

Barclays and you

Terms and conditions for personal customers



Protected

Thank you for banking with Barclays

What's in this booklet

In this booklet, you'll find the Retail Customer Agreement, which gives the main terms and conditions for your Barclays current and savings account(s).

There may also be more terms for your specific type of account, which you'll find in later sections of this booklet. You may also be given additional terms and conditions when you take out a particular product or service – for example, savings accounts have additional terms and conditions.

These additional or account-specific terms take priority over those found in the Retail Customer Agreement, which are more general. Please ignore anything in the Retail Customer Agreement that doesn't apply to your type of account, or to the product or service you are using.

- [Have a look at our 'top ten tips' section on page 5.](#) It covers things people often ask questions about, so it's good to read this first.
- [To see the account and service charges for your account, you also need to read the Barclays Tariff for Personal Customers \(Our Bank Charges Explained\), which you received when you opened your account.](#) This is what we mean when we talk about 'the Tariff'. And, if you have a savings account, our savings leaflet sets out the interest rates you get for your savings – you'll be given one when you open your account.

Thank you for choosing Barclays for your banking.

Nobody from Barclays will ever call to ask you for a full PIN, passcode or a PINsentry-generated code. You must not give these details to anyone who asks for them. (But you can give your security details to certain types of third parties who are providing services to you. We give more details about this in section 4 of this booklet called 'Keeping your money safe'.)

If you think someone could have got unauthorised access to your account, call us right away:

- **0800 400 100*** – 24 hours
- **+44 2476 842 099*** – if calling from outside the UK

About our agreement

What we mean by 'agreement'

When we say 'this agreement', 'the agreement', or 'your agreement', we mean all the terms and conditions that apply to your account and any other services you have with us. These form the basis of the agreement between you and us.

The agreement applies to everyone named on the account, together and individually, and to us, Barclays Bank UK PLC, or another company to which we transfer this agreement.

You can ask us for a copy of your agreement at any time, and all our terms and conditions are available on our website.

Unless we tell you differently, this agreement is governed by English law, and the same law will apply to establishing our relationship. Any banking terms implied by law will also apply to this agreement.

The language we use for all our communications is English. There are some exceptions due to our bilingual policy (Welsh) – see barclays.co.uk/welshlanguage

You can always see the most up-to-date terms and conditions and Tariff at barclays.co.uk/rca

If we or you break the agreement

If we break the terms of this agreement, or you wish to complain about us for any reason, please let us know right away. You can find out more about what to do if something goes wrong in section 9.

If you break any of the terms of the agreement, we may choose to end it – which means closing your account. If we don't do this straight away, we can still do it later.

If you break the agreement and it creates costs for us, we can claim reasonable costs from you. This could include the costs of tracing you and taking steps to deal with the issue, enforcing the payment of any money you owe us (for example, the amount due on any overdraft), as well as any charges for our services you have not yet paid. We'll also charge for communicating with you about what's happened, and for enforcing the payment of any money you owe us.

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Updated May 2018

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1 What the Retail Customer Agreement covers

The Retail Customer Agreement covers the following accounts and services (in sterling or other currencies) we offer in the UK:

- your personal current accounts and how you access them (eg debit cards)
- most savings accounts (except fixed rate bonds)
- any other services we tell you the agreement applies to when you start using them.

This agreement doesn't cover the following products and services because they have separate terms and conditions:

- loans
- credit cards
- mortgages
- insurance
- investments
- accounts we offer outside the UK
- banking services for businesses, clubs, charities, or professional trustees.

2 Our top ten tips: summarising some important facts

Most of us know roughly how a bank account works. But we want to make sure there are no surprises. So here are the 10 things that we find customers may not realise, are not sure where to find, or often ask questions about. To save you time, we thought we'd put these first to draw your attention to them.

Because this is just a summary, we tell you where you can find full details.

1 Can Barclays change this agreement?

We can make changes to this agreement, but we'll only make changes we think are fair. There are some changes we need to tell you about before we make them: see section 5 for more information. If you don't want a change to apply to your account, you will usually have to end the service or close the account before the change happens, otherwise we'll treat you as accepting the change. If you do want to close your account, you will need to pay us any money you owe (such as charges or an overdraft). We can also help you switch your current account to another provider.

2 Where do I find my interest rates?

The interest rates we pay on your accounts are set out in our savings leaflet. Alternatively, you can find them on [barclays.co.uk/savings](https://www.barclays.co.uk/savings)

3 Will you charge me if I accidentally overdraw?

If you try to make a payment from your current account and we refuse it due to lack of funds (i.e. because you don't have the money to cover it, (including any available arranged overdraft, Emergency Borrowing or buffer we give you)), we may charge you a fee. This is for considering the payment and, where necessary, dealing with the other bank. The Tariff 'Our Bank Charges Explained' booklet will tell you if this applies to your account.

If it's a payment we allow despite lack of funds, i.e. we cannot refuse to pay because we have guaranteed the payment to a third party (for example, certain debit card payments), we don't generally charge you for going over your account limit. However, you may still pay arranged overdraft or Emergency Borrowing fees if you have these facilities. Your overdraft facility letter will tell you how much it costs. You can also find more information in the Tariff 'Our Bank Charges Explained' booklet.

We'll let you know when you have triggered one of these fees, and tell you at least 14 days in advance of the date we plan to take the fee(s) from your account. These are charges you can avoid by planning and by managing your account carefully. For example, we offer text alerts that we can send you when you get near a limit you set.

4 How do I find out about charges for making payments or using my card abroad?

If you make a payment in a foreign currency or use your card abroad, we apply an exchange rate. More information about how we do this is under 'International payments' in section 7. You'll also find more information about other charges relating to using your card to make

purchases or get cash abroad under 'Card payments in another currency or country' in section 7.

5 Do you collect information about me? How do you use it and where does it come from?

You'll find full details of the information we hold about you, and how we use it, by going to **barclays.co.uk/control-your-data** or by asking us for a copy.

6 Is using Barclays Online Banking outside the UK secure?

If you use Online or Mobile Banking outside the UK, it will be at your own risk, and you should check whether you are allowed to access it from the country you are in at the time. Some countries do not allow encrypted data to be sent over a public phone network. You may want to check this before using the service outside the UK. There's more about keeping your account secure in section 4, and you'll find further details on making and receiving international payments in section 7.

7 Is it OK to use my personal account for business?

Accounts covered by the terms in this booklet are all for your personal use and not for money relating to any business you run. We can close an account (or stop providing a service) if we find out you are using it for non-personal use, or are not eligible for it. We'll try to tell you in advance if this happens, but if we were breaking any rules or laws by continuing to offer you the account or service, we would have to close or stop it immediately. If you need a business account, have a look at barclays.co.uk/business to see the accounts we offer.

8 Can Barclays or the government ever take money out of my account?

Barclays can take money from your account, but only in certain circumstances. For example:

- if a payment has come into your account but the paying bank realises it was made fraudulently or the person paying it doesn't have enough money
- if you owe us money and you haven't paid it back when you should have. There's more on this in section 9.

If we have a legal duty to do so, we can send money from your account to a government regulatory body such as HM Revenue and Customs that has the legal power to tell us to do this. If this happens, we can also charge you for doing it. You'll find charges like this set out in the Tariff.

9 What happens if money is paid into my account by mistake?

Rarely, a payment could go into someone's account by mistake. If this happens to you, we can:

- take the payment back out of your account
- put a hold on the money so you can't spend it.

We don't have to tell you before we take the payment back or put a hold on the money, even if we have let you make a payment or take cash out against it. If a payment goes into your account by mistake, we may also provide sufficient details about you and the incorrect payment to the bank that sent the payment to enable them to recover the funds. So do please check your accounts regularly to make sure everything is correct. If you were the one paying in the money by mistake, section 9 explains what happens if you accidentally pay money into the wrong account.

10 Who is liable for any money owed on a joint account?

If you have a joint account, it means you are agreeing to be individually as well as jointly liable for any money owed to us (joint liability). However, if for some reason we can't collect the money from everyone,

we have the right to collect it from just some or one of you (several liability). You can read more about this in section 8.

If it's a current account, you're also agreeing that any person named on the account can consent to us conducting credit reference, fraud or other enquiries on any or all of you, now and in the future, and that we are okay to update our records using information given by any one of you about the others. There's more on this in section 10.

3 Keeping each other informed

We need you to tell us about changes to your situation or personal details, and we'll keep you informed about certain things that affect you.

It's essential that you keep us informed if there are any changes to your situation, contact or personal details or any other important changes that are relevant to us. This is so that we can continue to manage your banking, protect your account, and communicate with you safely and quickly (for example, if we suspect fraud on your account or to give you information about your account(s) with us, including notifying you of changes). We also respect your privacy, and we don't want to send you unwanted information.

How we contact you

We'll contact you using the details you most recently gave us. This may include using your landline phone, mobile or email, home or correspondence address. We may also contact you through Online Banking or Barclays Mobile Banking if you use these.

You can tell us how you want us to contact you, for example by email or by post. Where we can, we'll contact you using your preferred method. We may not always be able to do this – for example, sometimes the law may require us to send you something by post. If we send information to you at the most recent postal address you have given us and it's returned to us as undelivered, we'll stop using that address unless we are required by law or regulation to send you information.

If you have not told us how you'd prefer us to communicate with you, then we'll normally contact you by email or Online Banking. If we send you information through Online Banking, we'll text you or send you an email or other electronic message reminding you to view any new messages we've posted. Where we do this, we won't normally send documents to your home address as well (unless we have to or you have asked us to).

Once we've sent a message to you, we'll assume you have received it. So it's important to look out for notifications like emails or texts from us.

In the event of suspected or actual fraud or security threats to your account, we will use SMS, telephone, post or another secure procedure to contact you. You'll also be asked to verify your identity for security purposes.

We are always working to make our services more convenient and flexible so we may launch new ways of communicating with you in the future.

Help us keep your information private

It's your responsibility to control who reads your information. When you choose how you would like us to contact you, you should choose a method that will be most secure for you. If you use a method that other people can access or read (such as a shared email address or shared mobile number), please be aware that these people will also be able to access the information we send you.

Keeping your details up to date

When we send information to you, we'll send it to the most recent contact details we have for you. If these details change and you don't tell us straight away, you might not receive information that could be important – or it could fall into the wrong hands. If you have given us any contact details (even if you think we don't use some of them, such as your mobile phone number), you must let us know if they change.

This will include your:

- home or correspondence address
- email address
- landline phone number
- mobile phone number.

It's very important that you also keep us informed if there are any changes to your situation, personal details or any other important changes that are relevant to us – for example, if you:

- change your name
- change your nationality
- move to another country
- change the way you sign your name.

If you don't keep all your details up to date, this might affect your eligibility for your accounts, the products and services we can offer you, or how they work.

We'll keep you informed about your account

We'll always make information about payments into and out of your account available to you through Online Banking and Telephone Banking. You can also get this information by asking in a branch or using an ATM. If you use Telephone Banking, you can ask us to send you the information in writing. It will include details of any relevant interest, charges and exchange rates.

Unless you have opted otherwise, we'll also put the same information on monthly statements and provide these to you free of charge. When you open an account, we may ask you how you want to receive those statements. If you (or any account holder on a joint account) are registered for Online Banking including Barclays Mobile Banking, we may provide those statements electronically unless you, or the law, require otherwise. We'll always let you know when your statement is ready.

If you've told us you don't want to receive a monthly statement, you can always change your mind and ask us to provide one.

If you have a restricted access account, the above won't apply to you and we'll put your account information on regular statements. We'll let you know in your additional conditions if your account is a restricted access account (this is an account where you can't make day-to-day payments or that has other payment restrictions). You can also ask for an extra or copy statement at any time, but there may be a charge for this. You'll find information on all our charges in the Tariff.

You must check the information we give you, as we need you to tell us as soon as you can if something is wrong. For more on this, look under 'If you think your security has been compromised' in section 4.

Information about joint accounts

To avoid sending things more than once, we'll send information about the account to the address of the first person named on our records only, unless there's a legal reason we have to write to both or all of the account holders. The person we contact is responsible for sharing the information we send with the rest of the account holders.

You can change this by asking us to contact a specific person or, if you live at separate addresses, you can ask us to send statements or other messages (or both) on your account to each account holder.

Contacting us

You can always contact us through Online Banking, other electronic methods we tell you about, by telephone using the details we give you, by visiting a branch, or by post. We'll let you know if our details change.

4 Keeping your money safe

We take the security of your information and your accounts very seriously. We'll do all we can to keep your money and account access information safe but you must help us do this.

Looking after your account access information

So that you can carry out day-to-day transactions, we give you payment tools that you can use to access your accounts and make payments. All these tools are personal to you.

Once you receive a payment tool, for example, your PINs, passwords and cards, it's your responsibility to keep it safe and to look after any other ways of taking money from or accessing your account. If you think your account security might have been compromised, you must let us know as soon as you can.

We may replace a card with another card covered by this agreement, and which you are eligible for, when your card expires or at any time, but we won't replace your card if your account has not been used for a significant period of time.

We may introduce new or different tools in the future.

You may also store payment tools we give you, such as cards, in e-wallets. You should treat the actions or devices you use to make a payment using an e-wallet as payment tools and look after them in the same way you would our payment tools. Whenever we refer to a card, it will normally cover digital cards, such as those stored in e-wallets, too.

What is a 'payment tool'?

These are things you use to access your account and make payments that are personal to you, so we know we are dealing with you. They can include:

- a physical device, like a card
- a digital version of a card (so the equivalent of card details, but stored electronically on a device, such as a computer or mobile, for example Apple Pay or Contactless Mobile)
- actions you have to take, such as using passwords, security keys, cards, personal identifier(s), fingerprints, and personal identification numbers (PINs).

The payment tool itself can be a combination of these (such as your card together with entering a PIN).

Payment initiation and account information services

Account information services: a service that allows you to see your accounts with different providers in one place.

Payment initiation services: a service that allows a third party to instruct us to make payments from your account on your behalf.

You must do all you reasonably can to keep your payment tools safe. Don't choose a PIN or password that is easy for someone else to guess (such as 1234 or your date of birth). You must not give your payment tools to someone else or let someone else use them, or do anything that would let someone else use them, such as writing them down in a way that someone else could understand, keeping the letter carrying a PIN, or giving someone else access to a device like a mobile phone you keep your details on.

However, you can give your security details to authorised companies that require your security information to provide account information services and payment initiation services. When we say 'authorised' we mean a company that is authorised by the Financial Conduct Authority or another European regulator to provide the relevant service. In the UK, the Financial Conduct Authority's register (available at <https://register.fca.org.uk/>) will tell you whether a company is authorised. You should always consider the implications of sharing your security credentials and your personal information.

Usually when you call us we may need to identify you, depending on what you want to talk to us about. We'll do this by asking for certain information (such as answers to questions) known only to you, and by requesting some of the digits of certain passcodes, passwords or codes generated by a PINsentry device. But we would never ask you for a full PIN or password. Nobody from Barclays will ever call to ask you for a full PIN, passcode or a PINsentry-generated code.

If you are in doubt, call us to check. But always use a different phone line if you have just had a suspect call, because fraudsters can keep the original line open and use it to gather your details.

Stay secure

Nobody from Barclays will ever call to ask you for a full PIN, passcode or a PINsentry-generated code. We'll never call to ask you to transfer your money into an entirely new account.

Staying secure in Online Banking (including Barclays Mobile Banking)

When you use Online Banking, it's very important to keep your information safe because of the risk that others, who you have not authorised, might try to access it. So we need you to follow some simple requirements to keep things as secure as possible.

- Follow the instructions we give you, including about using PINsentry or any other authentication method we give you
- Don't change, copy (or let anyone else use, change or copy) any software we give you
- Make sure any device you use to access Online Banking complies with the standards and requirements we tell you about from time to time
- Carry out your own regular virus checks and security updates using antivirus software – we recommend you download the free software we offer our customers
- Tell us as soon as you can if you notice something wrong with Online Banking that is stopping you using it properly, or if anything looks different.

We'll do all we can to make sure our Online Banking service is as safe as it can be. This includes:

- keeping records of any online messages, instructions, or transactions, including the time they took place. When we deal with you, we'll treat our records as final evidence of these, unless there's an obvious mistake
- telling you as soon as we can if we suspend Online Banking, which we can do if we think we need to for security reasons.

Unless we tell you otherwise, any software or devices we give you in connection with Online Banking are licensed to you. This means you have permission to use them, but you do not own these materials or any of the intellectual property rights associated with them. These are owned by us, or by the person who licenses them to us. You must use them only in connection with this agreement and as described in any user guide or other information we give you.

Using Online Banking outside the UK

If you use Online or Mobile Banking outside the UK, it will be at your own risk, and you should check whether you are allowed to access it from the country you are in at the time. Some countries do not allow encrypted data to be sent over a public phone network. You may want to check this before using the service outside the UK.

If you think your security has been compromised

If you think someone (except someone you have asked to provide account information or payment initiation services) has used or is able to use any of the means of access to your account, you must tell us as soon as you can by using the contact details shown in the blue box.

We can arrange to cancel your card or temporarily suspend access to a service (such as Telephone Banking) to prevent anyone misusing your money.

You must give us any information we ask for about what has happened. We'll pass this to the police if we have to, or if we think that will be useful. If we think any of your payment tools, such as cards or PINs, may have been compromised, we may send you a replacement to help keep your account secure.

Unauthorised access to your account?

If you think someone could have got unauthorised access to your account, call us right away:

- **0800 400 100*** – 24 hours
- **+44 2476 842 099*** – if calling from outside the UK

If you make a payment yourself

If you authorise a payment and none of your details have been compromised, we have to assume it was a payment you wanted to make.

If someone persuades you to pay them money and you feel you've been cheated or you should not have agreed to pay them, we are unlikely to be able to refund the money.

If someone has taken money from your account because you have not kept your PIN, password or any similar thing safe or secret, when you should have done, you may lose all the money. Further details about this are set out under 'If someone takes an unauthorised payment from your account' in section 9.

5 Changes we can make to this agreement

Sometimes we'll want or need to change things, such as charges, rates or terms of our agreement. For most changes, we'll tell you in advance, but we don't always need to do this.

We won't change a fixed or bonus interest rate on an account for the time we've agreed to keep it fixed. We'll also keep to exchange rates we have quoted you unless we told you at the time they could change.

Changes we need to tell you about in advance

We may make changes to your agreement with us because:

- we're changing a service we already offer, or introducing a new service that needs a change to the terms of this agreement, such as introducing a new charge
- we're changing the agreement to be in line with the banking industry and our competitors
- we're withdrawing a service or a type of account
- we're moving you from one type of account to another for a good reason – examples of this include where you're no longer eligible for an account or you're eligible for a different account, we're withdrawing an account or the account isn't suitable for you
- we need to make changes to take account of developments (or changes we reasonably expect to happen) in technology (including the systems we use to run our business), or in the banking system generally

- we know of a change in the law or regulation (including industry codes we follow) or decisions of the Financial Ombudsman, a regulator or court
- changes in our costs (including changes we reasonably expect to happen) mean we need to change or introduce rates or charges
- we reasonably decide that our business needs to charge for our products or services in a different way – for example, because it's easier to understand or better reflects how customers use a service.

Because you may have your account with us for many years, we need the flexibility to manage our business long term, including providing a sufficient financial return for us to operate our business in a prudent and sustainable manner. We can't predict everything that may affect our business, so there may be other reasons we have not set out above when we need to make a change. But please be assured we'll only make changes we think are fair.

We have to give different amounts of notice depending on the type of account or service you have.

- With current accounts (or another account you can use to make day-to-day payments) we'll give you at least two months' notice
- If we've told you the account is a restricted access account (that is an account where you can't make day-to-day payments or that has other payment restrictions), we'll tell you:
 - at least 14 days before an unfavourable change to a managed interest rate where your balance is £100 or more. If your balance is below £100, we don't need to tell you personally before we make the change, and
 - at least 30 days before any other changes we need to tell you about in advance.

- If it's a change to your borrowing facility (for example, an arranged overdraft or Emergency Borrowing), we'll give you at least 30 days' notice.

If we give you notice as set out above and you don't tell us you want to close your account or end the service, then we'll treat you as having accepted the change. If you don't want to accept the change and want to end this agreement and close the account or end the service, you must tell us before the change happens. If you close your account for this reason, we won't charge you any termination fees (and many of our accounts don't have termination fees anyway). But you will have to pay back any money you have borrowed from us before the account is closed, otherwise we'll treat you as having accepted the change.

Changes we don't need to tell you about in advance

There are some situations where we can make changes and we don't have to tell you in advance. These are changes you probably expect because of the nature of the product or service, or that you won't mind about because they are favourable to you. We don't have to tell you personally in advance when any of the following happen.

- If the change is in your favour, if we reduce your charges, if we make this agreement fairer to you, or if we introduce a new service or feature from which you can benefit
- The interest rate changes on an account that tracks a reference interest rate (the additional conditions will say if this is so). These changes will happen automatically on the day we tell you in the additional conditions for the account or service

- We change a charge or a managed or fixed rate in a way that is favourable to you
- We make a change because a change in law or regulation says that we have to by a particular date, and there isn't time to give you notice
- We change or introduce a card (including by changing to a different card scheme, such as Visa or Mastercard), PIN, password, device or equivalent, and it doesn't change anything else in this agreement
- We change the exchange rates we set, which we can do at any time and without notice. The exchange rates can be found on Online Banking, through Telephone Banking, or by asking us.

However, this doesn't mean we can change an exchange rate we've already agreed with you for a specific transaction we've arranged in advance, like a payment in another currency. You'll find more information on exchange rates in section 7.

Changes to our branches

If we close or combine the branch that holds your account, we'll give you at least 12 weeks' notice of this. It might involve us giving you new bank details. We'll also let you know in advance if the branch opening hours change. If we close or move a branch, we'll try to help you carry on with your banking in a way that suits you.

Changes to sort codes or account numbers

If we have to change your sort code or account number, we'll tell you we're going to do this and how this will affect payments sent to, or paid from, your old sort code or account number. If we can, we'll redirect the payment and give your new account details to the person or the bank making the payment so they can use them in the future.

Changes to interest rates

Fixed, tracker and managed interest rates

We'll tell you in the additional conditions the type of interest rate that applies to your product.

- A **tracker rate** is one that moves in line with changes to a reference interest rate.
- A **fixed rate** is one we won't change, at least for an agreed period.
- A **managed rate** is one we set and can change. If we don't tell you that you have a tracker or fixed rate, you will have a managed rate.

Reference interest rates and reference exchange rates

We use reference interest rates as a basis for working out tracker interest rates. Reference interest rates will always be set by other institutions (like the Bank of England). For example, if you have a tracker rate on a savings account, we'll tell you which reference rate it tracks and the relationship between the reference rate and the rate on the account.

For changes that affect products and services that track a reference interest rate, or for any other changes we make in interest rates that are favourable to you and you are not told about in advance, we'll put the new rate online, in our branches and on Telephone Banking within three working days of the rate on your account changing. We often also advertise it in the press. We can decide which publications to use, and whether we'll use their online or paper versions.

Reference exchange rates are the exchange rates we use as a basis for carrying out foreign currency conversions. They are set by us and can change on at least a daily basis or, in many instances, more often.

6 Using your account

To use your account, you give us instructions – for example, to make payments. As far as we can, we'll carry them out promptly and accurately.

How to give us instructions

You (or someone you've chosen and we've agreed can act on your behalf, such as under a power of attorney) can give us instructions and consent to a payment in the following ways:

- using a payment tool
- using Telephone or Online Banking, or any other electronic means of access we offer you
- in person in a branch
- in writing – for example, a cheque
- giving us instructions via a third party, such as through a direct debit scheme or someone you have asked to initiate a payment for you or provide account information services.

We'll tell you if for some reason you can't use any of these methods for a particular account or service. We'll also tell you if you need any technical requirements or software to use payment tools or communicate with us.

You are responsible if you give us incorrect instructions or mistakenly instruct us to make the same payment more than once, but we'll try to help you get the money back. We may not always be able to do this, but we'll do all we can. We'll charge a fee for tracing, recalling or cancelling a payment (you'll find this in the Tariff).

If we cannot get the money back, you can request the relevant information we have about the transaction to help you reclaim the money. We will provide this information on receiving a written request from you, unless the law prevents us doing so.

Checking your instructions

To keep your money safe, and to avoid mistakes, we'll only follow instructions if we think they are **complete**, **clear**, and **come from you** or a third party you have authorised to give instructions on your behalf. We'll take steps to check this before we do anything.

- **Complete instructions** contain all the information we need, and follow the steps needed for the kind of transaction you are making
- **Clear instructions** are those we can understand without problems. Unless an instruction is obviously wrong, we'll assume you or a third party authorised on your behalf have given us the right information. In particular, we'll assume the account number and sort code given are correct
- We'll think an instruction has **come from you or a third party** authorised on your behalf if we reasonably believe that the person who signed a written instruction or gave an instruction in person was you, or if your payment tools were used.

Writing cheques

You should write cheques so that they are not easy to alter. You must not post-date cheques, because we can still pay them even if they are post-dated. This might mean you don't have enough in your account to cover the cheque payment.

Many people think cheques automatically expire after six months, but this isn't true. We can pay a cheque no matter how long it is since you wrote it. This means that, if you are asked to write a replacement cheque for some reason, you should ask us to stop the first cheque so you don't pay twice.

Instructions on a joint account

Any of the account holders can give us any instructions about your joint accounts (including to change your contact preferences and to apply for new products and services), and we won't normally ask for both or all of you to give us the instructions jointly. However, if there's a dispute between you that we know about, we may insist that you jointly give us instructions so that you have all consented to what you are asking us to do. If that happens, we'll also turn off Telephone, Mobile and Online Banking, as well as suspending your payment tools, since these will work with just one person's permission – which isn't fair if there's a dispute.

Authorising someone else to give us instructions

If you authorise another person to operate your accounts for you (for example, under a power of attorney), we'll deal with that person as if he or she were you for the purposes of this agreement. We'll only use information about that person to allow them to run the account. See section 10 for other things we need customer information for.

What happens if someone dies

If one holder of a joint account dies, the account won't be considered part of the deceased person's estate. The survivor(s) can continue to operate the account. Everything we've said above about how we contact you and how you operate the joint account will still apply to the remaining account holder(s).

Our website sets out the documents we'll need to see to accept notification of a death, along with other information that you or your personal representative may find useful.

Three ways to make regular payments

You can set up the following types of regular payment.

- **Direct debits:** this is when you permit someone else (recipient) to transfer money from your account to that recipient on a date or dates agreed by you and the recipient. The amount may vary. The UK Direct Debit Guarantee Scheme applies to most payments in the UK. Another scheme operates for payments in euros
- **Standing orders:** this is when you ask us to make a regular transfer of a fixed amount of money from your account to another account. You might do this when paying an allowance or rent
- **Recurring payments on cards:** this is when you give your card details to someone and ask them to keep them on record and take payments from time to time using your card details. These payments are made just like card payments you might make in a shop.

How quickly we can carry out your instructions

We'll always try to be clear with you about how long it's going to take for us to do what you ask. Our working days are generally Monday to Friday except public holidays. We'll start work on your instruction to make a payment on the same working day we receive it (or the date you ask us if this is in the future), except if it is after the cut-off time for accepting new instructions for that day. In that case, we'll process it the next working day. Different types of payment instructions (including those in different currencies) have different cut-off times. You can find out the cut-off times by looking at our website or asking us in branch or on the phone.

If we receive your payment instruction on a public holiday or at the weekend, we'll usually process your instruction on the next working day, unless we can process it as a Faster Payment. In that case we'll process it on the same day.

We don't apply cut-off times to incoming electronic payments. We'll credit the funds to your account as soon as we receive them in the UK and those payments will appear in your account and be available to use on the same day.

Foreign currency accounts

If you open an account in a currency other than sterling or euros, your money will be subject to any local practices (including working days) and laws. So, for example, we may not be able to make a payment on a day which is a holiday in that country, even if it's a working day in the UK.

Stopping payment tools

To give us instructions and ask us to make payments from your account, you may need to use payment tools. What we mean by 'payment tool' is explained in the blue box on page 11. We may stop or suspend the use of any of your payment tools:

- if we reasonably think it necessary to protect the security of the payment tool or account
- if we suspect or you tell us there may be unauthorised or fraudulent use of the tool

- if we believe there's a significantly increased risk that you will be unable to repay money you owe us – for example, if you go over your borrowing limit.

If we find we need to do this, we'll contact you using the details you have given us as soon as we can (and in advance where possible) to explain why, unless that would break the law.

If the reason for stopping or suspending the payment tool no longer applies, we'll unblock it or replace it.

When we do not have to follow your instructions

We'll do all we can to carry out legal instructions. However, we don't have to follow an instruction if:

- it isn't complete or clear, or we don't think it came from you or someone authorised to give us the instruction on your behalf
- you don't have the money (including any available overdraft) to cover the payment
- by carrying out the instruction we might break a law, regulation, code or other duty that applies to us, or it might expose us to claims from third parties
- we reasonably think that a payment into or out of an account is connected to fraud or any other criminal activity, including where the funds are being obtained through deception
- the type of payment you are trying to make or the payment tool you are using is not available to us or we have withdrawn it
- it's to make a payment to an account that can't accept payments through the payment system we normally use. In this case, we'll tell you if there's any other way to make the payment – there may be a charge for other methods.

While we are checking that none of the reasons above apply, there might be a delay in getting the payment to its destination – even if everything turns out to be fine.

In addition, if you operate your account while physically located in certain countries, we may not be able to offer you other products, or may decline transactions, or may later withdraw your account.

We can also refuse to follow an instruction if we reasonably believe that following it might expose us (or another Barclays company) to legal action or censure from any government, regulator or law enforcement agency. We'll tell you if you try to make such a payment.

We may apply financial and other limits to your instructions. For example, we may set limits for payments using contactless technology. We'll tell you what these limits are and may change them from time to time.

To manage our risk, we also apply internal controls, including limits, to certain types of payment. We change these as necessary but, for security purposes, we don't always disclose them. We may refuse your instruction if it's above one of these limits.

Unless the law prevents us, we'll try to contact you as quickly as possible to tell you we haven't followed an instruction (for example, by calling you or through a message on Online Banking), and to explain why. You can also ask us why we have not followed your instruction. We'll tell you what you can do to correct any errors in the instruction, or to satisfy us that the instruction came from you.

We can also refuse to act on an instruction we receive from an account information service or a payment initiation service if we're concerned about fraud or unauthorised access. If we find we need to do this, we'll contact you using the details you have given us as soon as we can (and in advance where possible) to explain why, unless that would break the law or we have security reasons not to do so.

If you want to cancel or change a payment instruction

Whether we can change or cancel a payment instruction you have given us depends on the type of payment it is.

Type of payment	Can we cancel or change it?
Immediate payments including card payments that are not recurring	Sorry, but we can't cancel or change these payments because they are processed straight away.
Regular or future payments including, for example, direct debits, standing orders or recurring payments on cards	These are agreements to make a series of payments. For direct debits or standing orders, you can cancel the agreement up to the end of the working day before the date it's due to be made, through online or mobile banking, at a branch or by phone. However, this won't cancel any agreement you may have made with an organisation you are paying. For recurring payments on your card, you can cancel the agreement at a branch or by phone at any time, but you have to do this no later than the close of business on the working day before the recurring payment is due to be made. We recommend you also contact the organisation taking the payment to cancel the agreement.
Cheques you have written	You can ask us to cancel (or stop) a cheque that you have written before it has been presented to us. This means before the person who has it pays it into the bank, and their bank has approached us to honour it.

7 Making payments out of and into your account

Making payments out of your account

When you ask us to pay money out of your account, we'll follow your instructions whenever we can. When you instruct us to make a payment, you must:

- have enough money in your account to cover the payment at the point that the payment is processed
- give us the information we need – for payments to accounts in the UK, this means the account number and sort code or, where it's available, a mobile number in place of these details, and any other information we ask for. We need extra information for international payments – see 'International payments' in this section
- tell us whether we should make the payment immediately or at some time in the future – however, post-dating a cheque doesn't count as a future instruction.

To work out if there's enough money in your account to cover a payment, we'll look at the following things:

- the balance of your account
- the amount of your arranged overdraft or Emergency Borrowing, if you have arranged them
- a buffer we automatically give you if this is set out in the Tariff
- any cheques paid into your account that we are treating as available for you to use
- the total amount of the immediate payments you have already asked us to make from the account that have not yet been paid, including any debit card payments we have authorised.

If there's enough money, we'll make the payment. If you don't have enough money, we won't be able to make the payment unless it's one we've guaranteed to make, such as certain debit card payments. If we refuse a payment due to lack of funds, we normally make a charge for this (see section 2 'Our top ten tips', and the Tariff).

Payments to current accounts whose details have changed

If you ask us to make a payment to another account (yours or someone else's) in the UK, we'll check whether they have asked us or their bank to redirect their payments to another account – for example, if they have used the central Current Account Switch Service to move their current account. We'll take the new current account details and change your payment so it will still reach the right person. We'll do this by treating it as if you had told us to redirect the payment to the new account. You don't have to do anything.

When will the payment reach the recipient's bank?

For domestic payments this will be no later than the end of the next working day after we processed your payment instruction, and usually quicker.

What is a domestic payment?

A domestic payment is a payment in sterling between sterling accounts in the UK which has not been converted from another currency. These are likely to be the majority of payments you make

International payments

By international payments, we mean:

- payments in a currency other than pounds sterling, including where there has been a currency conversion at some point, or
- payments in any currency to or from an account that is not based in the UK.

The term international payment includes sending money outside the UK and/or receiving money from outside the UK to your account.

International payments you ask us to make usually have to be sent through other banks, which are chosen either by us or another bank. We need extra information to make international payments, including special codes called the SWIFTBIC or IBAN (or both). You can get these from the person the payment is going to. If you don't give us this information, or give us unnecessary information we have to sort through, we'll try to get the information we need ourselves or work out what information is relevant. We'll make an additional charge to cover our costs for this. We'll let you know at the time what this charge will be. You can find the present range of currencies we support at [barclays.co.uk](https://www.barclays.co.uk).

Type of payment	How long it takes
<ul style="list-style-type: none"> • Payment in euros to an account in the UK • Payment in euros to an account in the EEA 	No later than the end of the next working day after we process your payment instruction
<ul style="list-style-type: none"> • All other payments in EEA currencies to accounts in the EEA 	No later than four working days after we process your payment instruction
<ul style="list-style-type: none"> • Payments to accounts outside the EEA • Payments in non-EEA currencies 	This varies depending on the currency or country you're sending the payment to (or both). You can ask us to tell you when we expect the bank to receive the payment

What is the EEA?

The EEA is the European Economic Area, which is made up of all the countries in the European Union plus Iceland, Norway and Liechtenstein

If you ask us to make a payment in a different currency from the currency of your account, we'll convert it using an exchange rate made up of a reference exchange rate, which changes to reflect currency market movements, to which we may add a margin. There is also a charge for making an international payment, which you can find in the Tariff. We'll confirm the charges at the time you ask us to make the payment and tell you whether the exchange rate is guaranteed or only an indication of the rate you might receive. You can find our current exchange rate by calling us or asking in branch or in Online Banking.

If you ask us to make a payment on a future date, we'll give you an indication of what the exchange rate might be. The actual rate that you will get will be worked out on the day the payment is made.

If you cancel or recall a payment that involves a currency conversion, or if it cannot be made for any reason, we'll refund the original payment amount if it has already left your account, minus any fees already charged (this means we won't pass on any loss or gain because of currency market movements). There may be some exceptions to this, where we'll pass on these losses or gains because we'll undo the payment using the exchange rate that applies at the time we do it – we'll tell you whether these exceptions could apply before you give us instructions.

To cover the cost of recovering the funds, we charge a fee if you cancel or recall a payment that has already left your account (you'll find the fee in the Tariff). For cancellations on payments that have not yet left your account there is no charge.

Card payments in a foreign currency or country

All card payments made in a currency other than sterling will be converted into sterling by the card scheme you used (identified by the Visa or Mastercard symbol on the card) on the date they process the transaction, using the reference exchange rate they use for all sterling-based accounts (this rate is available on request). This means the rate of exchange may differ from the rate on the date you made the card payment, if the payment is processed by the card scheme after that date.

We also set and charge a percentage commission on the payment amount and charge for cash withdrawals in foreign currency outside the UK, from an ATM or from a bank, as shown in the Tariff.

In some countries the ATM or the card terminal being used may offer you the option of seeing the payment amount or withdrawal in sterling, and allow you to choose to pay or withdraw a currency amount equivalent to that amount in sterling. The exchange rates used for this will generally be provided by the operator of the terminal or ATM, so won't be under our control.

SEPA direct debit

If you have a euro or sterling current account and you want to set up a SEPA direct debit payment, it will come under the SEPA Direct Debit Core Scheme. Direct debits can be set up as one-off payments or as recurring payments.

What is SEPA?

SEPA is the Single Euro Payments Area scheme. This is a faster, easier scheme for making payments in euros within the EEA as well as Switzerland, San Marino and Monaco

When we receive an instruction to make a SEPA direct debit from a sterling account, we'll convert the payment into euros before we make it.

You can ask us to refuse or refund these direct debits and to cancel any direct debit payments leaving your account. You can also limit a SEPA direct debit to particular amounts or by frequency. The table in section 6 under 'If you want to cancel or change a payment instruction' tells you when you will need to tell us if you want to change or cancel a direct debit before it leaves your account.

If you have a dispute with someone who collects SEPA direct debits, you must resolve it directly with them. Our duties and the duties of their bank under the SEPA Direct Debit Core Scheme are not affected by the arrangements between you and that person.

Payments into your account

When money becomes available in your account for you to use depends on how the payment was made and where it came from.

Sterling cash payments

When you pay cash in sterling into your account, it's there for you to use as soon as we can count it. Exactly when that depends on how you pay it in:

How cash is paid in	When your account is credited
At a Quick Service Point or Assisted Service Counter	Immediately
Over the counter at a Barclays branch and counted while you wait	Immediately
Over the counter at a Barclays branch, but not counted while you wait	When the money is counted – we'll tell you when this happens but it will always be the same day that you paid in the cash at the counter
Over the counter at the Post Office	When we receive the cash from the Post Office – which is up to two working days after you pay it in
Through a night safe	When the money is counted – this will be the start of the following working day unless we tell you otherwise

Euro cash payments

If you pay euros in cash into a sterling or euro account, the money will be there for you to use as soon as we can count it. Exactly when that is depends on how you pay it in. Cash deposits in currencies other than sterling or euro can only be made if you have a special arrangement with us.

Electronic payments into your account

Money transferred into your account electronically in sterling will be available for you to use immediately. If you make an electronic payment in euros into your sterling or euro account, the money will be available for you to use immediately. For all other foreign electronic payments, we can tell you when they will be available for you to use if you ask us.

We'll convert the payment into the currency of your account using an exchange rate, made up of a reference exchange rate (which changes to reflect currency market movements), to which we may add a margin. You can ask us for an indication of the rate at any time, but as the exchange rate changes to reflect currency market movements, we won't be able to tell you the actual rate until we receive the payment. You can find our current exchange rate by calling us or asking in branch.

We may also charge for receiving the payment – the charges are set out in the Tariff. If we receive an international payment into your account that isn't made using the SEPA scheme, you agree we can deduct our charges from the amount of the payment before we add it to your account. You'll find the charge for this in the Tariff.

Sterling cheques (and other paper-based payments)

If the cheque you're paying in is payable in sterling and drawn on a bank in the UK, Channel Islands, Isle of Man or Gibraltar, we use what's called the '2–4–6 process'. The process starts on the working day we receive the cheque by post or at a branch. For example (for current accounts):

Day

- 0 **Monday**
we receive the cheque (at a branch or by post)
- 2 **Start of Wednesday**
you start to earn interest (where payable) on the amount of the cheque
- 4 **Start of Friday**
the money is available in your account
- 6 **End of the next Tuesday**
the cheque can't be returned unpaid (can't 'bounce') except in the case of fraud

If you pay in a cheque to your Barclays account over the counter at the Post Office, it will take two extra working days for the cheque to reach us, and the 2–4–6 process starts once it reaches us.

For savings accounts the only difference is that you start to earn interest on Day 0.

New faster clearing for cheques

The law has changed, and this will allow us to alter the way we clear cheques.

Once we make this service available:

- we'll allow cheques to be paid in by sending an image of the cheque (for example using an app or other technology we accept)
- when you pay in cheques in this way, the funds will be in your account before midnight the next working day (Monday to Friday, except public holidays) at the latest.
- we'll clear cheques using an image of the cheque rather than paper. This means if you want a copy of a cheque (for instance if it's returned unpaid), we'll only give you an image of the cheque.

Some cheques will continue to follow the 2-4-6 process until we tell you the new faster clearing process is in place for all cheques.

Foreign cheques

If a cheque is in a foreign currency, or is drawn on a bank outside the UK, we'll do our best to get the cheque paid. We can't always do this if it's drawn on a non-UK bank.

- 1 **You pay in the cheque.** If the cheque is drawn on a non-UK bank, you must sign the cheque on the back using the same name as on the front of the cheque, and send it to us or pay it in at one of our branches.
- 2 **The cheque is cleared in one of two ways: 'collecting' or 'negotiating'** (see the box on the right for an explanation). There's a charge for clearing the cheque.

Depositing a foreign cheque: negotiating or collecting?

If you receive a cheque in a different currency or drawn on a bank outside the UK, it could be cleared in one of two ways.

- **If you need the funds quickly** (depending on the country and the currency) we may agree to **negotiate** the cheque. This means we trust that the cheque will clear, and we pay the money into your account in advance on a date agreed with you, converted into sterling using an exchange rate made up of our reference exchange rate at the time of the conversion, to which we may add a margin. We do not have to do this. If we do, we'll deduct a charge for this from the amount we pay you.

If we negotiate the cheque, the other bank may later return it, (for example, because it's returned unpaid) or ask for the money to be returned. We then take the money from your account again. The amount we send back is likely to be different from the amount we paid in (and may be more than we paid in). This will happen if the exchange rate has changed or if we deducted charges for the costs we incurred in trying to get the money for you.

- **If we collect the cheque**, it takes a bit longer. We'll send it to the paying bank for you. We then have to wait for the payment from the paying bank. The time this takes depends on each bank and the country it's based in. We'll then pay you the amount when we have cleared funds, either in the foreign currency if you have an account with us in that currency, or converted into sterling using an exchange rate made up of our reference exchange rate at the time of the conversion, to which we may add a margin. We'll tell you the fee before we collect the cheque.

8 Borrowing money through your current account

You can ask to borrow money through your current account as an arranged overdraft or Emergency Borrowing (or both). Because we're a responsible lender, we make careful checks before we agree to lend money.

Arranged overdrafts and Emergency Borrowing

If you want to borrow from us using your current account, you must ask us for one or both of the borrowing facilities we can offer you.

An overdraft allows you to borrow from us up to an agreed limit, and we charge a daily fee depending on the amount you use.

Emergency Borrowing lets you borrow an extra agreed amount if you occasionally need to go overdrawn or go over your arranged overdraft limit. We'll charge you a daily fee while you are using Emergency Borrowing. If you want to know more about how Emergency Borrowing works, please ask or go to [barclays.co.uk](https://www.barclays.co.uk). Emergency Borrowing is only available on certain sterling current accounts.

Whether we agree to lend you money through an overdraft or Emergency Borrowing depends on your financial situation. If we do agree, we'll tell you the limits, daily fees and charges in the facility letter we'll give you at the time.

Overdrafts and Emergency Borrowing are only for occasional or emergency borrowing. You should make regular payments into your account so that the amount you owe us is reduced.

Responsible lending is important to us, before and after you have the facility. So we'll reassess your facility from time to time to make sure it remains affordable and appropriate to your circumstances. If we feel it's appropriate to change or remove your limit(s), we'll tell you at the time and set a different limit (or cancel the facility).

If you have an overdraft or Emergency Borrowing (or both) on an account and there have been no payments into or out of that account for 12 consecutive months, we'll assume you don't want or need the facility and cancel it.

Repaying what you borrow

When we deduct fees and charges from your account, they reduce your balance or form part of the amount you owe us. When you put money into your account, we'll use it to repay any amounts you owe us. This will reduce any balances in excess of any agreed facilities first, then any Emergency Borrowing or arranged overdraft you have with us.

You may not ask us to use a payment into your account to pay a particular payment or type of payment or to reduce the amount you owe us in any different order.

Like most banks, our overdrafts and Emergency Borrowing are repayable on demand. This means that, unless we've agreed otherwise, you must repay everything you owe, or as much of it as we ask, when we ask you to. We don't have to give you advance notice, but we'll try where possible.

Until you repay us in full, we may continue to charge the daily fees, other fees and charges that apply before and after any court order telling you to repay.

Borrowing on a joint account

If you have a joint account, we'll send information about the account to the address of the first person named on our records only (unless there's a legal reason we have to write to both or all of the account holders). You agree that the information we have to provide before giving you an overdraft or Emergency Borrowing will be provided to only one of you. We'll treat both or all of you as having agreed to the borrowing arrangement.

We can demand payment of the whole amount you owe us under the agreement, and not just a share of it, from everyone named on the account or from just one or some of you. We can also decide that we'll accept partial payment from one of you, without agreeing that the other(s) don't owe us the rest of the money. This is technically called 'joint and several liability', and you are all 'jointly and severally liable'.

What does 'jointly and severally liable' mean?

If you are both jointly and severally responsible for a debt, it means we can ask each of you for a proportion of the debt (joint liability). However, if for some reason we can't collect the money from everyone, we have the right to collect it from just some or one of you (several liability)

9 If something goes wrong

We'll try to help you if something goes wrong, as long as you've acted honestly and kept us informed. You should let us know even if a payment initiation service is involved in making the payment.

If payments go wrong or don't happen, or if we make a mistake

If we make a payment to an account at another bank and the bank didn't receive it, we'll refund you as soon as we can. This includes refunding, where applicable, any charges you've paid and making sure any interest we pay/refund to you dates back to when the relevant amount was taken from your account. However, this general rule doesn't apply if:

- any payment instructions you gave us weren't correct. If so, we'll make reasonable efforts to recover your money if the payment has gone missing, but we may charge you a fee to cover our costs in doing so. We'll tell you how much it is before we start the recovery process
- we can show that the payment was actually received by the other bank (in which case they are liable).

If payments are late

If you ask us to make a payment to someone in the EEA and they receive it later than we've stated they should (see section 7 for more information), please tell us. We'll contact the other bank and ask them to correct the amount of any interest on the account with their customer (so that it is as if the payment was received on time).

It may be that we receive a payment from another bank for you and it is not credited to your account when it should have been (see section 7 for more information). If so, we'll immediately credit your account with the relevant amount and make the funds available to you, refund to you any charges you've paid and refund/pay any interest to you. You will then be in the same position as if you had received the payment when you should have done.

If we make a mistake on a payment to someone else under the UK Direct Debit Scheme, we'll refund you for that mistake as set out in the Direct Debit Guarantee. This will have been on the direct debit form or direct debit confirmation given to you by the person you are paying.

If you ask us to trace a payment, we'll do this and let you know the outcome. We'll do this without charge unless any payment instructions you gave us weren't correct as then a charge may apply.

If someone takes an unauthorised payment from your account

If you tell us a payment from your account wasn't authorised (for example, someone else made it), you can ask us for a refund. You need to tell us as soon as possible. By law you may have a maximum

of 13 months to tell us, but we don't tend to stick to this timescale and will look at your circumstances and why it has taken you longer to report it if it's beyond that time. You should keep an eye on your account for anything you don't recognise and can't explain.

How we deal with unauthorised payments depends on whether the payment was made when your account was in credit or overdrawn.

Unless we have reasonable grounds to think you're not entitled to a refund, we'll put your account back as if the payment hadn't happened. This includes refunding the amount of the payment, refunding any charges and interest you've paid, and paying you any interest you've missed out on. You won't have any further claim against us.

If we have reasonable grounds to think you're not entitled to a refund at the point you ask for one, we may look into your claim further before giving the money back. (This could include asking you to give us some information in writing, which might include by electronic means.) However, we'll provide you with a refund of the payment amount as soon as we can and always by the end of the working day after the day you tell us about an unauthorised payment, unless we reasonably suspect you have acted fraudulently and we notify the police or another person permitted by law. If we don't provide a refund in that time, we'll look into this as quickly as possible and, if we find that the payment was indeed unauthorised, we'll refund you and put your account right straight away.

You will not be entitled to a refund if you have acted fraudulently or you have deliberately or with gross negligence:

- failed to keep your payment tools secure, or
- failed to tell us as soon as possible that you have lost your payment tools especially if you think someone else might have been able to find them. We won't refund any payments made before you told us of the loss or the danger that their security had been compromised. There are some exceptions to this:
 - If any of the payments are made using a borrowing facility (for example, an overdraft), we'll refund amounts to the extent they occurred in that facility
 - This does not apply to a payment made to buy something online or at a distance. In these cases, we'll refund all the money.

You won't be liable for unauthorised payments from your account after you have told us that a payment tool has been lost, stolen or compromised.

We can reverse or readjust a refund if we discover you were not entitled to all or some of the amount refunded.

If you've been charged more than you expected for a transaction

Sometimes you can make a payment by agreeing that someone else can take money out of your account without you knowing how much the payment is going to be. Examples might include renting a car or booking a hotel room. Sometimes, these payments are for more than you were expecting. If this happens, you can ask us for a refund if you meet all the following conditions.

- You made the payment in the European Economic Area (EEA)
- Your authorisation didn't specify the exact amount
- The amount of the payment is more than you could reasonably have expected to pay, based on the circumstances, including your previous spending patterns. We may ask for more information that we think is reasonably necessary to help us work out if this is the case, and you must give us this information as quickly as you can
- You ask for the refund within eight weeks of the date the money left your account.

We'll refund you within 10 working days of receiving your request or of receiving any information we ask for – or we'll tell you why we're not refunding you. If we provide a refund, we'll make sure any interest we pay/refund to you dates back to when the relevant amount was taken from your account.

If you allow payments to be made from your account using the UK Direct Debit Scheme, the Direct Debit Guarantee (which you'll be given on the direct debit form or direct debit confirmation) will apply instead of the terms above.

If you owe us money

If you owe us money under an agreement with us and you haven't paid it back when you should have done, we can use money in any of your accounts with us to pay off some or all of the money you owe us. This includes money owed to other companies within the Barclays Group of companies. This is called 'set-off'.

We'll follow any legal requirements or restrictions before doing this. For example, we won't exercise our right of set-off to use any money we think you need to meet essential living expenses or certain important debts to which we must give priority.

If you have told us that money you hold in an account in your name actually belongs to someone else (for example, an account in your name containing money belonging to children), we won't use our right of set-off to take any of that money. It may be that we are legally required to hold money in an account in your name for someone else or pay it to someone else. Then, unless the law says otherwise, we'll only hold for or pay to that person what is left after we have used our set-off rights to repay what you owe us.

Set-off applies to joint accounts and joint debts too. We can use:

- money in your joint account to pay a debt only you or the other person owe
- money in your joint or sole account to pay a debt you and someone else owe us together.

We can also set off amounts we owe you against amounts you owe other Barclays companies, and set off amounts other Barclays companies owe you against amounts you owe us, unless the law prevents us doing this.

If you have a loss you want to claim back from us

If you have any loss or damage because of something we have done or not done, you will generally be able to claim back the loss from us. However, there are exceptions. You cannot claim back if:

- you are claiming for loss of business, loss of goodwill, loss of opportunity or loss of profit – we won't be liable for these in any circumstances
- the law sets a different level of liability
- you have acted fraudulently or with gross negligence
- you are in breach of this agreement
- we haven't followed an instruction from you for a reason we give in this agreement
- any of the details you gave us were wrong or insufficient – this would include you giving us the wrong account number, for example
- our failure or delay in making a payment was due to abnormal and unforeseeable circumstances outside our control, which meant we couldn't follow this agreement despite our best efforts to do so – for example, a hardware breakdown, strike, or major problem with a payment system
- there was no way we could have reasonably predicted your loss when you gave us the instruction
- you are asking us to refund the amount of a cheque we paid even though you had post-dated it.

None of these exceptions will apply, and nothing else in this agreement will stop us being liable, if:

- we act fraudulently
- we act with gross negligence, or
- we are at fault and the law does not allow us to exclude or limit our liability.

Complaints and the protection you have

If you have a complaint

We want to hear if you feel unhappy with the service you have received from us. This gives us the opportunity to put matters right and improve our service to all our customers. You can complain at your branch, in writing, by email or by telephone.

- A leaflet detailing how we deal with complaints is available on request in our branches, from the Barclays Information Line on **0800 400 100*** or at **barclays.co.uk**
- Alternatively you can write to us at Barclays, Leicester LE87 2BB
- If we do not resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial Ombudsman Service (FOS) at
 - Exchange Tower, London E14 9SR (tel: 0800 023 4567)
 - financial-ombudsman.org.uk
 - complaint.info@financial-ombudsman.org.uk

The FOS is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. You can get details of those who are eligible complainants from the FOS.

If you opened your account online

If you opened your account or took a service from us online, then instead of contacting FOS directly using the details above, you can submit your complaint on the online dispute resolution platform (ODR platform) set up by the European Commission to make it more convenient to bring complaints.

- The website address for the ODR platform is <http://ec.europa.eu/odr>
- You will need to include our address, website address and email address:
 - Barclays, Leicester, LE87 2BB
 - barclays.co.uk
 - ODR@barclays.com

The Financial Services Compensation Scheme (FSCS)

Barclays Bank UK PLC is covered by the Financial Services Compensation Scheme (FSCS), the UK's statutory deposit guarantee scheme. The FSCS pays compensation to eligible depositors if a bank is unable to meet its financial obligations. Most depositors are covered by the scheme.

You can find more information in the FSCS information sheet in the Tariff, in the 'Rates for Savers' leaflet and on our website.

10 How we use the information we hold about you

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted 3rd parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to barclays.co.uk/control-your-data or you can request a copy from us.

Credit Reference Agencies and Fraud Prevention Agencies

In order to process your application we will supply your personal information to credit reference agencies and fraud prevention agencies and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity. These agencies may in turn share your personal information with other organisations. If fraud is detected, you could be refused certain services, finance

or employment. Once you open an account with us, we will share account data with the credit reference agencies on an ongoing basis. If false or inaccurate information is provided to us and fraud is identified, details may be passed to credit reference and fraud prevention agencies to prevent fraud and money laundering and to verify your identity.

The Credit Reference Agency Information Notice (CRAIN) describes how the three main credit reference agencies in the UK each use and share personal data. The CRAIN is available on the credit reference agencies' websites:

- callcredit.co.uk/crain
- equifax.co.uk/crain
- experian.co.uk/crain

Or you can ask us for a copy of these.

For more details on how information held by credit reference agencies and fraud prevention agencies may be used, please go to barclays.co.uk/control-your-data or you can request a copy from us.

You consent to us using your information to provide payment services to you. If you withdraw this consent, we'll stop providing payment services but may still use your data if we have lawful grounds to do so (for example, because we need to keep records for regulatory purposes).

Sharing information about you with tax authorities outside the UK

We may be required by law or regulation to share information about your accounts with the UK or relevant tax authorities, either directly or via the local tax authority. The tax authority we share the information with could then share that information with other appropriate tax authorities.

If we need extra documents or information from you about this, you must supply them. If you don't, we may need to close your account or, if the law or other regulations require us to do so, we'll withhold parts of certain payments received into your account, and pass the withheld funds to the relevant tax authorities.

11 Closing your account, ending a service or leaving Barclays

While we'd be very sorry to lose you, you can usually stop any account or service, or leave us, at any time. If we need to end the agreement or close your account, we'll follow the process set out below.

When you can close an account or stop a service

We'll tell you if you need to keep an account or service for a fixed period of time. Otherwise, if you wish to, you can close an account, stop any service you've applied for separately or end this agreement – which means stopping banking with Barclays completely – by telling us. We may ask you to confirm it in writing.

If you tell us you wish to stop banking with us, you won't be able to use your account or any services linked to it any more. Your payment tools, like cards and cheque books, will no longer work after the account is closed. You need to cut them up and dispose of them securely.

Your account will stay open until you've repaid any money you owe us. This includes any payments you've already made but that have not been taken out of your account. When you close an account, you are responsible for cancelling any payments to or from it. However, if someone pays money into a closed account, we'll try to send the money back to them if we have the information we need to do so.

Using the Current Account Switch Service

You can switch your current account by using the Current Account Switch Service, which is a service operated jointly by the main banks to make it easier to move your account from one to another. If you decide to switch away from us by using the service, the bank you're switching to should give you information on what will happen.

When we can close an account or end a service

We can close an account (and stop providing any services and end this agreement) by giving you at least two months' notice. Any benefit or services linked to your account will stop at the same time. However, we may end this agreement immediately or on less notice (and stop providing services and close your account) if we reasonably believe you have seriously or persistently broken any terms of the agreement or we have reasonable grounds for thinking you have done any of the following things, which you must not do:

- You put us in a position where we might break a law, regulation, code or other duty that applies to us if we maintain your account.
- You give us any false information at any time.
- You commit (or attempt) fraud against us or someone else.
- You use (or allow someone else to use) your account illegally or for criminal activity, including receiving proceeds of crime into your account.
- You inappropriately let someone else use your account.
- You behave in a threatening or abusive manner to our staff.
- You become bankrupt (unless you have a Barclays Basic Current Account).

We can also end this agreement immediately (and stop providing services and close your account) if we reasonably believe that maintaining your account might expose us (or another Barclays company) to action or censure from any government, regulator or law enforcement agency.

If you have a borrowing facility, we can end your facility at any time and for any reason by giving you at least 30 days' notice in writing.

We can also end it immediately (or on less than 30 days' notice) by written notice to you if:

- we end, or are entitled to immediately end, your agreement for the current account to which the overdraft relates, or
- you become or appear likely to become bankrupt or subject to an Individual Voluntary Arrangement or a Debt Relief Order or a Sequestration, Trust Deed or Debt Arrangement in Scotland, or
- you seriously or repeatedly fail to make payments required under any other agreement with us.

If we have ended your facility, or have given notice to end it or are entitled to end it, we may suspend until further notice your right to make further payments that would leave your account overdrawn. If we stop you making payments but we don't take away your overdraft facility, we could still take away your overdraft facility at a later point for the same reason if we need to.

If you have an arranged overdraft or Emergency Borrowing (or both) on an account and there have been no payments into or out of that account for 12 consecutive months, we'll end the borrowing facility because we'll assume you don't want it.

If you stop using your account

If your account becomes dormant because you have not used it for a certain period of time, we may close it by giving you two months' written notice. The notice will explain:

- why your account is being closed
- what you can do to keep your account open
- what will happen to any money in the account and how you can reclaim your money.

We participate in the unclaimed assets scheme under the Dormant Bank and Building Society Accounts Act. If we close your account and you then want access to the money, you still have a right to it and can reclaim it. You can find out more about the scheme at **barclays.co.uk**

If you are ineligible for an account

We can close an account (or stop providing a service) if we find out that you are not eligible for it (for example, if you are using it for business purposes or if you, or someone who jointly holds an account with you, do not have leave to remain in the UK). We'll try to tell you in advance if this happens, but if we were breaking any rules or laws by continuing to offer you the account or service, we would have to close or stop it immediately.

If this happens, and you remain eligible to hold an account or receive services from us, we may try to help you find an alternative account or service which will meet your needs, so that you can continue to bank with us.

Additional terms and conditions for the Barclays Basic Current Account

These are for Barclays Basic Current Account holders only. They won't apply to you if you don't have this account.

These additional conditions supplement and amend the main terms and conditions of your agreement (starting at section 1 'What the Retail Customer Agreement covers'). If there's ever any inconsistency between these additional conditions and the general conditions in sections 1–11 of this booklet, these additional conditions will be the ones to follow regarding the Barclays Basic Current Account.

About your Barclays Basic Current Account

The Barclays Basic Current Account is a basic account that offers no-frills banking for customers who may not be able to open a regular current account. You can qualify for this account if you don't qualify for one of our other accounts and/or you don't have an existing bank current account in the UK.

It allows payments in by any method, cash withdrawals, and regular payments such as direct debits and standing orders as well as access to Online Banking, Mobile Banking and Telephone Banking.

We don't offer a chequebook with this account, but you can choose between a Barclays Visa debit card or cash card (you can only use the cashcard in UK ATMs). You can use the debit card for payments at a store, online and abroad, but you cannot load its details to use it in an e-wallet app like Contactless Mobile or Apple Pay.

There is no arranged overdraft or Emergency Borrowing on this account. If you do go overdrawn, you must pay the money back immediately. We do not charge for overdrawn balances or referring a payment due to lack of funds.

We can close your Barclays Basic Current Account if you haven't used it for at least 24 months, but we'll write to tell you if we plan to do this.



The Clear English Standard
does not apply to page 1

You can get this in Braille, large print or audio by calling **0800 400 100*** (via Text Relay if appropriate) or by ordering online from **[barclays.co.uk/accessibleservices](https://www.barclays.co.uk/accessibleservices)**.

***Call monitoring and charges information**

Calls may be monitored or recorded for quality and training purposes. Calls to 0800 numbers are free if made from a UK landline. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you have covering calls to landline numbers. Charges may apply when calling from abroad.

Barclays Bank UK PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676). Barclays Bank UK PLC. adheres to The Standards of Lending Practice which is monitored and enforced by The Lending Standards Board. Further details can be found at www.lendingstandardsboard.org.uk
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