

These are the terms and conditions for your credit card account. They will help explain how your account works and other important things you need to know. We hope you'll find them clear and easy to use. Please keep this document safe in case you need to refer to it.

Credit Card agreement regulated by the Consumer Credit Act 1974.

1. Introduction

This agreement is between us (Barclays Bank PLC, Barclaycard Centre, Northampton NN4 7SG) and you, MISS Alexandra Simion, of 3, Newbury Way, NORTHOLT, Middlesex, UB54JD. Barclaycard is a trading name of Barclays Bank PLC. We're authorised and regulated by the Financial Conduct Authority (25 The North Colonnade, Canary Wharf, London E14 5HS) to carry out activities relating to consumer credit.

You have come to us for your card through N/A

Your card

With your account we'll provide you with a card (or cards) to use. By the word 'card', we mean any credit card (or cards) or any alternative to a credit card that we provide you with to make transactions under this agreement. We tell you more about your card in the 'Using your account' section of this agreement.

Credit limit

We set your credit limit according to your circumstances, your account usage and history, information from other parts of the Barclays group, information we receive from credit reference agencies, and any other information we think is relevant.

We'll tell you what your credit limit is when we first open your account. We'll then review it from time to time. If we change your credit limit, we'll write to let you know. We tell you more about your credit limit in the 'Using your account' section of this agreement.

Account balance

Your account balance is made up of the following:

Balance category	Description
Main balance	This consists of: <ul style="list-style-type: none">• standard balance• cash balance• promotional balance
Purchase plan balance	This consists of purchases or other amounts which have been moved to a purchase plan

We will explain this in more detail in the 'Your interest charges' section below.

Monthly payment

We'll send you a monthly statement to tell you what the minimum amount you need to pay is and when the payment is due.

You must pay at least your minimum due amount in Sterling by the due date shown on your statement every month. Remember - if you only make your minimum payment each month it'll take longer and cost more to pay off your balance. You can always choose to pay more.

Your payment due date will be at least 20 days after we produce your statement. Unless we tell you otherwise, your minimum payment will be the highest of the following:

- £5 (or the total outstanding balance if it's less than £5)
- 2.25% of your main balance plus any purchase plan instalments due for that month (if you have any purchase plans on your account)
- An amount equal to any interest, default fees or account maintenance fees that have been added to your account since your last statement, plus 1% of the rest of your main balance plus any purchase plan instalments due for that month (if you have any purchase plans on your account).

2. Your interest charges

Your interest rates

We charge different interest rates on different balances. Your simple standard and cash interest rates will move up and down in line with changes to the Bank of England Base Rate (or any rate which replaces it, we call this rate the Base Rate). We will explain more about this in the 'Changes due to the Bank of England Base Rate' section.

Main balance - includes	Your interest rate
<p>Standard balance - This is made up of the following, unless promotional terms apply instead:</p> <ul style="list-style-type: none"> • Purchases • Balance transfers • Other amounts <p>And:</p> <ul style="list-style-type: none"> • Interest and account usage fees on the above, and default fees 	<p>Simple standard rate 22.44% per year (variable)</p> <p>Because we charge interest on interest, this gives a compound equivalent rate of 24.9% per year (variable)</p>
<p>Cash balance - This is made up of the following:</p> <ul style="list-style-type: none"> • Cash withdrawals (this includes any fees other people or organisations may charge for the withdrawal) • Buying currency or traveller's cheques • Cash-like transactions, including: <ul style="list-style-type: none"> o sending money orders or wire transfers • Gaming transactions, including: <ul style="list-style-type: none"> o gambling o betting o transactions relating to gaming such as buying lottery tickets or gaming chips, or spending on a gambling website or at a gambling establishment • Interest and account usage fees on all of the above 	<p>Simple cash rate 24.85% per year (variable)</p> <p>Because we charge interest on interest, this gives a compound equivalent rate of 27.9% per year (variable)</p>
<p>Promotional balance - This is made up of the following:</p> <ul style="list-style-type: none"> • Transactions with promotional terms, which we will tell you about before you make the transaction such as: 	<p>0% interest on eligible balance transfers for 18 months (2.99% fee applies) and 0%</p>

<ul style="list-style-type: none"> • purchases • balance transfers • other amounts • Interest and fees on the above promotions 	<p>interest on purchases for 3 months both from account opening. Balances must be transferred within 60 days of account opening. The amount transferred must not exceed 90% of the available credit on your account.</p>
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Purchase plan balance - includes	Interest rate
<ul style="list-style-type: none"> • Purchase plans - these are plans that we may offer which allow you to repay a balance in monthly instalments over a period of time. We will tell you about the terms before you take up the offer • Fees on purchase plans 	0% per year

Legal information - Example of the total amount you would have to pay and the annual percentage rate (APR)

Let's say that as soon as you get your card, you use it to make a purchase of £1200.00 - interest is charged at the standard rate. You then choose to repay us in full by making 12 equal monthly instalments to cover the purchase amount, plus the amount needed to cover the monthly interest.

Assuming there are no changes to the interest rate or charges, this would make a total amount of £1345.86 to repay on your account, and the APR would be 24.9% variable.

When we charge interest

If you pay your main balance plus any purchase plan instalments due for that month in full by your payment due date, the following will apply:

- We won't charge interest on purchases or non-Sterling cash transactions (transactions made in a foreign currency) that have been added to your account since your last statement.
- We will only charge interest on outstanding standard balance items (including purchases), purchases on promotional rates, and non-Sterling cash transactions included in your current statement balance up to the date of your current statement.

For Sterling cash transactions and balance transfers on promotional rates, we charge interest on all amounts from the date they're added to your account to the date you pay them off. This will always apply, even if you pay your total outstanding balance in full by the payment due date.

If you have a promotional balance at 0% on your account and you only pay off the purchases you make that month in full, we'll still charge you interest on those purchases. To avoid these interest charges you'll need to make sure you pay off your main balance plus any purchase plan instalments due for that month.

How we charge interest

We work out how much interest we charge each month using a simple interest rate. Your interest is calculated on a daily basis and added to your account each month on the date we produce your statement. We will charge interest on interest if you do not repay your total outstanding balance in full each month (this is known as compound interest).

If interest is due, we will charge it from the date each amount is added to the account. Interest continues to be charged on all outstanding balances until you pay off your balance or a court orders you to pay off your balance. This means that when an amount is overdue for payment, we continue to charge interest at the rate that applies to that particular balance.

Interest on default fees

Default fees are fees that we charge if you don't make a monthly payment on time, you go over your credit limit or you make a payment to us which is later returned. If we charge a default fee we will tell you in writing.

We don't charge any interest on default fees for 28 days starting from the time we tell you that the default fee is being charged. Also, we don't charge interest on interest (compound interest) you're already paying on a default fee.

Understanding the interest and fees on your account

- Please make sure you consider the interest and fees that will be added to your account at the time of producing your statement.
- You should make sure you keep enough available balance to not go over your credit limit when these are added, otherwise an over credit limit fee will apply.
- To help you do this, an estimate of the interest that will be charged the following month is included on your statement.

3. Changes due to the Bank of England Base Rate

Your simple standard and cash interest rates will move up and down in line with the Base Rate. If you're a new customer, this will start from the day after your account is opened. You can find the current Base Rate on our website or by calling customer services.

Your promotional or purchase plan interest rates will not move in line with the Base Rate.

When changes take effect

If the Base Rate changes, your simple standard and cash interest rates will change in line with the new Base Rate on the day after your next statement date. Your statement date is the date on which your monthly statement is normally produced. We'll tell you when this is after your account is opened.

If you're a new customer, any changes in the Base Rate which take place before your first statement date will not affect your simple standard and cash interest until the day after your second statement date.

Telling you about changes to the Base Rate

Because your interest rates will move in line with the Base Rate, we will send you a summary each year telling you how the Base Rate has changed over the past year. If you get monthly statements, you'll be able to see the information about the Base Rate changes on those.

If you tell us to close your account, we will not move your interest rates in line with the Base Rate after you tell us to do this. You won't be able to make any further transactions on your account after you tell us to close your account, and you must repay us your outstanding balances within a reasonable period.

4. Changes that we may make to your standard and cash interest rates

As well as your simple standard and cash interest rates moving up and down in line with the Base Rate, your interest rate may change for the reasons set out below.

Any change that we make will be reasonably proportionate to the effect the change has on us. We won't change interest rates to cover the same cost twice.

Changes due to risk

We may increase or decrease your interest rate (or rates) based on the risk of lending to you. Some of the things that may affect our decision are as follows:

- If you don't keep to these terms and conditions, such as failing to make your minimum payment by the payment due date or going over your credit limit
- The way you manage and use your account or any other account you have with us. We'll look at how you make repayments, your repayment history, and how much of your credit limit you use
- Information that we get from others such as credit reference agencies, our own information and information from within the Barclays Group

Changes due to legal or regulatory changes

We may change your interest rates, including making changes to the way we charge interest, if there's a change in legal or regulatory requirements that affects us.

Changes for other reasons

As this contract has no fixed end date, we may from time to time need to make changes for reasons that are not set out here. As long as you can end this agreement without charge, we may make any changes to interest rates, or change the way we charge interest for reasons that are not set out here.

Giving you notice of changes

If we make a change to your interest rates (other than a change caused by the Base Rate) we'll tell you about the change and when it will apply. We will do this either by including a message in your monthly statement or by sending you a separate written notice by post, email, text message or any other written communication.

We'll give you at least 30 days' notice unless we reduce any of your interest rates in which case we may give you less notice.

If you decide that you want to close your account after the change takes place, you'll need to contact us to let us know.

If we increase one of your interest rates and you tell us within 60 days that you don't accept this change and want to end the agreement, the existing interest rate will continue to apply until you repay your outstanding balances. In this case you won't be able to make any further transactions on your account after you give us notice that you don't accept the change, and you must repay us your outstanding balances within a reasonable period.

5. Changes to your promotional and purchase plan interest rates

We won't change any promotional or purchase plan rates during the time we've agreed to keep them fixed. At the end of the promotional or purchase plan period, we will transfer any outstanding balance to your standard balance and we will start charging interest on it at your standard rate.

However, you can lose your promotional or purchase plan interest rate before the end of the promotional or the purchase plan period if you do not keep to the terms of this agreement:

- With promotional rates, you will lose your rate if you go over your credit limit, miss a monthly payment or make an arrangement to pay less than your minimum payment each month.
- With purchase plan rates, you will lose your rate if you miss two monthly payments in a row or make an arrangement to pay less than your minimum payment each month.

If you lose your promotional rate or purchase plan rate, we will transfer the outstanding balance to your standard balance and we will start charging interest on it at your standard rate immediately.

6. Changes to the other terms and conditions (not including interest rates)

As well as the changes to interest rates described above, we may make changes to other terms and conditions of this agreement (including fees) for any of the following reasons:

- If we reasonably consider that it makes the terms easier to understand or fairer to you
- If we reasonably consider that the change will benefit you or isn't to your disadvantage and wouldn't cost you any more
- To reflect reasonable changes to the way we run our business because of a change in the banking or financial system, in technology, or in the systems we use
- To reflect legal or regulatory requirements that apply to us

Any change that we make will be reasonably proportionate to the effect the change has on us. We won't change or introduce any fees to cover the same cost twice.

As this contract has no fixed end date, we may from time to time need to make changes for reasons not set out here. As long as you can end this agreement without charge, we may make changes to this agreement for reasons that are not set out here.

Giving you notice of changes

We'll tell you about any changes under this section either by including a message in your monthly statement or by sending you a separate written notice by post, email, text message or any other written communication. We'll give you at least 30 days' notice unless the change is to your advantage, in which case we may give you less notice.

If we make any changes under this section, we'll let you know when the changes will apply to your account. If you decide that you want to close your account after these changes take place, you'll need to contact us to let us know. These changes will still apply until the agreement ends.

7. Fees

Fees that we charge

The fees that apply to your account are as follows:

Account usage fees	Amount
<ul style="list-style-type: none"> • Sterling cash transaction (there is no minimum fee for gaming transactions) • Non-Sterling transaction • Balance transfer • Purchase plan 	2.99% (minimum of £2.99) 2.99% Depends on offer Depends on the offer
Default fees	Amount
<ul style="list-style-type: none"> • Late payment • Over credit limit (for each month you are over the credit limit) • Returned payment, for example, a failed Direct Debit, cheque or other payment (for each returned payment) 	£12.00 £12.00 £12.00
Service fees	Amount
<ul style="list-style-type: none"> • Copy of transaction details • Copy of a statement 	£2.00 £2.00
There is no account maintenance fee for this account	

We will charge you an amount to cover any other reasonable costs or losses we must pay if you break this agreement.

Fees that third parties may charge

We tell you about all the charges that we make, but using your card may mean that you have to pay other amounts to someone else. For example, some organisations may charge an extra fee for credit card payments.

8. Using your account

All cards are our property and you mustn't use your card for any illegal purposes. Your card is for personal use and you shouldn't use it for business purposes. If we're worried your card is being misused, we can put a stop on it.

When your account is first opened we may send you account information, such as your account number, so that you can start making limited transactions before your card arrives. You can also ask us to make a balance transfer straight away (this is a transfer of funds from your card to reduce the amount you owe on other credit cards, store cards or loans or to a bank account in your name). When you receive your card, we may ask you to activate it before using it to make transactions.

Managing your credit limit

If we reduce your credit limit based on an assessment of risk or your ability to repay, we have the right to not give you any notice beforehand if we think this would not be appropriate. (However, we may choose to give you up to seven days' notice.) We won't reduce your credit limit to less than your total outstanding balance, plus any transactions authorised but not yet charged to your account.

If we increase your credit limit we'll give you 30 days' notice unless you've asked for the increase yourself. When you receive this notice you can tell us not to increase your credit limit. You can also tell us not to increase your credit limit at any time in the future or tell us at any time if you want to reduce your credit limit. We won't increase your credit limit if we think you can't afford to make the repayments.

If you go over your credit limit, you'll have to pay an over credit limit fee. We will move any remaining promotional balances on your account back to your standard balance and charge interest at your standard rate. Your credit records may also be affected - meaning it may be harder or more expensive for you to borrow in the future.

Giving you another card

We may send you another card as a replacement or extra card at any time. It may have different features from your existing card, including a different number, branding or card scheme. We might also send you another card or upgrade your account to give you extra benefits.

9. Making transactions

You can use your card to make transactions such as cash withdrawals, purchases, balance transfers and any other use that we allow.

If you want to make a transaction using your card or card details, you'll need to approve it so that we can check it's genuine. You can do this using one of the following:

- The card itself
- A password, personal identifier, codes, personal identification number (PIN), or biometric data such as voice recognition
- A combination of the above, such as your card and PIN

How we authorise your transactions

When deciding whether we should authorise a transaction or not, we take into account amounts of money that have already been authorised but haven't already been added to your account and interest, fees or charges that you might have to pay.

When you make a transaction from your account, we're not able to change or cancel it unless you withdraw your approval. You can only do this if the transaction is approved for a future date (for example, if you set up a regular payment) by contacting us or the retailer by the end of the business day before the transaction is due to be made.

If you contact us to cancel a regular payment, you may also want to contact the retailer to ask them to stop requesting payments. We'll try our best to stop the transaction from going through - but if for any reason it's taken after you've asked for it not to be, we'll refund the amount and any related interest or fees.

When we may refuse transactions

We may refuse to authorise a transaction if any of the following applies:

- The transaction seems unusual compared with the way you normally use your card
- We reasonably suspect fraud or illegal activity
- You've reported your card as lost or stolen
- We reasonably consider this is necessary to protect the security of your account
- We reasonably believe the transaction would damage our reputation
- We need to restrict the use of your account for any of the reasons set out below

Also, we may refuse a transaction if there's a risk you'll go over either your credit limit or your cash limit. By 'cash limit' we mean the limit on the value of transactions that get allocated to your cash balance. This may not be the same as your credit limit. If we authorise a transaction that would take you over your cash limit or your credit limit, it doesn't mean we've agreed to an increase in your limit. If you go over your credit limit, you'll have to pay an over credit limit fee.

If we refuse a transaction but you're not sure why, you can get in touch with us to find out. If we refuse a transaction, this agreement will continue, and we won't be responsible for any loss or damages caused as a result.

Restricting the use of your account

We may prevent or limit the use of your account, or end your ability to borrow more under this agreement, if we reasonably consider this is necessary for any of the following reasons:

- To protect the security of your account
- Because we're worried there may be unauthorised or fraudulent use of your account
- Because the risk of you not paying the total outstanding balance you owe has significantly increased
- Because we believe you no longer live at the address we have on record for you, which means we may not be able to contact you
- Because allowing you to use your account means we may break a law, regulation, code or other duty that applies to us, or could expose us or other Barclays companies to action or criticism from any government, regulator or law-enforcement organisation

Transaction limits

If you use your card to withdraw cash, we might limit the number of these transactions or the amount you can withdraw on any day. We might also restrict your cash limit to a certain percentage of your overall credit limit. If you've got a contactless card, this will have a maximum contactless limit. For each of these limits, we'll let you know what they are and when they change.

Making transactions in a foreign currency

Non-Sterling transactions will be converted to Sterling at a reference exchange rate, which is made up of the payment scheme exchange rate on the day the transaction is processed (which may not be the same as the rate on the day the transaction took place) and the non-Sterling transaction fee.

The payment scheme exchange rate will be either the American Express, MasterCard or Visa exchange rate, depending on the card you use. The relevant payment scheme exchange rate is the one that applied on the date American Express, MasterCard or Visa processed the non-Sterling transaction. The payment scheme exchange rate changes daily - please visit our website or get in touch with us to find out this rate.

Refunds

If you've agreed that a retailer in the European Economic Area can take a payment from your account (for example, if you've given your card details to a retailer for the purpose of making a payment), you can ask us to refund a payment if all of the following conditions apply:

- The approval you gave didn't specify the exact amount to be paid
- The amount charged to your account was more than you could reasonably have expected to pay, based on circumstances including your previous spending patterns
- You make the refund request within eight weeks of the date when the payment was charged to your account

You must give us any information we ask for that's reasonably necessary for us to investigate whether or not you're entitled to the refund.

We'll only refund any other transaction that you've approved if the retailer asks us to.

You won't be able to use a claim against the retailer (or anyone else) to make a claim against us, or to refuse to pay us. However, this doesn't affect your rights under Section 75 of the Consumer Credit Act 1974 (or any replacement act or rule).

Section 75 of the Consumer Credit Act 1974

Your rights under Section 75 mean that if you use your card to buy goods or services, and the cost of an individual item is between £100 and £30,000, if you have a claim against the supplier for misrepresentation or breaking the terms of any contract you have with them, you can bring the same claim against us.

Transferring a balance

If you ask us to make a balance transfer, please make sure that the details you provide about the other account are clear and accurate. If we believe there is a risk of money being sent to the wrong place because the details are unclear or inaccurate, we will not make the transfer for you.

If you ask us to make a transfer on a working day before the cut-off time, the payment will reach the receiving bank on the next working day. We will tell you the cut-off time when you ask for a balance transfer. If you make the request on a non-working day or after the cut-off time, we'll process it on the next working day and the payment will reach the receiving bank on the next working day after that.

This will be the case unless you've agreed to make the payment on a future date, in which case the payment will reach the receiving bank the next working day after the date you've agreed with us.

Please bear in mind that you cannot transfer a balance to or from another credit card account held with us (this includes our partner-branded cards).

10. How purchase plan works

From time to time we may offer you a purchase plan which, for a one-off fee, allows you to repay a balance in monthly instalments over a period of time. When you create a purchase plan, we'll move the relevant amount from your main balance to your purchase plan balance in line with the terms of your purchase plan offer. We will tell you the fee, and other key terms, before you take up the offer.

Creating a purchase plan

If we tell you that a balance (a purchase or other amount) on your account qualifies for a purchase plan, for a limited period you will be able to move that balance to a new purchase plan.

To find out whether a balance on your account qualifies for a purchase plan offer, you can check your account online or you can contact customer services. We may also send you information about offers that are open to you from time to time.

We will charge you a fee for creating a purchase plan and we will add this to your purchase plan. The amount of the fee will depend on the terms of the particular offer, but we'll tell you the fee that will apply to your purchase plan transfer before you take up the offer.

When we make you a purchase plan offer we'll allow you to repay the purchase plan over an agreed period, in line with the terms of your offer. We'll split the purchase plan over the length of the term you have chosen to calculate your monthly purchase plan instalments. If you make all of your payments on time you will repay your purchase plan by the end of the term.

Repaying or ending a purchase plan

The purchase plan may end before the end of the purchase plan term if you cancel it, you repay it early or if you lose it.

If your purchase plan is cancelled, we will tell you about any change to your minimum payment.

If you make a payment which is more than your main balance and your purchase plan instalment due for that month, you'll make a purchase plan overpayment. Any purchase plan overpayment you make will be used to reduce your future purchase plan payments. First we'll use any overpayment to pay off your last monthly purchase plan payment, followed by your second-to-last monthly payment and so on. This could mean that the purchase plan will end early.

If the purchase plan ends early, we'll refund part of the purchase plan fee you paid when you created the purchase plan. The refund will be based on the number of full purchase plan instalments you no longer have to make.

11. Paying your bill

All payments you make to us must be in Sterling, cover at least your minimum payment and arrive by the payment due date every month. To help make this as easy as possible, your monthly statement will tell you exactly how and when to make payments so they reach us on time.

As this is a credit agreement, money should not be kept in your account. For this reason, you need to make sure that you don't pay more than your total outstanding balance (which would create a 'positive balance'). If you do have a positive balance, we may return that balance to you, rather than leaving it in the account.

If we receive a monthly payment on or before the payment due date, but apply it to your account after the due date because of an error we have made, we'll either refund or not charge the late payment fee and any related interest.

Monthly statements

We'll produce a monthly statement that shows the transactions made since your last statement and what payment is due to us that month.

We'll make your statement available online, or we'll send it to you either electronically or by post. If we can't produce a statement for any reason, we'll use your normal statement date to work out your next payment date and any interest to be added, and let you know what it is.

We may also send or make available to you (electronically, in your statement or elsewhere) notices that we must give you by law - these could be about overdue payments, default fees that have been added to your account, or a change that we need to make to this agreement.

You'll need to get in touch with us straight away if you think we've made a mistake on your statement.

How we allocate payments

If a payment you make is less than your total outstanding balance as shown on your statement, we'll use it as follows:

- If you have any purchase plans on your account, to make any purchase plan instalments due for that month.
- To reduce your main balance (your statement balance less any purchase plan balance). We'll start with the balances charged at the highest interest rate first and then reduce the lower-rate balances. If you have more than one promotional balance at the same interest rate, we'll use your payment to reduce the balance with the promotional rate that ends first.
- If you have any purchase plans on your account, to reduce any remaining purchase plan balance. If you have more than one purchase plan, we'll use your payment to reduce the purchase plan that ends first.

If the standard balance includes default fees, we will pay those off before the rest of the standard balance.

Missed payments

If you miss your minimum payment we'll add a late payment fee to your account. If your payment is returned for any reason (for example, following a failed Direct Debit, cheque or other payment), we'll add a returned payment fee to your account. If this returned payment means you miss your minimum payment that month, we'll add both a late payment fee and a returned payment fee.

If you miss a payment, the following will also apply to your account:

- We will move any remaining promotional balances on your account to your standard balance and charge interest at your standard rate
- We may take the payment from any other Barclays accounts you have
- Your records with credit reference agencies may be affected, meaning it may be harder or more expensive for you to borrow in the future

If you miss two payments in a row, we will cancel any purchase plans on your account and move any remaining purchase plan balance to your standard balance and charge interest at your standard rate.

If you've missed a payment, your next statement will ask for the overdue amount as well as the next month's payment. This will apply unless we do not require payment of the overdue amount at that time. When you do make a payment, we'll use this to pay off overdue payments first.

If you're having difficulty making payments, or if you think you're likely to struggle making payments in the future, please get in touch with us as soon as you can.

Missing payments could lead to legal action or bankruptcy proceedings - although this would only happen under exceptional circumstances. We may also sell your debt on to another organisation. If you have other accounts with Barclays, we may use money in those accounts to pay us.

If we offer you a payment holiday you will not need to make any minimum payments during that period, but you will still be charged interest on your account.

Offsetting

If we owe you money, we may offset that amount against (use it to reduce) balances owed to us across this and other accounts.

12. Additional cardholders

You can ask us to give an additional card for your account to any eligible person you nominate. By 'additional card' we mean any card (or cards) we give to additional cardholders under this agreement.

Your additional cardholders will not be able to ask us for information about your account. Additional cardholders do not have full access to the services you have as the main account holder.

As the account holder, you'll always be responsible for paying the total outstanding balance on your account, and any use of the card by an additional cardholder - so you need to make sure all additional cardholders are aware of this agreement and keep to it. You can tell us to cancel an additional card, and you should destroy the card.

13. Protecting your card and details

You must always keep your card and its details safe, and not allow anyone else to use them. You should memorise your PIN and other security information and keep them secret at all times. Never write them down or record them in any way without first disguising the information. It's also important that you destroy any letter that contains your PIN straight away.

You must only ever reveal the card number to make a transaction, to report the loss or theft of the card, or if we ask you to.

We'll never call you to ask you for your card details, passwords or full security details. We'll also never ask you to withdraw or hand over cash, or transfer money to another account. When you call us or we call you, we'll always first check we're speaking to the right person by asking you several security questions associated with your account.

Lost or stolen cards

If your card or card details are lost or stolen, if you think they may be misused, or if you think someone else may know your PIN, the first thing you need to do is contact us as soon as possible. We'll then put a stop on the card and you won't be able to use the card again.

You won't be responsible for any transactions made with your card if it's lost, stolen or misused before you receive it, but you must tell us as soon as you become aware of a problem.

If someone uses a card and they received it with either your or any additional cardholder's permission, you may be liable for all the transactions that take place until you tell us that it is being misused. You won't be liable if you or any additional cardholder hasn't given permission for someone else to have the card. If you find your card again after reporting it as lost or stolen, please destroy it.

When you get in touch with us to tell us that your card has been lost, stolen or misused, you must give us all the information you have about it. We may pass any of this information on to the police if we think it'll be useful.

If your card is lost or stolen, please contact us:

- **01604 230230**
- Barclaycard, PO Box 9131, 51 Saffron Road, Leicester, LE18 9DE

Please keep your contact information up to date so that we can contact you in the case of suspected fraud.

14. Closing your account

When you first open your account you can withdraw from this agreement without giving a reason by calling or writing to us within 14 days from the day after you receive your first card. Once you've told us you're withdrawing from this agreement, you'll have 30 days to pay back anything you've spent on your card. If you don't repay us within 30 days, we may charge interest in line with the terms of this agreement.

This agreement has no fixed term - this means it will continue until you or we decide to close your account. You can close the account by calling or writing to us, and we can close the account by writing to you. Unless we need to close your account immediately, we'll give you at least two months' written notice.

We may close your account and require immediate repayment of your total outstanding balance if we reasonably believe that you've broken this agreement regularly or seriously. We may also require this from your estate in the event of your death, if you become bankrupt or if you are likely to become bankrupt. We'll always follow any legal requirements before we close your account.

If you or we close your account, the following will apply:

- You'll need to make all payments that are due on your account.
- No further payments will be made from your account so you'll need to cancel any regular payments and make other arrangements to pay.
- You will not be able to reopen your account and so you should destroy all cards.

This agreement will continue until you've paid everything you owe, including amounts added to your account after the notice to close.

Transferring this agreement

We may transfer to any other person any or all of our rights and duties under this agreement at any time (including, without limitation, our duty to lend to you). We may do this without telling you. Your rights under this agreement and your legal rights (including those under the Consumer Credit Act 1974) will not be affected. You won't be able to transfer any rights you have against us to anyone else.

15. Getting in touch

We'll only ever communicate with you in English.

If you ever need to get in touch with us for any reason, you can contact us:

- Online at barclaycard.co.uk/personal/contact-us
- Over the phone on 0800 151 0900 (from a landline) or 0333 200 9090 (from a mobile)
- By post at Barclaycard, PO Box 9131, 51 Saffron Road, Leicester, LE18 9DE

If your request needs written confirmation, we may ask you to write to us.

Changing your details

Please keep us up to date with the name, address, email address, landline number, mobile number, nationality and date of birth for you and your additional cardholders. These contact details must be UK-based. If you (or any additional cardholders) are living overseas, please let us know so that we can contact you. We may close your account if you are living overseas but will give you notice in line with these terms and conditions if we do this.

If things go wrong

Please get in touch with us straight away if you think there's anything wrong with your account.

If we don't meet our obligations under this agreement due to events outside of our control - such as machine failure, industrial disputes or because we have to keep to a relevant law - we won't be responsible for any losses and costs caused.

Making a complaint

To make a complaint, please contact us using the above phone number or address. If anything's unclear or if you're unhappy with the way we handle your complaint, please get in touch with the person or department who handled your complaint and they'll do everything they can to answer your questions and reach an agreement.

If you're still unhappy and you've received a final response letter from us, you can ask for a review from the Financial Ombudsman Service.

The Financial Ombudsman Service

- The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- 0800 023 4567 (from a landline) or 0300 123 9123 (from a mobile)
- complaint.info@financial-ombudsman.org.uk
- www.financial-ombudsman.org.uk

Governing law

The law of England and Wales applies to these terms. Any dispute about this agreement can be dealt with by an English or Welsh court unless your address is in:

- Scotland (where it will be dealt with by the courts of Scotland)
- Northern Ireland (where it will be dealt with by the courts of Northern Ireland)



How we use the information we hold about you

We carefully protect the information we hold about you

By 'information we hold about you', we mean personal and financial information about you we collect, use, share and store. This may include contact information, financial information and details about your health and lifestyle. It includes information about any other Barclaycard, partner and Barclays products and services you currently have, you've applied for or you've previously held.

This information comes from the way you do business with us such as:

- Using our telephone services, websites or mobile applications
- If you write to us
- When you apply for our products and services or enter into competitions or promotions
- The way you use your accounts, including information about payments you make or receive, such as the date, amount, currency and details of the supplier, and
- Through social media

This information may also come from other organisations or people, such as employers, joint account holders, credit-reference agencies (who may check the information against other public and private databases that they have access to) or fraud-prevention agencies or anyone whose name or logo appears on your card.

If you download any of our mobile applications or use our websites or digital services, we may gather information about how you access and interact with these services, such as your internet protocol (IP) address and information about the devices or software you use. We may also make other requests or give you more details about how we use your information - for example, we may ask for location data to find nearby services.

What we use the information for

We collect this information to provide our services to you and to help us develop new and improved products and services to meet the needs of our customers. We also use your information for security, to check your identity and for training, to communicate with you and for legal reasons. We may use automated processes whenever we use your information.

Specifically, we and other Barclays companies may use your information do the following;

- Check your eligibility when you apply for our products or services. This may involve us checking your identity, details, and other accounts - including anyone else who is applying at the same time, and/or anyone who is financially linked with you. This includes other owners, directors or partners in a small business. See the 'Links with other people' section below for more information
- Manage your application and accounts with us or with other Barclays companies, including administering payments, improving the accuracy of your information, and letting you know about the features and benefits of the products and services we provide or can provide to you
- Manage and provide any rewards or offers, as well as deal with any promotions or competitions
- Carry out regulatory checks and meet our obligations to our regulators
- Protect ourselves against harm to our rights and property interests
- Develop and improve our services by assessing and analysing information, including credit or behavioural scoring (or both), market and product analysis, and market research
- Prepare high-level statistical reports which would contain details such as the percentage of people using the Tube in London. We compile these reports from information about you and other customers - but the information used in these reports is never personal and you'll never be identified from them. We may share these reports with others, including non-Barclays companies
- Prevent and detect fraud, money laundering and other crime (such as identity theft)
- Use your mobile phone data to check if you're in the place where your payments are being made. This can help prevent fraud on your account and reduce the likelihood of your payments being rejected. We won't use this information for any other purpose. You can ask us to stop doing this by contacting us through your preferred method of communication
- Improve the relevance of marketing messages we may send you (which you can opt out of, as explained below)

We may also use your information in any other way set out in the Terms and Conditions for any of our products or services you hold.

We may monitor, record and analyse any communications between you and us, including phone calls. We'll do this to check your instructions to us, to prevent and detect fraud and

other crime, to analyse, assess and improve our services to customers, as well as for training and quality purposes.

How we may contact you

We'll send you messages by post, phone, text, email and other digital methods, for example via our mobile applications or digital services (and new methods that may become available in the future). These messages may be:

- To help you manage your accounts
- Those we need to send to meet our regulatory obligations, such as changes to this agreement, and to provide you with information you need to manage your account
- To keep you informed about the features and benefits of the products and services you hold with us
- Details of alternative products, including those of other companies if you're not eligible for a Barclaycard, or
- To tell you about products and services (including those of others) which may interest you - these are marketing messages

You can ask us to stop or start sending you marketing messages at any time by logging onto mybarclaycard online account servicing to update your preferences, or by calling us on the number on the back of your card. You can also do this by writing to us at: PO Box 9131, 51 Saffron Road, Leicester LE18 9DE.

If your card is issued with another organisation (for example, a hotel or airline), you'll also need to contact them directly to change any marketing preferences they hold.

Unless you give permission, we'll never pass your information to anyone else for them to use in their own direct marketing.

Who we can share your information with

We'll keep your information confidential but we may share it with the following (who also have to keep it secure and confidential):

- Other Barclays companies
- Other companies who provide a service to you, such as where you use your card to make a payment
- Any company we're providing services with or whose name or logo appears on a card issued to you, such as a hotel or airline partner or card scheme
- Our service providers and agents
- Anyone we transfer or may transfer our rights and duties in this agreement to

We can also share your information with the following:

- UK and overseas regulators and authorities in connection with their duties (such as crime prevention) - for example, because the way certain payments work means the regulator or authority may be able to access payment details (including information about others involved in the payment). In instructing us to make payments, you agree to this for yourself and others involved in your payments.

- Fraud-prevention agencies. In particular, we'll always tell fraud-prevention agencies if you give us false or fraudulent information, and we may ask them for information on any addresses that you've lived and on your business (if you have one). They'll also allow other organisations (in the UK or abroad), including law-enforcement agencies, to access this information to prevent and detect fraud, money laundering or other crimes, or to check details of job applications and employees. You can write to us for the details of the fraud-prevention agencies that we share information with
 - Any other person or organisation after a restructure, sale or acquisition of any Barclays company, as long as that person uses your information for the same purposes as it was originally given to us or used by us (or both)
 - Credit-reference agencies (as set out below)
 - If we have a duty to reveal it, if it is needed to manage your accounts or a law or regulation allows us to do so, for legitimate business purposes, or with your permission
- When we share information with organisations in another country, we'll make sure they agree to apply equivalent levels of protection as we do or, if this isn't possible (for example because, by law, we have to reveal the information), we'll make sure sharing that information is lawful.

More about credit-reference agencies and fraud-prevention agencies

We'll share your information with credit-reference agencies and fraud-prevention agencies, and we may ask these agencies to give us information about you. This may affect your ability to get credit. We'll share and ask for information even if your application doesn't go ahead or is unsuccessful. Credit-reference agencies may use your information to analyse statistics, and for testing and development to improve their existing and future products and services.

We may ask credit-reference agencies for information on your previous applications for credit and credit-related products and services, information about accounts in your name and the name of any person who is associated with you. We may also ask for publicly available information such as county court judgments (CCJs) and bankruptcies, information from the electoral register and fraud-prevention information.

Examples of when or why information is shared between us, credit-reference agencies and fraud-prevention agencies include:

- When you apply for our products and services or at any point after you've applied for our products and services
- Checking that the details on applications for products and services are correct
- Checking your details and credit history and confirming your identity
- Understanding your financial position by sharing and receiving information, for example, about any borrowing (including borrowing outside Barclaycard) and how you manage it (including the amount you borrow and your payment history, including any outstanding debts, payment arrangements, and if you've borrowed and not repaid in full and on time)
- Recovering debt and identifying your whereabouts
- If you give us false or inaccurate information or we suspect or identify fraud, money laundering or other crimes
- Managing your accounts, for example if we or you consider changing your credit limit, or to offer you other products, and
- Any other reason set out in our Terms and Conditions

Records we share with credit-reference agencies will stay on file for six years after they're closed, whether you've settled the debt or failed to pay it off.

If you would like to know about the information the credit-reference agencies hold about you, you should contact them directly - but please note, they'll charge you a fee for this service. Not every agency will hold the same information, so you should consider contacting them all. You can contact:

- CallCredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ, or call 0870 060 1414 (personal credit data only) or log on to www.callcredit.co.uk
- Equifax Ltd, Customer Service Centre, PO Box 10036, Leicester, LE3 4FS, or call 0800 014 2955 or log on to www.myequifax.co.uk
- Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF, or call 0344 481 8000 or log on to www.experian.co.uk

You may be charged to call these numbers. Please check with your service provider.

Links with other people

If you give us information about other people (such as people who depend on you financially or additional cardholders), which we'll use to provide services as set out in this document, you're confirming that you know they agree to you giving us this information or that you're otherwise allowed to give us this information.

Your information may be linked to people who are associated with you, such as your partner or other members of your household. These linked records are called associated records. Any enquiry we make at a credit-reference agency may be answered by referring to any associated person's records. Another person's record will be associated with yours if:

- You're making a joint application
- You tell us about a financial association with another person, and
- The credit-reference agencies have existing associated records

This association will be taken into account in all future applications by either or both of you. It continues until one of you applies to the credit-reference agencies and is successful in 'filing a disassociation', which allows your information to be unlinked.

Cookies

We may use cookies and similar technology on our websites and in our emails. Cookies are very small text files that may be stored on your computer or mobile device when you visit a website or view images or click on a link in an email. This technology does many different things, such as letting you navigate between web pages efficiently and remembering your preferences. In emails they help us to understand whether you have opened the email and how you have interacted with it. Our websites give you more information on this technology, how and where we use the technology and how you can control it .

Sharing information about you with tax authorities abroad

If we have reason to think that you're required to report your income or pay tax in another country, we may have to share information about your accounts with the UK or relevant tax authorities. We'll do this either directly or via the local tax authority who may share that information with the appropriate tax authorities abroad. If we need to ask for extra documents or information from you about this, you must supply these. If you don't, you agree that we may close your account or, if the law or other regulations mean we have to, you agree that we may withhold parts of certain payments received into your account, and pass withheld funds to the

relevant tax authorities. (This is more likely if you leave the UK and become resident for tax purposes in another country.)

Updating and keeping your information

You can ask us for a copy of the information we hold about you. We may charge a fee for this service.

If you believe the information we hold about you is incorrect or incomplete, you should let us know immediately or use mybarclaycard online account servicing to update this information. We'll correct any information we believe is incorrect or incomplete.

If you close your account, if we refuse your application for an account or product, or you decide not to go ahead with it, we'll keep your information afterwards. We may also continue to collect information from credit-reference agencies to use after your account is closed. We'll do this for as long as we're allowed to for legitimate business purposes, to help prevent fraud and other financial crime, and for other legal and regulatory reasons.

We may make changes to this notice and how we use your information in the future. If we do this, we'll post an updated version of this notice on our website. You can find the current version of this notice, which explains how we'll use your information, by visiting our website at www.barclaycard.co.uk.



This information is also available in large print, Braille or audio format by calling 0800 161 5326*.

*Call charges will apply. Please check with your service provider. Calls may be monitored and/or recorded in order to maintain high levels of security and quality of service.

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