

# Our terms and conditions

The Retail Customer Agreement and additional conditions for Barclays Direct personal savings customers moving to Barclays



About the move of your Barclays Direct savings accounts to Barclays

1

Interest rates for personal savers

2

[Our terms and conditions](#)

3

## In this booklet

The Retail Customer Agreement – page 3

Additional conditions for

Direct Access Issue 2 & Direct Access Plus Issue 2 – page 30

Direct Cash ISA Issue 2 – page 31

Direct Access Tracker – page 33

# The Retail Customer Agreement



# Contents

|   |                                                           |                                                                                                                                                                          |    |                                                                     |                                                                                                                                                                        |
|---|-----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|---------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | <a href="#">Introduction and thank you – 6</a>            | What this agreement covers, and what else you may need to read.                                                                                                          | 7  | <a href="#">Lending you money through your current account – 19</a> | Overdraft and Personal Reserve. The credit checks we make. Repaying what you borrow, and what happens if you don't repay as agreed, including our right of set-off.    |
| 2 | <a href="#">If you have a joint account – 7</a>           | Who the agreement applies to, who can give us instructions, and who we'll send information to.                                                                           | 8  | <a href="#">Interest and charges – 20</a>                           | How we work out interest and pay you interest. Charges if you make a payment without having enough money. Foreign currency charges and exchange rates.                 |
| 3 | <a href="#">Keeping each other informed – 8</a>           | How we'll contact you. What changes you need to tell us about.                                                                                                           | 9  | <a href="#">If something goes wrong – 22</a>                        | If payments go wrong. Unauthorised payments. How to claim back for a loss.                                                                                             |
| 4 | <a href="#">Changes we can make to this agreement – 9</a> | What we can change about the agreement, and the changes we do and don't need to tell you about.                                                                          | 10 | <a href="#">How we use the information we hold about you – 24</a>   | The information we collect, what it's for, and who we can share it with. Credit reference agencies and the information we send them. What happens if we suspect fraud. |
| 5 | <a href="#">What we need you to do – 11</a>               | Your responsibilities to keep things safe. What to do if you think your account is no longer secure. Online security. What happens if you break the agreement.           | 11 | <a href="#">Closing accounts or leaving Barclays – 27</a>           | When you can close an account, and when we can. Ending the agreement. Eligibility for accounts.                                                                        |
| 6 | <a href="#">Following your instructions – 13</a>          | How to give us instructions. How long it takes us to act on your instructions. Payments into and out of your account. What happens if we can't follow your instructions. |    |                                                                     |                                                                                                                                                                        |

# 1 Thank you for choosing to bank with Barclays

This agreement sets out what you can expect from us when you open an account or take out a service from us – and what we ask of you, too, to help us keep your finances running smoothly.

- This agreement covers the following accounts and services (in sterling or other currencies) we offer in the UK:
- your current accounts (including any overdraft – secured or not – or Personal Reserve you have) and debit cards
  - most savings accounts (except fixed rate bonds)
  - any other services that we tell you are covered by this agreement when you apply for them.

For some accounts and services we also give you additional conditions. These take priority.

- This agreement doesn't cover the following products and services because they have completely 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.

**Other things you need to read**

You also need to read the tariff and, if you have a savings account, our savings leaflet setting out interest rates for your savings. These tell you about the rates and charges that apply to your accounts and services. These are also additional conditions.

When we say 'this agreement', 'the agreement', or 'your agreement', we mean the terms in this document together with the additional conditions.

You can ask us for a copy of this agreement at any time.

- i** 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.
- i** The language we use for all our communications is English.

# 2 If you have a joint account

This agreement applies to everyone named on the account, together and as individuals.

## Borrowing on a joint account

You agree that the information we have to provide before giving you an overdraft or Personal Reserve has to be provided to only one of you. We will treat 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. This is technically called 'joint and several liability', and you are all 'jointly and severally liable'.

## Running a joint account

Any of you 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 will follow these instructions, apart from some exceptions we talk about in section 6. However, if there is a dispute between you that we know about, we may insist that you all jointly give us instructions so that you have all consented to what you are asking us to do.

To avoid duplication, we will 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 all of you). The person we contact is responsible for sharing with the rest of you the information we send.

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 of you.

If one of you dies, the survivor(s) may continue to operate the account, and the account won't be part of the deceased person's estate. If there is more than one survivor, 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).

# 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.

Examples of the details you should keep up to date include:

- name
- nationality
- address (including if you move abroad)
- signature
- phone number (including mobile)
- email address.

If you don't keep these up to date, your eligibility for your accounts, the products and services we can offer you, or how they work, might be affected.

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

## Sending you information

We must give you some information by law or to allow our relationship to work properly. This includes information about changes in the way your account works, or about other changes in our products and services that affect you. We may also need to ask you to do something or to give us some information.

We will contact you using the details you give us. Where we send information to you, we will send it to the most recent address or mobile number we have for you. If you don't tell us promptly about a change in your details, you may not receive information that could be important – or it could fall into the wrong hands.

Where we can, we will let you choose how you want us to contact you, for example by email or online or by post.

Where we communicate with you electronically we will send important messages on matters that relate to your account using texts, email and other digital methods. Where we hold your mobile number or email we will send you a text, email or other electronic message reminding you to view the message, when that is legally required or we reasonably think it is appropriate.

Once we've sent a message to you, we will assume you have received it, which is why it's important to look out for things like emails or texts from us.

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.

## If you stop using your account

If your account becomes dormant because you have not used it for a certain period of time, then we may close your account 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 2008. Our website explains what this means. You won't lose your right to any money in your account under the scheme.

# 4 Changes we can make to this agreement

Sometimes we will want or need to change things, such as charges, rates or terms of this agreement.

**We won't change a fixed or bonus interest rate on an account for the time we've agreed to keep it fixed.**

## Telling you about changes

There are some changes we can make immediately and tell you about afterwards (which we explain in [Changes we don't need to tell you about in advance](#)). But, for most changes, we will tell you in writing about the change at least two months in advance at the most recent address we have for you.

As long as we do this, you will be treated as accepting the change. If you don't want to accept the change and want to end the agreement and close the account, 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 do not have termination fees anyway).

## Reasons for making changes to any part of the agreement (including the additional conditions)

If any of the following reasons apply, we can change any part of the agreement by giving you two months' notice as set out in [Telling you about changes](#):

- the change is in your favour (including making the agreement fairer to you or easier to understand)
- we're improving a service we already provide or replacing a service we already offer, or introducing a new service that requires a change to the terms of this agreement (in this case, we can introduce a new charge for it)
- we're withdrawing a service because it's out of date or not being used (by you or our customers in general)
- we're upgrading your account to a different type of account, as long as this is better for you, and you don't have to pay a higher fee as a result
- we're moving you from one type of account to another without upgrading you (this might happen if you're paying for an account you rarely use, or if you no longer qualify for a particular account or associated features, for example if you move abroad)
- we need to make changes because of changes to technology (including the systems we use to run our business), the banking system generally, or changes in law or regulation (including industry codes we follow, and decisions of the ombudsman).

These include changes we reasonably expect to affect us when we decide to make them.

## Additional reasons for making changes to the tariff and interest rates for savings

Besides the reasons above, we can also change the rates or charges (or both), or introduce a new charge, to reasonably reflect increases in our costs. (This could include, for example, an increase in the cost to us of providing a service such as funding your overdraft facility, if you have one, or increased costs caused by a change in law or regulation.) As above, these include changes we reasonably expect to affect us, when we decide to make them.

In each case, we will give you two months' notice as set out in [Telling you about changes](#).

## Changes for other reasons

Provided we give you two months' notice as set out above, we can change any part of this agreement (including the additional conditions) for any reason. This gives us the flexibility to manage our business over the long term but you are protected because, if you are not happy with the change, you can take the steps set out above to end the agreement.

## Changes to our branches

We can give you a new account number or transfer your account to another branch (or both) if we close or combine branches. We'll give you at least 12 weeks' notice if we have to do this.

## 5 What we need you to do

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

As mentioned above, there are some situations where changes happen 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:

- 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. If we give you an overdraft that tracks a reference interest rate, then we will tell you personally at least once a year of any increases that have taken place
- we change a managed or fixed rate in a way that is favourable to you
- we make a change that is clearly in your favour and doesn't directly affect the payment services we provide to you (this would apply, for example, if we widened the eligibility criteria for an account, or decided to stop relying on a right we have under the agreement)

- 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 are changing the reference exchange rates we set, which we can do at any time and without notice. The reference 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.

#### ? Fixed, tracker and managed interest rates

We will 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 will not change or will not change 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 will tell you which reference rate it tracks and the relationship between the reference rate and the rate on the account.

Reference exchange rates are the exchange rates we use as a basis for carrying out foreign currency conversions. They are set by us and change on a daily basis (or sometimes more often).

#### ? How do we tell customers about changes in interest rate?

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.

We take our responsibilities to you very seriously. You also have responsibilities.

We ask that you keep to the terms of this agreement.

In particular, it's your responsibility to keep safe your passwords, cards, and any other means of taking money from, or access to, your account, and to let us know as soon as you can if you think your account security might have been compromised.

### Keeping things safe

So that you can carry out day-to-day transactions, we give you tools that you use to access your accounts and make payments. They are personal to you, and it's important that you keep them safe.

It's your responsibility to make sure other people can't read your information. When you select how you would like us to contact you, you should choose a method that other people can't access or read. If you do use a method that other people can access or read (such as a shared email address or mobile number), then we will not be responsible if other people read messages from us.

Tools for accessing and making payments can include a physical device, like a card or PINsentry, and actions that you have to take, such as using passwords, security keys, cards, personal identifier(s), personal identification numbers (PINs), or a combination of both (such as a card and entering a PIN). We may introduce new or different tools in the future.

We may stop or suspend the use of any of these payment tools if we reasonably consider it necessary to protect the security of the payment tool, because we suspect that there may be unauthorised or fraudulent use of the payment tool, or (where you have an overdraft or Personal Reserve) because we reasonably believe there has been a significantly increased risk that you will be unable to repay the overdraft or Personal Reserve. If we find we need to do this, we will contact you as soon as we can and in advance where possible, to explain why, unless that would break the law.

You must memorise your PIN or password, and do all that you reasonably can do to keep passwords, PINsentry or mobile PINsentry generated codes, cards and similar devices secret or safe. You must not choose a PIN or password that is easy for someone else to guess (such as 1234 or your date of birth). Never give them 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 might be recognised by someone else, keeping the letter carrying a PIN, or giving someone else access to a device like a mobile phone on which the relevant details are stored.

Usually when you call us we may need to identify you, depending on the nature of your query. We may do this by asking for certain information (such as answers to questions) known only to you and requesting random digits of certain passcodes or passwords, but we wouldn't ever ask you for a full PIN, PINsentry or mobile PINsentry passcode, or password. You must not give these to anyone who asks for them, even if that person appears to be an official (from Barclays or otherwise).

#### If you think your security has been compromised

If you think someone else may be able to use, or has used, your card, PIN, password, device or equivalent, you must tell us as soon as you can by calling the numbers on the next page. We can arrange to cancel your card or temporarily suspend access to a service (such as telephone banking) to prevent anyone misusing your money.

# 6 Following your instructions

You must give us any information we ask for about what has happened. We will pass this to the police if we have to, or if we think that will be useful.

If you think someone else could have access to your account, call us right away  
08700 104 503 – 24 hours  
Outside the UK: +44 1928 584 421

If someone has taken money from your account because you have not kept your PIN, password or any similar thing safe or secret, you may lose all the money. Further details of when this will be the case are set out in section 9.

## Online banking (including mobile banking)

When you use online banking, it's very important to keep your information safe because of the risk that others might try to access it. So we need you to follow some simple principles that will 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.
- Tell us as soon as you can if you notice that something is wrong with online banking which is stopping you using it properly.

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. Our records will be final evidence of these, except where 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. You must use them only in connection with this agreement and as described in any user guide or other information we provide to you. 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.

Remember that, if you use online 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.

You are responsible if you give us incorrect instructions or mistakenly instruct us to make the same payment using online banking more than once.

As far as we can, we'll carry out your instructions accurately and promptly.

## How to give us instructions

You can give us instructions (for example, to make payments, or open accounts) in the following ways:

- using a card
- 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).

We'll tell you if for some reason you can't use any of these methods for a particular account or service.

To keep your money safe, and to avoid mistakes, we will only follow instructions if we think they are **complete, clear**, and **come from you**. We will take steps to check this before we act.

- **Complete** instructions contain all the information we need.
- **Clear** instructions are those we can understand without problems. Unless an instruction is obviously wrong, we will assume you've given us the right information (and in particular will assume the account number you have given is correct).
- We will think an instruction has **come from you** if we reasonably believe that the person who signed a written instruction or gave an instruction in person was you, or if your card, password, mobile app, PIN or PINsentry (or similar device) was used.

Information about payments into and out of your account is always available to you through online banking (including our smartphone app), telephone banking or 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 or exchange rates.

In addition, we will put the same information on regular statements we will provide or make available to you (including through online banking), and you can ask for an extra or copy statement at any time.

You must check the information we give you and must tell us as soon as you can if something is wrong or a payment has gone wrong.

## Authorising someone else to give instructions

If you authorise another person to operate your accounts for you (for example, under a power of attorney), we will deal with that person as if he or she were you for the purposes of this agreement, but we will only use information about that person to allow them to run the account.

How long we take to carry out your instructions

We'll always try to be clear with you about how long things are going to take.

Different types of payment instructions (including those in different currencies) have different cut-off times. If you give us a payment instruction before the cut-off time, we will process it that day. If you give us a payment instruction after the cut-off time (or on a day that isn't a working day), we will process it on the next working day. Our working days are Monday to Friday except public holidays even though some of our branches and services can be used on other days.

Depending on the type of payment instruction, you can find out the cut-off times by looking at our website or asking us in branch or by phone.

Payments made into an account on a day that is not a working day are usually processed the following working day. However, with some quick paying-in methods (such as online banking), they will appear in your account, and be available to use, on the same day. The date that's shown for that credit (for example, on your statement) and the date from which interest is applied will still be the following working day.

Payments out of your account

We will follow your instructions to make a payment from your account whenever we can. When you instruct us to make a payment, you must:

- have the money (including any available overdraft, Personal Reserve or any buffer we give you) in your account to cover the payment at 2pm on the day the money is due to go out
- give us the information we need – for payments to accounts in the UK that's the account name, account number, sort code and any other information we ask for (we need extra information for international payments)
- tell us whether we should make the payment immediately or at some time in the future (in which case we'll treat it as if you gave us the instruction on that future day).

Is there 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 overdraft, if you have one, and, the amount of your Personal Reserve, if you have one, plus a buffer which we give you automatically and 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 asked us to make from the account that have not yet been paid (including any debit card payments we have authorised)
- = If you don't have enough money to cover the payment, then we won't be able to carry out the instruction (unless the payment is one we've guaranteed to make, such as certain debit card payments). There is normally a charge if this happens (see section 8, and the tariff, for charges)
- + If there is enough money, we'll make the payment.

Contacting you if we refuse an instruction

Unless the law prevents us, we will 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 directly 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.

? 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.

Cheques

You should complete 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.

We can pay a cheque no matter how long it is since you wrote it (it is not true that cheques automatically expire after six months).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 that you don't pay twice.

International payments

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 may convert an international payment into the currency of the country it is being sent to before we send it unless you ask us not to. 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 do not give us this information, or give us unnecessary information we have to sort through, we will 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. See below ▼

When will the payment reach the recipient's bank?

| Type of payment                                             | How long it takes                                                                                                                                                       |
|-------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Payment in sterling or euro to an account in the UK         | No later than the end of the next working day after we receive your payment instruction                                                                                 |
| Payment in euro to an account in the EEA                    |                                                                                                                                                                         |
| All other payments in EEA currencies to accounts in the EEA | No later than four working days after we receive your payment instruction                                                                                               |
| Payments to accounts outside the EEA                        | This varies depending on the currency or the 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 |
| Payments in non-EEA currencies                              |                                                                                                                                                                         |

Cancelling or changing a payment instruction

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

Payments to current accounts whose details have changed

If you have a regular payment set up to another current account (yours or someone else's), and they use the central Current Account Switch Service (used by all the banks) to move their current account, then the central Current Account Switch Service will tell us securely that the current account details have changed. We'll take the new current account details and change your regular payment so that 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.

Cancelling or changing a payment instruction

| Type of payment                                                                                         | Can we cancel or change it?                                                                                                                                                                                               |
|---------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Immediate payments (including card payments that are not recurring payments)                            | No, we can't cancel or change these payments because they are processed straight away                                                                                                                                     |
| Future payments (including, for example, direct debits, standing orders or recurring payments on cards) | Yes, up to the end of the working day before the date on which the payment is due to be made. Another way to cancel recurring payments on your card or direct debits is to ask the person taking the payment to cancel it |
| Cheques you have written                                                                                | Yes, you can ask us to stop a cheque before it has been presented to us                                                                                                                                                   |

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.

Cash payments into your account

When we refer to cash, we mean sterling or euro unless we say something different. Cash deposits in currencies other than sterling or euro can only be made if you have a special arrangement with us.

Cash is there for you to use as soon as we can count it. Exactly when that is depends on how you pay it in. *See below* ▼

Cash payments into your account in sterling or euro

| How cash is paid in                                                                                      | When it's there for you to use                                                                               |
|----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| 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, or through a self-service machine | When the money is counted (we will tell you when this happens – but it will always be the same working day)  |
| Over the counter at the Post Office                                                                      | When we receive the cash from the Post Office (which is 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) |

Cheques (and other paper-based payments) in sterling from the UK

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):

- 1 Monday (Day 0) we receive the cheque (at a branch or by post)
- 2 Start of Wednesday (Day 2) you start to earn interest (where payable) on the amount of the cheque
- 4 Start of Friday (Day 4) the money is available in your account
- 6 End of the next Tuesday (Day 6) 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.

Electronic payments into your account

Money transferred into your account electronically will be available for you to use immediately if we receive the payment before the cut-off time on a working day, and it is both:

- in sterling or euro
- going into a sterling or euro account.

For all other electronic payments, we can tell you when they will be available for you to use if you ask us.

If we receive an international payment into your account that isn't made using the Single Euro Payment Area scheme (SEPA – a special scheme for making payments in euro within the EEA), you agree that 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.

Cheques drawn on a non-UK bank or drawn in a currency other than sterling

If the cheque is in a foreign currency, or is drawn on a bank outside the UK, we will do our best to get the cheque paid, but we can't always do this if it is drawn on a non-UK bank. The steps are:

- You must 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.

There is then usually a choice: whether we collect the cheque or negotiate it. A fee will apply to either method.

- If you are happy to wait for the funds, we can collect the cheque. This means we 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 is 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 our reference exchange rate at the time of the conversion.
- If you need the funds more quickly, then for certain countries and currencies we can negotiate the cheque. This means we need to trust that the cheque will clear, and pay the money into your account in advance on a date agreed with you, converted into sterling using our reference exchange rate at the time of the conversion. We will deduct a charge for this from the amount we pay you.

- If the other bank later returns the cheque, (for example, because it is returned unpaid) or asks for the money to be returned to it, then we have to 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 reference exchange rate has changed or if we deducted charges for the costs we incurred in trying to get the money for you.

## 7 Lending you money through your current account

### If money is paid into your account by mistake

Sometimes a payment may be recalled by the bank that made it (for example, because the person who paid you did not have enough money, or it was fraudulent), and sometimes a payment goes into your account by mistake.

This happens rarely, but please keep an eye on your account, and tell us straight away if money appears in it that seems to be a mistake. This is because, to make things right, we can take the payment back out of your account – even if we have allowed you to make a payment or to take cash out against it.

We don't have to tell you before we take the payment back. We will return the payment, even if you have spent the money. If this means any of our charges are triggered, we will still apply them (for example, a Reserve Usage Fee or a Paid Transaction Fee).

### When we do not have to follow your instructions

The terms of this agreement mean we will generally carry out instructions if they are legal. 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
- you don't have the money (including any available overdraft or Personal Reserve) 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
- 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).

In addition, we can refuse to follow an instruction if:

- we reasonably believe that following the instruction might expose us (or another Barclays company) to legal action or censure from any government, regulator or law enforcement agency, or
- it's for a payment involving one or more of a limited number of listed countries where we will not trade. We will tell you which countries these are if you ask us or if you try to make a card payment there.

### Limits on your account

We may apply financial and other limits to your instructions (for example, we may set limits for payments using contactless technology). We will tell you what these limits are and may change them from time to time, as we explain in section 4.

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 do not disclose them.

We may refuse your instruction if it's above one of these limits.

### Foreign currency accounts

If you open an account in a currency other than sterling or euro, we will hold your money in a bank we choose in the country of that currency (for example, a US dollar account will be held with a US bank). 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 is a working day in the UK. If there is any conflict between the local laws and our obligations under this agreement, the local laws will apply.

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

### Overdraft and Personal Reserve

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

- An overdraft** allows you to borrow from us, up to an agreed limit, and we charge interest depending on the balance of the overdraft.
- Personal Reserve** is different. It gives you an amount you can borrow up to a pre-agreed limit in return for a fee for each period of five consecutive working days you use it. If you want to know more about how Personal Reserve works, please ask. Personal Reserve is only available on certain sterling current accounts.

Whether we agree to lend you money through an overdraft or Personal Reserve depends on your financial situation. If we do agree, we'll tell you the limits, interest rates and charges that apply in additional conditions we'll give you at the time.

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

As responsible lending is important to us both before and after you have the facility, we'll review your overdraft or Personal Reserve limit (or both) regularly, and we can increase it, reduce it or remove it entirely. We'll tell you in accordance with section 4 if we do any of those things. If we reduce or remove your limit, any new limit will trigger fees if you go over it (see section 8 for the fees we apply if you do this).

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

### Repaying what you borrow

Unless we tell you or agree with you otherwise, when you put money into your account, we will use it to repay any amounts you owe us in the following order:

- 1 **Firstly, our fees and charges**
- 2 **Secondly, your Personal Reserve** (where you have used a Personal Reserve and whether or not you also have an agreed overdraft with us)
- 3 **Finally, your overdraft** (including interest which has accrued).

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

Like most UK banks, our overdrafts and Personal Reserve are repayable on demand. This means that, unless we've agreed otherwise, you must repay your overdraft or Personal Reserve (or both), or so much of it as we ask, as soon as we ask you to. We don't have to give you advance notice, but we will try where possible.

Until you repay us in full, we'll charge the interest and fees stated in the tariff and other additional conditions before and after any court order telling you to repay.

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 will 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 rights are explained in section 9, under [Using money in your accounts to repay us](#).

# 8 Interest and charges

We charge for some of our services through interest or through a fee. We list these charges fully in the tariff and in the savings leaflet.

We make our charges clear through the tariff and in all our information about the products and services we offer you. Examples of information you will find in the tariff include:

- account fees
- overdraft interest rates
- Paid Transaction Fees and Unpaid Transaction Fees
- fees for specific services (such as CHAPS payments, stopping cheques, or copy statements).

We will charge you for the services you use as set out in the tariff. Our savings leaflet will set out our interest rates for savings accounts.

## How we work out interest

We work out interest at the end of each day, taking into account the payments in and out that day. We will tell you if we work out interest differently for a particular type of account, in the additional conditions you receive with that account.

We add interest we owe you to your account and take interest and charges you owe us out of your account. (If you ask us to, we may agree that interest can be added or interest or charges can be deducted from another account you hold with us.) The tariff and savings leaflet will tell you when this will happen and how tax affects interest we pay you.

### When you will earn interest

| Payment received before the cut-off time on a working day                                               | Interest earned from                               |
|---------------------------------------------------------------------------------------------------------|----------------------------------------------------|
| Cash in euro or sterling                                                                                | The day received                                   |
| Cheque payable in sterling and paid in at a Barclays branch into a savings account                      | The day received                                   |
| Electronic payment in euro or sterling                                                                  | The day received                                   |
| Cheque payable in sterling and paid in at a Barclays branch to an account that is not a savings account | Two working days after cheque paid in              |
| Cheque payable in a currency other than sterling or drawn on a non-UK bank                              | The day we receive or pay the amount of the cheque |
| Payments in a currency other than euro or sterling                                                      | As agreed                                          |

## Paying interest

When you choose an account, we'll tell you whether we'll pay you interest on the money in it, and how much. When we'll start to calculate interest on payments made into the account depends on how the payment is made and the account you are paying it into.

As we said in section 6, if you pay in cash or cheques over the counter at the Post Office to your Barclays account, it will take two working days for the funds to reach us. We pay interest on sterling or euro cash deposits, and on cheques paid into a savings account, from the day we receive them. We pay interest two working days later on cheques paid into accounts other than savings accounts.

See below ▼

Sometimes, we work out your interest based on payments into your account before all those payments have cleared. That's why the amount shown on your statement sometimes differs from the amount available for you to spend.

## Charges if you try to make a payment without having enough money

These are charges you can avoid by planning and by managing your account carefully.

If you try to make a payment from your current account and we refuse it because you do not have the money to cover it (including any available overdraft, Personal Reserve or buffer we give you), then we'll charge you an Unpaid Transaction Fee. This is for our service of considering the requested payment and, where necessary, dealing with the other bank.

If you do not have enough money (including any available overdraft, Personal Reserve or buffer we give you) to make a payment but we cannot refuse to pay it because we have guaranteed the payment to a third party (for example, certain debit card payments), we'll charge you a Paid Transaction Fee. This fee is for the service of guaranteeing this payment for you.

The tariff will tell you how many Unpaid Transaction Fees or Paid Transaction Fees we can charge you per day.

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 that we plan to take the fee(s) from your account.

## Foreign currency charges and exchange rates

If you make a payment in a foreign currency, and the payment is in euro or another EEA currency, or we receive a payment into your account in euro or another EEA currency, we'll use our reference exchange rate to work out the exchange rate. You will find our reference exchange rates on our website, in our branches and through telephone or online banking (or all of these).

If you ask us to make an immediate payment of less than £25,000 in another currency, we'll tell you our charges and what the rate will be when you ask us to make the payment.

If you ask us to make a payment of less than £25,000 in another currency at some point in the future, we'll give you an indication of what the rate might be – although, as we're sure you'll understand, we won't be able to predict it accurately. The actual rate applied will be our reference exchange rate on the day before the payment is made. You will be able to ask us for the actual rate before the cut-off time on the day before we process the payment.

For larger payments – £25,000 or more – in another currency, then unless we have agreed a specific exchange rate with you, we'll give you an indication of what the rate might be. We'll then only change the rate if the change is in your favour when we make the conversion.

All card payments made in a currency other than sterling will be converted into sterling by the card scheme you used (Visa or MasterCard) on the date they process the transaction, using the 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, 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 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.

# 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.

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

If we make a payment following your instructions to an account at another bank and the bank says it didn't receive it, then we'll refund you as quickly as we can, and put your account back as if it had not happened. However, this general rule doesn't apply if:

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

If we make a mistake on a payment to someone else under the UK Direct Debit Scheme, we will refund you for that mistake as set out in the Direct Debit Guarantee (which you'll be given on the Direct Debit form or Direct Debit confirmation).

## If someone takes an unauthorised payment from your account

If you tell us a payment from your account wasn't properly authorised (for example, someone else made it), you can ask us for a refund. We'll immediately put your account back as if it hadn't happened – including paying back the money, refunding any charges and interest you have paid, and paying you any interest you've missed out on. You won't have any further claim against us. If we later find you aren't entitled to a refund, we'll take back from your account the amount we refunded, and re-charge any charges or interest (or both) you owe 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.) We'll do this as quickly as possible so that, if we find that the payment was indeed unauthorised, we'll refund you and put your account right straight away.

We will also not give a refund if we reasonably think you have acted fraudulently, and we may involve the police in these cases.

If you have either deliberately or with gross negligence:

- failed to keep your card, PIN, password, PINsentry or mobile PINsentry generated codes, device or equivalent secure, or
- failed to tell us as soon as possible that you have lost your card (especially if you think someone else might have been able to find it)

we will not refund any payments made before you tell us that it's been lost or compromised.

## 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
- 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 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 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, then 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 will not 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 where you gave 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 which 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 liability.

## Using money in your accounts to repay us

If you owe us money under an agreement with us and you haven't paid it back when you should have done, then we can use money in any of your other accounts with us to pay off some or all of the money you owe us (including money owed to other parts of Barclays such as Barclaycard). This is called set-off. We will follow any legal requirements or restrictions before doing so (for example, we will not exercise our right of set-off to use any money that 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 will not use our right of set-off to take any of that money.

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 so.

## If you break the terms of this agreement

If you break any of the terms of this agreement, we can claim from you any losses or costs that we reasonably incur as a result of your breach. These include, but are not limited to, the costs of tracing you, and telling you about and taking steps to deal with the breach. They would also include the cost of communicating with you about the breach and enforcing payment of any amount due to us. We'll claim these as well as recovering from you all amounts that you already owe us (such as the amount due on any overdraft or Personal Reserve we have made available to you, or any charges for our services that you have not yet paid).

In addition we may be able to end the agreement as set out in section 11.

If we don't exercise rights that we have against you straight away, we can still do so later.

# 10 How we use the information we hold about you

## We carefully safeguard the information we hold about you.

The information we hold about you comes from the way you engage with us (such as in branch, using online banking, telephone banking or a Barclays mobile application) and from the way you use your account(s), including information about payments you make or receive, such as the date, amount, currency and the details of the payee or payer (for example, retailers or other customers).

The information may also come from your interactions with us, for example through social media, and from third parties such as employers, joint account holders, credit reference agencies (who may check the information against other databases – public or private – to which they have access) or fraud prevention agencies.

The information may include, for example, contact information, financial information and details about your health and lifestyle.

If you download any Barclays mobile applications or start using our new digital services, these may contain additional requests for your consent to the use of your information – for example, where the applications or digital services request your location data.

If you give us personal information about other people (such as dependants or joint account holders), which we will use to provide services, then you confirm that you know they agree or that you are otherwise allowed to give us this information.

If you want to know the information we hold about you, you can write to us and pay a fee to get a copy.

## What the information is used for

We collect this information to provide our services to you and to inform the development of new and improved products and services to meet the needs of our customers. We also use your information for security, identity verification and training, to communicate with you and to comply with the law.

Specifically, we and other Barclays companies may use your information to:

- manage your account(s) with us or with other Barclays companies
- 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 through assessment and analysis of the information including credit or behavioural scoring (or both), market and product analysis, and market research. We will also share statistical information with you to help you understand your spending behaviour in comparison to broad customer trends and to help you save money
- prepare high-level anonymised 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 Barclays customers. The information in these reports is never personal and you will never be identifiable from them. We may share these statistical and anonymised reports with third parties including non-Barclays companies
- prevent and detect fraud, money laundering and other crime (such as identity theft)

- check if you are in the country where your payments are being made in instances where we suspect fraud on your account. We do this by using your mobile phone number to confirm whether your card and mobile phone are in or near the same country. This can help prevent fraud on your account and reduce the likelihood of your payments being rejected while you are abroad. We will not use this information for any other purpose. You can ask us to stop applying this fraud protection to your account by writing to us or calling us
- improve the relevance of marketing messages we may send you (which you can opt out of as stated below).

We may also monitor or record any communications between you and us including telephone calls. We will use these recordings to check your instructions to us, to analyse, assess and improve our services to customers, and for training and quality purposes. For security and to prevent and detect crime we may use CCTV in and around our premises to monitor and collect images or recordings of your voice (or both).

We will send you messages by post, telephone, text, email and other digital methods, including for example via our ATMs, mobile applications or online banking services (and new methods that may become available in the future). These messages may be:

- to help you manage your account(s)
- messages we are required to send to comply with our regulatory obligations, such as changes to this agreement, and to provide you with information you need to manage your money
- to keep you informed about the features and benefits of the products and services you hold with us, or

- to tell you about products and services (including those of others) which may be of interest to you – these are marketing messages. You can ask us to stop or start sending you marketing messages at any time by writing to us, visiting a branch or calling us or, if you are an online banking customer, when you are logged in.

We will never pass your information to a third party for them to use in their own direct marketing without your consent.

## Who we can share your information with

We will keep your information confidential but we may share it with the following (who are also bound to keep it secure and confidential) if we have a duty to disclose it, if it is required for the management of your accounts or a law or regulation allows us to do so, or for legitimate business purposes:

- other Barclays companies and our relationship partners (such as Aviva, who underwrite some insurance on our behalf), which may be outside the UK
- our service providers and agents (including their sub-contractors). This may include, for example, where we pass your details to someone who will print your statements, or deliver you a gift or a gesture of goodwill on our behalf
- anyone to whom we transfer or may transfer our rights and duties in this agreement
- payment-processing service providers and others that help us process your payments.

In addition, we can share your information with:

- your advisers (such as accountants, lawyers, financial or other professional advisers) if you have authorised anyone like this to represent you, or any other person you have told us is authorised to give instructions or to use the account or products or services on your behalf (such as your power of attorney)
- 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 will always tell fraud prevention agencies if you give us false or fraudulent information. They will 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. You can write to us at Barclays Leicester LE87 2BB for the details of the fraud prevention agencies with which we share information
- any third party 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), and
- credit reference agencies.

Where we are sharing information with organisations in another country, we will ensure they agree to apply equivalent levels of protection as we do. If this is not possible – for example because we are required by law to disclose information – we will ensure the sharing of that information is lawful.

## More about credit reference agencies and fraud prevention agencies

We will share your information with credit reference agencies and fraud prevention agencies. Credit reference agencies may use your information to undertake statistical analysis, testing and development to enhance their existing and future products and services.

Credit reference agencies will keep a record of our enquiries, which may also be used by other organisations to make decisions about you. This may affect your ability to obtain credit.

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

- making credit assessments
- checking that the details on applications for products and services are correct
- understanding your financial position through sharing and receiving information, for example, about any borrowing (including borrowing outside Barclays) and how you manage it. This includes the amount you borrow and your payment history, including any payment arrangements

# 11 Closing accounts, or leaving Barclays

- recovering debt
- managing credit and credit-related accounts or facilities
- checking the details on applications for and claims on insurance policies
- checking details of job applicants and employees and agents authorised to act on our behalf.

We do not give information about savings accounts to credit reference agencies.

## Links with other people

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 with reference to any associated person's records. Another person's record will be associated with yours when:

- you are making a joint application
- you tell us about a financial association with another person
- 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 technologies 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 enable images or click on a link in an email. These technologies do 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 these technologies, how and where we use them and how you can control them.

## Sharing information about you with tax authorities abroad

If we have reason to think that you are required to report your income or are subject to tax in another country, we may have to share information about your accounts with the UK or relevant tax authorities, either directly or via the local tax authority who may share that information with the appropriate tax authorities abroad. If we need to request 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 requires us to do so, 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).

## If you close your account

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

You can 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

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 that 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 cards and cheque books will no longer work after the account is closed. We recommend you 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 have 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 your account. 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

We can close an account (and stop providing services and end this agreement) by giving you at least two months' notice in writing. Any benefit or services linked to your account will stop at the same time.

We may end this agreement immediately (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 that 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.

## Other circumstances in which we can end the agreement

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.

## Eligibility 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, through age, residence status, or credit status). We will 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 happened, we would try to help you find an account or service that you were eligible for and that met your needs, so that you could continue to bank with us.

Additional conditions

# Direct Access Issue 2 & Direct Access Plus Issue 2

These additional terms and conditions relate to the Direct Access Issue 2 and Direct Access Plus Issue 2 accounts. They supplement and amend the general conditions of your Customer Agreement with us (Barclays Bank PLC). In the event of any inconsistency between these additional conditions and the general conditions of the Customer Agreement, these terms will apply in relation to the Direct Access Issue 2 and Direct Access Plus Issue 2 accounts.

## 1 Availability

- 1.1 To have this account you have to be at least 16 and resident in the UK. You can have more than one of these accounts at any given time in sole or joint names.
- 1.2 The account is also available to trustees of personal funds, executor(s) of estates and administrator(s) of estates.

## 2 Account Terms Direct Access Issue 2 and Direct Access Plus Issue 2

### Payments into and out of the account

- 2.1 Once the account is open, you can make deposits of any amount at any time.
- 2.2 There is no maximum account balance.
- 2.3 Withdrawals from the account are allowed at any time with no notice.
- 2.4 Payments via standing order or direct debit are not allowed from the account.

### Interest

- 2.5 Current interest rates and tiers are set out in our relevant interest rates leaflet and on our website.

# Direct Cash ISA Issue 2

These additional conditions relate to Direct Cash ISA Issue 2, which supplement and amend the general conditions of your Customer Agreement with us (Barclays Bank PLC), and should be read in conjunction with the declaration you made when opening your account. In the event of any inconsistency between these additional conditions and the general conditions of the Customer Agreement, these terms will apply in relation to your cash ISA.

## General

### Definition

- 1.1 Direct Cash ISA Issue 2 is a cash ISA.

## Eligibility

- 2.1 To have this account you must be at least 16 and resident in the UK for tax purposes. Accounts must be held in your sole name only.
- 2.2 The ISA investments will be, and must remain in, the beneficial ownership of the investor and must not be used as security for a loan.
- 2.3 In accordance with HM Revenue & Customs ISA Regulations, you are not eligible to apply if you have already subscribed to a cash ISA, or have already subscribed the maximum allowance to a stocks and shares ISA, either with us or another ISA manager, in the same tax year as you are applying for this ISA.

## Cash ISA Terms

### Payments into and out of the account

- 3.1 You must make an initial deposit of at least £1 (with the exception of transfers-in) when you open the account after which you can make deposits at any time.

- 3.2 The maximum amount you can subscribe is the maximum cash ISA limit per tax year as prescribed in the HM Revenue & Customs ISA Regulations irrespective of any withdrawals made. Any deposit counts towards your maximum subscription limit for the relevant tax year even if you subsequently make a withdrawal.
- 3.3 If you make deposits into your ISA more than the amount prescribed in the ISA Regulations the excess will be returned to you.
- 3.4 Payments out of the account are allowed at any time with no notice.

## Transfers-in

- 4.1 Transfers-in of ISA funds held in another ISA are not allowed.

## Interest

- 5.1 Interest can only be paid into the account.
- 5.2 Current interest rates and tiers are set out in our interest rate leaflet and on our website.
- 5.3 Interest is payable without the deduction of tax as long as you comply with the relevant ISA Regulations. The value of tax relief depends on individual circumstances.

Closure of your account

- 6.1 You can close your ISA at any time without notice by providing written instructions signed by you. If you have subscribed to your ISA during a tax year and then close the account, you will not be able to re-open the account or subscribe to another cash ISA either with us or any other ISA manager in the same tax year.
- 6.2 If you wish to close your ISA and notify us within 14 days of the opening day of the account or within 14 days of the day you receive these Terms and Conditions, whichever is the later, the agreement between us will be cancelled. The balance on your account and any gross interest earned will be repaid to you.
- 6.3 We may close your account by immediate written notice to you if we are directed to close it by HM Revenue & Customs.
- 6.4 We may close your account by immediate written notice in the circumstances set out in condition 9.4 if the failure cannot be corrected or if you fail to take any action requested by us in writing within a reasonable period.

Transfer of your ISA to another ISA Manager

- 7.1 To transfer your ISA (or part of the balance on your ISA) to another ISA manager you must give written instructions to your new ISA manager who will forward your request on to us.  
These instructions must:
  - be in writing;
  - be signed by you; and
  - state when you want the transfer to occur.
- 7.2 Once we have received the transfer instructions from your new ISA manager, we will send the cash and relevant information to the new ISA manager within 5 business days.

Death

- 8.1 ISA tax exemptions will no longer apply if you die during the term of your ISA. Interest will be paid without the deduction of tax only up until the date of death. When we receive notification of your death we will close your ISA and transfer the balance to a Barclays Net Personal Estate account which we will open in your name. We will pay any amount held in that account to your legal personal representatives when we receive the necessary legal confirmations.

General

- 9.1 You may not transfer the ownership of your ISA to anyone else or use your ISA as security for any borrowing.
- 9.2 If you fail to subscribe to your ISA in any tax year, under ISA Regulations you will be required to make a new ISA declaration should you wish to continue to make further contributions.
- 9.3 We will only delegate our duties under the terms of this agreement to another account manager or a third party acting as our agent if we are satisfied that they are competent to carry out those duties.
- 9.4 We will notify you if, for any reason, your ISA has or will become void because of a failure to satisfy the ISA Regulations.

These additional terms and conditions relate to the Direct Tracker accounts. They supplement and amend the general conditions of your Customer Agreement with us (Barclays Bank PLC). In the event of any inconsistency between these additional conditions and the general conditions of the Customer Agreement, these terms will apply in relation to the Direct Access Tracker accounts.

1 Availability

- 1.1 To have this account you have to be at least 16 and resident in the UK. You can have more than one of these accounts at any given time in sole or joint names.
- 1.2 The account is also available to trustees of personal funds, executor(s) of estates and administrator(s) of estates.

2 Direct Access Tracker Terms

Payments into and out of the account

- 2.1 Once the account is open, you can make deposits of any amount at any time.
- 2.2 There is no maximum account balance.
- 2.3 Withdrawals from the account are allowed at any time with no notice.
- 2.4 Payments via standing order or direct debit are not allowed from the account.

Interest

- 2.5 The interest rate will track the Bank of England base rate by a guaranteed percentage rate. Details of the current guaranteed percentage rate are set out in our relevant interest rates leaflet and on our website.
- 2.6 The interest rate will change within 30 working days of the Bank of England base rate change.
- 2.7 Current interest rates and tiers are set out in our relevant interest rates leaflet and on our website.

You can get this in Braille, large print or audio by calling 0845 603 8888\*

#### [Call monitoring and charges information](#)

\* Calls may be recorded for quality and training purposes. For BT residential customers, calls to 0845 numbers will cost no more than 4.5p per minute, plus 15p call set-up fee (current at February 2014). The price on non-BT phone lines may be different. If you are calling from abroad, please check with your service provider about the cost of the call.

Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 122702).  
Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.