Covers for loss, theft, damage and breakdown (including faults). 	<ul style="list-style-type: none"> • Loss, theft, or damage because of not taking care of your mobile phone may not be covered. Examples are provided in the Policy Document. • You should tell us about your claim as soon as possible upon becoming aware of the loss, theft, damage, or breakdown, and inform the Police and your airtime provider (in the case of loss or theft). • Excess is £100 for Apple iPhone claims, £50 for all other handsets. • Proof of ownership may be required in the event of a claim.


Your benefits last as long as you hold your Silver account. This table lists some key benefits and some important limitations and exclusions of your account. For full details, please see the terms and conditions policy documents.

How to register for your benefits.

You're already covered for most of them, but registering can make things quicker if you need to make a claim. Call Silver Membership Services or go to Internet Banking.

What's included	Am I already covered?	What should I do next?	Do I need anything?	See Silver benefits guide
Aviva European Travel Insurance	✓ (unless age limits or medical conditions apply)	There are important conditions relating to health which may affect your cover. You need to check the 'Accepted Conditions' list to see if your conditions are automatically covered. If your conditions are not on this list, you will need a medical upgrade. Please refer to your policy booklet for full details.	Your policy document is included with this Welcome Pack. Please keep it safe.	Page 7
AA Breakdown Cover	✓	Relax. You're already covered.	Your policy document is included with this Welcome Pack. Please keep it safe.	Page 8
Mobile Phone Insurance administered by Lifestyle Services Group Limited		To register go to Internet Banking or call Silver Membership Services.	Have these details handy: • Your mobile number, make and model • Your mobile phone's IMEI number† • Your Silver account details.	Page 9

✓ Nothing for you to do.

 You're covered, but registering now helps us to simplify the claims process.

† To find your mobile phone's IMEI number, key *#06# into your mobile. If you have an iPhone you can find your IMEI by going into Settings>General>About

Silver Membership Services

Call **0345 835 3835**

or if you'd rather not use an **0345** number, call
0203 284 1585

Call costs may vary depending on your service provider.

European Travel Insurance.

For you and your partner

When you're planning a trip, your Silver account includes comprehensive European Travel Insurance provided by Aviva Insurance Limited.

- Take as many trips as you like.
- You're covered for up to 31 days per trip.
- Travel Disruption cover for added protection if your travel arrangements are cancelled or delayed for more than 12 hours.
- Winter sports cover is included for up to 31 days per trip.
- Cover for your belongings if they're lost stolen or accidentally damaged.
- Leisure trips and business trips to carry out non-manual work and are covered.
- Optional upgrades including worldwide travel, excess waiver, family cover, additional traveller and longer trips.
- You'll need to upgrade your cover for medical conditions you have, or have had (not on the list of 'Accepted Conditions') for an extra premium.

Helping you in an emergency

To make a claim, report lost baggage, documents or money, or if you need medical assistance call Silver Membership Services, 24/7.

The telephone number for this service is **0345 835 3835** within the UK, and outside the UK is **+44 (0) 203 284 1585**

Check you're covered

You are eligible as long as both travellers are under 65 years old and resident in the UK. Please check your policy document for important information on Eligibility and medical conditions related to Your Health. You will need to tell us about medical conditions if these are not listed on the 'Accepted Conditions' list.

You will need to pay the first £50 of any claim per person, per incident, per trip unless an excess waiver has been purchased.

Your policy details

There's no paperwork to complete as your policy number is your Silver sort code and account number.

For extra protection

To upgrade your policy for trips over 31 days, please check your policy book for important information on Upgrading your cover and call your Silver Membership Services.

Remember to pack your policy

It's a good idea to take your policy document with you when you travel. You'll find your copy in this Welcome Pack or you can download it at **tsb.co.uk/silver**

AA Breakdown Cover.

No matter whose car you're in, whether you're the driver or a passenger, you're covered by the AA – Britain's largest motoring organisation.*

Your Silver account automatically includes AA UK Roadside Assistance, so if you break down help is only a phone call away.

UK Roadside Assistance: You're covered 24/7 if you break down over a quarter of a mile from home. If your car can't be fixed at the roadside, you'll be taken to the nearest suitable garage.

Accident Assist

If you have an accident call Silver Membership Services and we'll put you through to **AA Accident Assist**. They'll help arrange the recovery and repair of your car, and even lend a hand claiming on your insurance following an accident or vandalism.

Belt and braces

For even greater protection, call Silver Membership Services to upgrade your policy to include At Home, National Recovery, Onward Travel, Breakdown Repair Cover or European Cover.

If you break down

Call Silver Membership Services and we'll put you through to the AA.

You'll be asked for your Silver Membership number (your sort code and account number) and you may need to show your Visa debit card when your AA Patrol arrives.

SMS text messaging is available for use by deaf, hard of hearing or speech-impaired customers in a breakdown situation by sending an SMS to **07860 027 999**.

You'll find the terms, conditions and limitations of your cover in the AA policy document. Why not keep it in your car so you have it to hand when you need it.

*Based on largest direct cover market share. See theAA.com/proof

Mobile Phone Insurance.

Why you won't be lost if you lose your phone.

Good news. Your Silver account comes with Mobile Phone Insurance and your phone(s) are insured to cover you wherever you are in the world. Repaired or replacement phones will only be sent to a UK address.

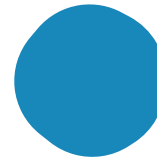
Your insurance, administered by Lifestyle Services Group Limited (LSG) and underwritten by Assurant General Insurance Limited, covers one phone for sole Silver account holders, while joint account holders can insure up to two phones at the same address. LSG will repair or replace your handset up to a maximum value of £2,000 (including VAT) if your phone is lost, stolen, damaged or suffers breakdown (including faults).

LSG will repair the mobile phone (where possible) or replace it with a mobile phone of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification. Replacements may be supplied from remanufactured (not brand new) stock.

You're even protected against unauthorised network charges made on a lost or stolen phone, for up to 24 hours from the point of discovery of the incident:

- Up to £300 (including VAT) per successful claim for Pay as You Go phones.
- Up to £1,500 (including VAT) per successful claim for airtime contract phones.

There's a £100 excess per successful claim for claims relating to an Apple iPhone model and a £50 excess per successful claim relating to all other handsets.



How to make a claim

If your phone is lost or stolen	If your phone is damaged
<ul style="list-style-type: none">• Tell your airtime provider about any lost or stolen mobile phone as soon as you can.• Unauthorised network charges are only covered from the point your mobile phone is lost or stolen and for up to 24 hours after you discover the loss or theft. If you don't tell your airtime provider within 24 hours you will be responsible for any further charges.• Tell the Police about any lost or stolen mobile phone as soon as you can and obtain a Police reference number.• You should register your claim as soon as you can upon discovering the incident.• Make your claim by calling the Silver Membership Services on 0345 835 3833 or by visiting tsb.assurant.co.uk	<ul style="list-style-type: none">• Report the incident to us by calling Silver Membership Services on 0345 835 3833 or by visiting is tsb.assurant.co.uk• If we need you to send your phone to us, we'll let you know.

£50 interest-free Arranged Overdraft.

Preferential overdraft terms for Silver account holders

As a Silver account holder you can benefit from a £50 interest-free Arranged Overdraft, subject to application and approval. This means you can borrow up to £50 without paying any overdraft interest. If you already have an Arranged Overdraft in excess of this, the first £50 will now automatically be interest-free.

We may also be able to extend your existing Arranged Overdraft limit, although you'll pay interest on any increased amount over £50. If you go over your Arranged Overdraft, we may let you cover these payments by granting you an Unarranged Overdraft. There is interest to pay for using an Unarranged Overdraft, which you'll find in our Banking Charges Guide.

All overdrafts are subject to a review of your circumstances and are repayable in full on demand.

How does my overdraft compare?

A good way to compare the cost of our overdraft with other overdrafts or other ways of borrowing is to look at the APR. The APR shows the cost of borrowing over a year.

Our Representative APR is 55.0% variable. This is based on an assumed Arranged Overdraft of £1,200 where the first £50 is interest-free.

Breathing space with the grace period

Our grace period means that you have until 10pm (UK Time) to pay in enough money to avoid any overdraft interest you may incur that day. The money needs to be immediately available to use, so you could transfer money from another personal account you have with us via Mobile Banking, Internet Banking or Telephone Banking or pay in cash over the counter in branch.

We'll register you for Limit Alerts when you open your Silver account or whenever you provide us with a mobile phone number. To register for other text alerts, or to change your existing text alerts just log in to Internet Banking, call us on **03459 758 758** or visit us in branch.

Other ways we can help.

For everything from current accounts and loans, to mortgages and savings, we're here to help.

Go to **tsb.co.uk**
or visit your local branch.

For more information...

Call **03459 758 758**

Click **tsb.co.uk**

Visit **Drop into your local branch**

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.

The opening hours of our Telephone Banking advisor services are 8am to 8pm Monday to Sundays. Our lost and stolen card and fraud reporting lines are open 24/7. Not all 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**.

AA Breakdown Cover is provided by Automobile Association Developments Limited (trading as AA Breakdown Services). AA Accident Assist is underwritten by AA Underwriting.

Mobile Phone Insurance is administered by Lifestyle Services Group Limited and underwritten by Assurant General Insurance Limited.

TSB Travel Insurance is underwritten by Aviva Insurance Limited. Registered in Scotland, no. SC002116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no. 202153. You may check this information and obtain further information about how the Financial Conduct Authority protect you by visiting **fca.org.uk**

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