

Please read this information carefully with the letter overleaf – it tells you everything you need to know about balance transfers and money transfers.

### How do repayments work?

- If you don't make your minimum monthly payment by the agreed upon due date, or if you ever exceed your credit limit, you'll lose your promotional rate and incur the standard purchase rate
- Until you repay your transferred balance in full, you will incur interest on all your purchases at your standard purchase rate>. This applies even if you repay your monthly spend in full each month
- As long as you make at least your minimum payment each month, you can repay as much or as little as you want – so if you want to pay more and bring your balance down earlier that's absolutely fine

### How do balance transfers work?

- We accept balance transfers from all credit cards and store cards held with other lenders. We do not accept balance transfers from credit cards or store cards held with any Barclays Group company including our partnership cards – Hilton HHonors™, InterContinental Hotels Group, Littlewoods, Caravan Club, and CSMA
- You simply transfer your outstanding balances from those accounts to your Barclaycard account and pay no interest for the promotional term. If you have any money left to repay on your balance transfer after the promotional period ends, interest will be charged at your standard purchase rate
- You should carry on making payments to your other lender(s) as usual until your balance transfer is processed and confirmed by them
- A fee applies to each transfer you make (see overleaf)

### How do money transfers work?

- If you wish to transfer money to your current account you must provide us with the details of a UK current account which is in your name and for which you hold a related debit card. We are unable to transfer a balance to a non UK current account, any savings account, or to an account which is not in your name
- For security, when transferring money to a UK non-Barclays current account you will need to quote your Secure Transfer Code SG5 ZF2 HYT when you call us. You will not be able to transfer without it. The code will expire on 30 September 2015
- A fee applies to each transfer you make (see overleaf)

### How long will my transfer take?

- The transfer will reach your lender/bank by the end of the next working day after you make your request. It may take longer if we receive your request outside business hours (on a weekday after 4pm, or any time at the weekend or on a bank holiday). Occasionally we may have to make additional checks, for example, if we need to make sure that your request genuinely came from you. If this is the case, there may be a delay but we will process the transfer as quickly as we can

### How much can I transfer?

- You can transfer up to 90% of your credit limit minus any current outstanding balance(s). The minimum amount you can transfer is £100
- Should we honour amounts in excess of your balance transfer limit they will be added to your account as part of your standard balance. We may need to ask you to provide further information before confirming your transfer. We reserve the right to refuse a transfer or to limit the amount that you can transfer
- Please remember that our transfers all have closing dates so if you do want to make a transfer, make sure you apply before the end date

### What else do I need to know?

- If you don't pay your statement balance in full each month, we will apply the amount you do pay to reduce higher interest rate balances before your transferred promotional balance. If you have more than one promotional balance with the same interest rate, you'll reduce the balance with the earliest expiry date first
- Should you hold any cash or standard balances, you'll continue to be charged interest on those balances at the normal rates

This information is available in large print, Braille and audio, by calling 0800 161 5326. We also offer a text relay or sign video service. For more information visit [barclaycard.co.uk/accessibility](http://barclaycard.co.uk/accessibility)

All rates quoted are correct at the time of mailing.

Calls to 0800 and 0808 numbers are free from UK landlines. Mobile charges may vary. Calls to 03 numbers use free plan minutes if available; otherwise they cost the same as calls to 01/02 prefix numbers. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

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September 2015  
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Mr S L Morris  
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Hove  
East Sussex  
BN3 1AG



385001



**Transfer by**  
30 September 2015

## Two offers chosen for you

Hello Mr Morris

We want to make sure you always get great value. So whether you're looking to save on interest or for cash in your bank account, there's an offer that could be right for you.

### Card type

Barclaycard Platinum

### Your credit limit

£15,000

### Transfer a balance from another card

**0% until 1 March 2017**

(2.9% fee applies)

If you're paying interest on any other credit or store cards, you could save money by transferring the balances to your Barclaycard.

### Transfer cash to your bank account

**0% until 1 June 2016**

(1.9% fee applies)

Transfer money directly from your Barclaycard into your Barclays current account. Handy for when only cash will do, like paying an unexpected bill or a tradesman.

### It's easy to transfer



Simply log in or register at  
**mybarclaycard.co.uk**



Or call us on  
**0800 151 0900**  
or **0333 200 9090**

To make a **balance transfer**,  
you'll need the details of the  
card you want to transfer from.

To make a **money transfer**,  
you'll need your Barclays  
current account details to hand.

### A few things you need to remember

Don't forget to make the minimum payments on time and not exceed your credit limit. Otherwise, interest will be charged at the standard purchase rate, which is also the rate you'll pay when your promotional period ends. You'll find details of how this offer works overleaf.

We hope you enjoy these great offers and look forward to hearing from you soon.

Kind regards



Scott Miller  
Head of Customer Services

PS. To transfer cash to a non-Barclays account, call us and quote your Secure Transfer Code SG5 ZF2 HYT, which expires 30 September 2015.

**More important information overleaf**