About the move of your Barclays Direct savings accounts to Barclays

What this booklet is about

In this booklet, you'll find important information about the move of your savings accounts from Barclays Direct to Barclays. It also tells you about banking with Barclays after the move.

If you have more than one savings account with Barclays Direct, this booklet applies to each of them.

Contents

About the move

In just over two months' time, your Barclays Direct savings account will be moving to Barclays. We'll be writing to you to tell you the exact date. Your account will become a Barclays savings account with a new sort code and account number.

We've created special account types for customers moving from Barclays Direct to make sure everything's as similar as possible. However, there will be some changes.

Please look carefully through the following pages so you understand all the changes, including the features of your new account.

Until your move date, please carry on using the same telephone numbers and security details you've been using for Barclays Direct.

The timeline

March 2013

We wrote to tell you the savings and mortgage business of ING Direct UK had transferred to Barclays and that Barclays Direct was the new trading name for ING Direct UK.

You are here

This information pack contains everything you need to know about the changes to your Barclays Direct account, including:

- Your new Barclays savings account and how it differs from your existing Barclays Direct account
- Your new Barclays interest rate and
- Your new Barclays terms and conditions.

Around 3 weeks before the move

We'll write to you with everything else you need to know, including:

- Confirmation of the date your savings account will move to Barclays
- Your new sort code and account number
- Details of when you can set up arrangements for making payments into your Barclays savings account
- Details of when you can set up Text Alerts for your Barclays savings account, if you want to use them.

During the 2 weeks before the move

We'll send you everything you need to manage your account using Barclays Online and Telephone Banking services. You'll receive separate membership numbers and passcodes for online and telephone banking if you don't already have these.

Over the moving weekend

We'll be transferring your Barclays Direct savings account to Barclays. By your move date, you'll have everything you need to be able to start using your Barclays savings account.

You'll have no access to your account during that weekend.

During the 2 weeks after the move

You'll receive a paper transfer statement showing the balance transferred (including interest) for each account. You'll also receive an interim paper Statement of Deduction of Income Tax for the period 6 April 2014 until the date of the move if you have paid tax on any interest.

What's changing?

You'll notice that there are some changes to your account and our agreement with you.

You'll find the full details later in this booklet, in the interest rate or terms and conditions booklets within this pack. Please do take the time to read these. This page shows you where to find key information about the changes in the booklets.

What's changing with

Our agreement?

As your account is moving to Barclays systems and servicing centres, we need to update our agreement with you.

For your new Barclays savings account, this agreement has three parts:

- The Retail Customer Agreement. It gives the principles Barclays will use to manage your account day to day and sort things out should they go wrong – and explains your rights and responsibilities
- The Additional Conditions for your account (see page 29 onwards of 'Our terms and conditions')
- Barclays Savings booklet (Interest rates for personal savers). This includes the details of the interest that will be paid on your account.

- Changes we can make to this agreement
  See page 9 of 'Our terms and conditions'
- What we need you to do
  See page 11 of 'Our terms and conditions'
- How to give us instructions
  See page 13 of 'Our terms and conditions'
- Contacting you if we refuse an instruction
  See page 15 of 'Our terms and conditions'
- How we'll try to help if something goes wrong
  See page 22 of 'Our terms and conditions'
- Using money in your accounts to repay us
  See page 23 of 'Our terms and conditions'
- How we use information about you
  See page 24 of 'Our terms and conditions'
- When we can close your account or end our agreement with you
  See page 27 of 'Our terms and conditions'

Unless we tell you differently, your agreement with Barclays is governed by English law (and the same law will apply to establishing your relationship with Barclays). Any banking terms implied by law will also apply to the agreement.

The language we use for all communications is English.

What's changing with

Your account?

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- You won't be able to open any more of these Barclays savings accounts
  See pages 6 and 7
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The Barclays account you'll move to

So that you get the smoothest transition possible between Barclays Direct and Barclays, we've created some new Barclays savings accounts specifically for you. For each savings account you have with Barclays Direct we'll open a Barclays savings account with a new sort code and account number. You won't be able to open any more of these new accounts or switch between them following the move to Barclays.

If you decide to close your new account for any reason, you won't be able to reopen it at a later date.

Barclays Direct account		Barclays account
ING Direct Savings Account	▶	Direct Access Issue 2
ING Direct Savings Account (transferred from Heritable Bank) with a guarantee to pay Bank of England base rate for the lifetime of the account	▶	Direct Access Tracker
ING Direct Savings Account (transferred from Heritable Bank) with a guarantee to pay Bank of England base rate plus 0.25% gross for the lifetime of the account	▶	Direct Access Tracker
Growth Saver	▶	Direct Access Plus Issue 2
Loyalty Saver	▶	Direct Access Plus Issue 2
Web Saver	▶	Direct Access Plus Issue 2
Cash ISA Transfer – Easy Access	▶	Direct Cash ISA Issue 2
Cash ISA Transfer – Fixed Rate	▶	Direct Cash ISA Issue 2
ING Direct Cash ISA	▶	Direct Cash ISA Issue 2

Barclays accounts – at a glance

Here's a summary of the features of your Barclays savings account	Direct Access Issue 2	Direct Access Plus Issue 2	Direct Access Tracker	Direct Cash ISA Issue 2
Instant access to your savings, online, over the phone or in any Barclays branch	✓	✓	✓	✓
One interest rate that applies to all balances*	✓	✓	✓	✓
Interest rates are variable and interest will be paid monthly on the first working day of each month	✓	✓	✓	✓
You can transfer money from your account to any UK bank account online, over the phone or in any Barclays branch	✓	✓	✓	✓
Same-day domestic payments (CHAPS) are available from your account in any Barclays branch or via Barclays Online Banking, free of charge.	✓	✓	✓	✓
Interest rate tracks above the Bank of England base rate by a guaranteed percentage rate for the lifetime of the account. The Bank of England base rate is variable*			✓	
This is a cash ISA and transfers from other ISAs are not accepted. You can deposit up to the annual ISA subscription limit each year as long as ISA conditions are met				✓
Interest earned is exempt from UK Income tax as long as ISA conditions are met.				✓

* See 'Interest rates for personal savers' booklet for details

How your account will be different

Your Barclays savings accounts are different because…

Interest will be paid on the first working day of the month

The time period covered by the interest payment is shown in the interest entry details on your statement.

Interest is calculated daily on the statement balance

If you make a payment into or out of your account on a day that isn't a working day (Saturday, Sunday or public holiday) or after the cut-off time, we'll treat these as having been made and processed on the next working day when updating your statement balance and calculating interest.

Barclays notifies changes to interest rates differently

If we increase an interest rate, details are available online, over the phone and in branches. We may also publish it in the press. If we lower an interest rate, we will notify you personally in advance. If the interest rates on your account track a reference interest rate, such as the Bank of England base rate, the rates on your account will automatically change along with the reference interest rate as set out in the account terms. We don't notify you of this kind of change or publish them in the press.

You'll have a new sort code and account number

Because your account is being moved to Barclays systems it will have a new sort code and account number. We'll send you details of these three weeks before the move.

There's no maximum balance any more

There's no limit to the amount of money you can put in your Barclays savings account. ISAs are an exception, as they have an annual subscription limit set by the government.

You won't be able to open any more of these new Barclays savings accounts

The additional conditions of your new account don't allow additional accounts of that type to be opened. You will be able to open other Barclays savings accounts.

You won't be able to close your account online yet

This option is on its way soon. You'll need to phone us or visit us in branch if you decide to close your account in the meantime.

What is the statement balance? This is the balance on your account after payments into and out of your account have been processed. It includes the value of any cheques deposited but not yet cleared.

What is the cut-off time? This is the time by which your payment instructions must be received to be processed that working day. Cut-off times vary by payment type and you can find them by looking at our website, asking us in branch or over the phone.

Receiving interest tax free
If you don't pay tax in the UK, you may be eligible to get interest tax free, ie gross.

You can register your account to receive tax-free interest using HMRC Form R85, available from the HMRC website or any of our branches.

We do not accept declarations from non-UK residents. If you have already registered your existing Barclays Direct account to receive interest tax free, you don't need to re-register your new Barclays account.

Some account-specific changes we'd also like to draw your attention to:

Direct Access Issue 2

It's different from ING Direct Savings Account because

- You won't be able to open any additional Direct Access Issue 2 accounts

Direct Access Plus Issue 2

It's different from Growth Saver because

- There's a single interest rate for all balances. See 'Interest rates for personal savers'
- You won't be able to open any additional Direct Access Plus Issue 2 accounts

It's different from Loyalty Saver because

- There's no impact on interest when withdrawals are made. See 'Interest rates for personal savers'
- You won't be able to open any additional Direct Access Plus Issue 2 accounts

It's different from Web Saver because

- Payments out of the account no longer have to be made via your 'tied' account

Direct Access Tracker

It's different from the ING Direct Savings Account (transferred from Heritable Bank) with a guarantee to pay Bank of England base rate for the lifetime of the account because

- It guarantees to pay Bank of England base rate plus an additional 0.25% gross for the lifetime of the account

- You won't be able to open any additional Direct Access Tracker accounts

Direct Cash ISA Issue 2

It's different from Barclays Direct ISA accounts because

- New transfers in from other ISAs are not permitted
- Current tax year subscriptions can be deposited into the account, subject to the provision of a valid ISA declaration

Your statements

Your first Barclays savings account statement will be issued no later than 90 days after your account has moved to Barclays. Statements will be issued in January, April, July and October. You'll receive a statement for each account you hold.

Remember that your Barclays statement will only cover the time from when your account moves to Barclays, and won't cover transactions on your Barclays Direct savings account prior to the move.

Transfer statement

Following the move, you'll receive a paper transfer statement from Barclays Direct showing the balance transferred (including interest) for each account that is moved. If you've paid tax on any interest earned up to the date of the move, this will include an Interim Statement of Deduction of Income Tax for the period 6 April 2014 until the date of the move.

Your statement format

You'll continue to receive your regular account statement in the same format – paper or online – that you had with Barclays Direct. It's quick and easy to switch from paper statements to online statements or vice versa. You can change your statement preferences after the move, online, over the phone or in branch.

After the move, you can also choose to receive your statement in Braille, large print or audio format. To change the format of your statement to one of these formats, please call **0800 400 100** (via TextDirect if appropriate) or contact a branch after the move.

If you have chosen to receive online statements, your Barclays statement will be available immediately after it's produced, by logging into Barclays Online Banking.

You'll no longer receive an email notifying you that your statement is ready to view.

For joint accounts

If you have a joint account, after the move you'll only receive one statement addressed to both of you. If one of you receives a paper statement currently, your new Barclays statements will be sent as paper. You can change this after the move if you want to.

Copies of statements

If you usually get your Barclays Direct account statements online, you can continue to download or print these and Statements of Deduction of Income Tax as usual up to the date of the move. After this date, if you need any past Barclays Direct statements (account or tax), you'll need to request them as copies from Barclays because they won't be available online. There won't be a charge for these. If you know you're going to need them, it may be a good idea to print and download them before the move. After the move, you'll find all your Barclays online statements are available within Barclays Online Banking to view or download. We can also supply paper copies of past Barclays statements. There is a charge for this service – please see page 4 of the 'Interest rates for personal savers' for details.

Tax statements

The first account statement you receive after 5 April each year will include a Tax Summary providing the information usually found on a Statement of Deduction of Income Tax.

Filling in your tax return

So that you can fill in your tax return for 2014/15, you'll need your Barclays Direct paper transfer statement, the interim Barclays Direct Statement of Deduction of Income Tax (if you paid tax), and your first Barclays statement received after 5 April 2015.

Using Barclays services

Moving money

Any future-dated payments will work as normal

If you've arranged a payment from your Barclays Direct savings account for a date after the move, the instruction will be transferred across to your new savings account. You'll be able to see your arranged payments in online banking under 'Manage payments and transfers' in 'Account Services'.

Transferring money to another Barclays account

You can move money quickly and easily between your Barclays accounts online, by phone or in branch. You can find out about any limits that may apply by looking online, asking over the phone or in branch.

Paying money into your savings account

After the move you will be able to deposit or send money from any UK bank account held in any name. You can make payments:

- By standing order – just contact your bank to arrange this. Or someone else can set up a standing order from their account to you
- Through an online or telephone instruction from another UK bank – whether it's from your account or someone else's
- In cash – at a Barclays branch counter or at a Quick Pay Point
- By cheque – either in a branch at the counter, by Quick Pay Point or by post with a paying-in slip. You can order a paying-in book online, over the phone or in branch.

If you currently have a Regular Savings Plan in place, this won't be transferred to your new Barclays savings account. You'll need to contact your bank to set up a standing order if you want to continue saving regularly.

Paying money out of your savings account

After the move to Barclays, you'll be able to make payments from your account to any UK bank account. We may apply limits to payments out of your account, depending on how you take the money out. You can find out the limits that apply by looking online, asking over the phone or in branch.

If you're planning to withdraw a large sum of money and would like to know the best way to do it efficiently and securely, please call us or ask in branch.

There are a number of ways you can make a payment from your account:

- Transferring money to another UK bank account. To help you transfer money easily your linked account details will be set up as a payee so you can make transfers to that account straight away. The Direct Debit Instruction on your external bank account will be cancelled
- Cash withdrawal in branch
- Free same-day domestic payments (CHAPS) to any other UK bank account
- Banker's draft. There is a charge for this service – see page 4 of the 'Interest rates for personal savers' booklet
- International Payments. There is a charge for this service – see page 4 of the 'Interest rates for personal savers' booklet.

Using Barclays services

Moving money continued

Cash withdrawals in branch

Our counter staff will handle your withdrawal for you. You'll need to have identification with you – see page 18.

Same-day domestic payments (CHAPS)

CHAPS is an automated processing system for making same-day payments within the UK. It can be useful if you need to send money to someone urgently – for example, if you are buying a house.

Instructions for same-day payments need to be received by 2pm on a working day. You can make a CHAPS payment online or in branch. If visiting a branch, you'll need to have identification with you – see page 18. There's usually a charge for a CHAPS payment but it will be free of charge from Direct Access Issue 2, Direct Access Plus Issue 2, Direct Access Tracker and Direct Cash ISA Issue 2 accounts. There's a limit to the amount you can transfer by CHAPS, depending on how you do it – you can find out these limits online, over the phone or in branch.

Banker's draft

A banker's draft is useful for larger purchases. It is a guaranteed cheque and only the named payee can use it. To get a banker's draft, you need to give 24 hours' notice – go to any branch and speak to a cashier or Personal Banker, or call telephone banking and arrange for your details to be faxed to a branch of your choice. When you collect the draft you'll need to have identification with you – see page 18. A member of staff will then sign the draft and the funds will immediately be debited from your account. There is a charge for this service. See page 4 of the 'Interest rates for personal savers' booklet for details.

By post

You can make cheque deposits through the post. You'll need to send a cheque and paying-in slip to Barclays at **Barclays, Leicester, LE87 2BB**. You can order a paying-in book online, over the phone or in branch.

International Payments

This service provides a flexible means of sending funds overseas and has been designed to be both fast and cost effective. Payments are sent using an electronic bank-to-bank transfer, which is suitable for both urgent and less time-critical payments.

- Payments from sterling or currency accounts
- Payments made in any freely-traded currency to virtually any destination
- No maximum value
- Flexible, reliable and secure
- Make payments online, over the phone or in branch
- Choose between standard and priority service.

There is a charge for this service – see page 4 of the 'Interest rates for personal savers' booklet.

You can find out more about making International payments by looking online, asking us over the phone or in branch.

Online banking

Barclays Online Banking offers a convenient way to manage your money. Combining flexibility with the security you'd expect from one of the UK's biggest banks, it's the simplest way to run your Barclays savings account. There are two different types of online access which are explained on the next page. The level of online access we offer at first will depend on whether you have used Barclays Direct Online Banking in the last two years. If you have a joint savings account, you may not both have the same level of access after the move – you can change this later.

Getting started with Barclays Online Banking

If you're new to Barclays Online Banking, we'll automatically send you the following items in separate envelopes to enable you to use Barclays Online Banking from the date of the move:

- Your online banking membership number
- Your online banking passcode.

In addition, if you have used Barclays Direct Online Banking in the last two years, you'll also receive:

- a PINsentry card reader device
- an authentication card and PIN to use with your PINsentry card reader (if you don't already have a Barclays debit card).

If you're a Barclays customer who already uses Barclays Online or Telephone Banking, you can use your existing membership details.

Using Barclays services

Online banking continued

Access with a passcode

Barclays Online Banking membership with a passcode gives you an instant way to:

- View all your Barclays accounts and balances in one place
- Move money between your Barclays accounts
- Send money to the external bank account previously linked to your Barclays Direct account. Your linked account will be displayed as a payee ready for you to use straight away after the move. You will be able to view all payees set up on your account including any set up by any joint party on the account
- Make payments to people and companies you've paid before through Barclays Online Banking.
- Make first-time payments to new payees if they appear on our existing pre-approved list. This list contains banking details of some of the UK's most popular companies. Once you input a company's name, our systems will search for its banking details to ensure your payment reaches the correct destination
- Check on screen the last 60 days or 60 transactions to see what's come in or gone out. Any previous transactions will be recorded on your account statement
- View your online account statements
- Get information about Barclays products and services, including opening a new current or savings account.

Or do more with PINsentry

In addition if you have Barclays Online Banking membership with PINsentry (and authentication card), you can:

- Make or set up payments to people you haven't paid before or companies if they don't appear in our pre-approved list
- Change your contact and address details
- Send same-day domestic payments (CHAPS)
- Set up Text Alerts for your Barclays savings account
- Send International Payments
- Access Barclays Cloud It, our document management service that lets you store and manage your documents safely and securely.

If you don't already have PINsentry access, you can request it by calling the Barclays Team after the move or visiting any branch.

Please keep using your Barclays Direct Online Banking as normal until we've moved your account over to Barclays.

PINsentry card reader

The PINsentry card reader is a small hand-held device that you insert your Barclays authentication card or Barclays debit card into. It uses your card and PIN to generate a unique, one-use-only eight-digit code for logging in to online banking and validating transactions to new payees online.

Authentication card

If you've been issued with a PINsentry, you'll also receive an authentication card. This is a chip-enabled card which works with a PINsentry card reader to give you access to your account online and in our branches. We'll send your authentication card and, in a separate envelope, the PIN you'll need to use with it in your PINsentry card reader.

Please keep your card and PIN safe and separate from each other.

Your authentication card can only be used to validate your instruction with a PINsentry card reader. You won't be able to use the card to make a withdrawal from a cash machine or to make purchases. You can also use this to validate instructions in our branches.

Changing your PIN

Once you receive the PIN for your authentication card, it's easy to change it to something you'll find more memorable. You can do this at most Barclays cash machines.

All you do is:

- Insert your authentication card into the machine and enter the PIN we've given you
- Select 'PIN services' from the on-screen menu and then the 'Select a new PIN' option
- Choose your new PIN. Don't use sequences that could easily be guessed by others, such as 1111 or 1234.

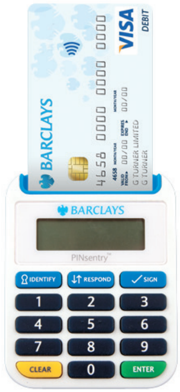
Online security

Remember that Barclays will never ask for your passcode, PIN or PINsentry code when we contact you. Never provide this information to a caller or in response to an email or text.

Help using online banking

To see how easy it is to use Barclays Online Banking, watch our demo at **barclays.co.uk/movingtobarclays**

If you need any help with online banking, call **0845 600 2323***.



A PINsentry is a security device that generates single-use codes when used with your authentication card or Barclays debit card.

* 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.

Using Barclays services

Telephone banking

Telephone banking offers you an automated, fast-track service 24 hours a day, seven days a week. If you need help, you can speak to an adviser by pressing zero on your phone.

If you're a Barclays customer who already uses Barclays Online or Telephone Banking, you can use your existing membership details.

Getting started with Barclays Telephone Banking

If you're new to Barclays Telephone Banking, we'll send you a new Barclays Telephone Banking membership number and passcode in separate envelopes. These will be different from your online banking access codes. Once you receive your passcode it's easy to change it to something more memorable.

What you can do

By using our fast-track service, you can:

- Hear your current balance
- Check your latest transactions – what's come in or gone out
- Pay your Barclaycard bill
- Move money between your Barclays accounts
- Search for specific payments.

By speaking to an adviser, you can:

- Pay bills and send money to any UK bank account, including making International Payments
- Change your address details
- Set up Text Alerts for your Barclays accounts
- Get information about Barclays products and services, including opening a new current or savings account.

After the move, if you need any help managing your account, just contact the Barclays Team on the number at the back of this booklet.

Using our branches

After the move, if you'd like to talk to someone about your account face to face, Barclays branch staff are ready to help. To find your nearest branch, go to **barclays.co.uk/branchlocator**

At the counter

We provide a full banking service at our in-branch counters. To carry out a transaction you'll need to have identification with you – see page 18.

Quick Pay Points

Quick Pay Points are available in many of our branches and are a convenient way to pay cash or cheques into an account without going to the counter.

Instructions for using the machines are printed on the back of the Quick Pay envelopes that you'll find in branch – or ask a member of staff to help you.

Personal Bankers

If you'd like to talk things through in more detail, an appointment with one of our Personal Bankers will help you answer any questions you may have about running your account or about other Barclays products and services.

They can help you:

- Carry out financial reviews
- Transfer funds between accounts
- Open and close accounts
- Manage changes to when (and how often) you receive statements
- Make sure we've got your up-to-date details
- Get information about Barclays products and services, including current and savings accounts, Barclaycard services, loans, insurance and mortgages
- Contact specialists in other parts of the bank.

You'll find Personal Bankers in most of our branches, throughout the UK.

Using Barclays services

Using our branches

Identifying yourself

You'll need to identify yourself when you first come into a branch to carry out a transaction, as well as for some other purposes. We'll need to see something that proves your identity and something else that shows your address: see the 'Proof of ID documents' and 'Proof of current UK address' sections. We'll also take a copy of your signature to add to our records. This is used to verify any written instructions you might send us.

After your first branch visit, we'll just need to see your proof of ID and an authentication card if you have one. If you don't have an authentication card, you'll need two forms of ID, one with a photo.

Proof of ID documents

- Full and valid UK or foreign passport
- Photocard national identity card
- Full UK paper driving licence
- A full/provisional UK or foreign photocard driving licence
- Benefit entitlement letter (less than 12 months old, confirming benefit payable at time of issue)
- Blue disabled driver's pass

Proof of current UK address

- Full UK paper driving licence
- UK or foreign bank/credit card statement (less than 3 months old and not printed from the internet). Sorry, we don't accept storecard statements
- UK mortgage statement (less than 12 months old and not printed from the internet)
- Council Tax bill, payment book or exemption certificate (less than 12 months old)
- Council/Housing Association or landlord or estate agent tenancy agreement. Sorry, we don't accept private tenancy agreements
- Council rent book/card (showing a payment within the past 12 months)
- Jobcentre Plus letter confirming National Insurance number (less than 3 months old)
- Benefit letter/adjustment letter (less than 12 months old) addressed to you. The letter must confirm that the benefit was payable at the time of issue
- Letter/bill from utility company (less than 3 months old, except for water bills, which must relate to the current charging period). The letter/bill must confirm that you receive a service from the company and must not be printed from the internet. Sorry, we don't accept mobile phone bills
- TV Licence letter or Direct Debit schedule (less than 12 months old). The document needs to detail your name and address and confirm the existence of a TV Licence
- UCAS letter (student/graduate accounts only – less than 12 months old), showing offer of a place on a course in the current or next academic year.

Accessing our services

Additional ways you can operate your account

You can send us written instructions, such as change of address, by post to **Barclays, Leicester, LE87 2BB**. Before sending written instructions, we'll need a copy of your signature, see 'Identifying yourself' on page 18.

Accessible services

It's Barclays aim to make banking easy for everyone, so no matter how you want to access our products and services, you can: online, over the phone or in branch. We provide all our print materials in Braille, large print, and audio on request, and you can set preferences so that you get any help you might need in branches. Our staff are trained to help you in what you need to do.

If you want to find out about our accessible services, visit: **barclays.co.uk/accessibility** or **barclays.co.uk/accessibleservices**

Power of Attorney

A Power of Attorney is a legal arrangement that lets you appoint someone to manage your financial affairs. If you act as an attorney for someone with a Barclays Direct account moving to Barclays, we'll send you Barclays Telephone and Online Banking membership details to manage the account.

Once the account has transferred to Barclays, one or more additional people can act as an attorney on the account. If you want to arrange this, come into any branch with your legal Power of Attorney documentation and ID, and we will see to it for you.

Barclays services – at a glance

Easy ways to use Barclays services	Online banking: With passcode	Online banking: With PINsentry	Telephone banking: Automated Fast track service	Telephone banking: With an adviser	In branch: Counter service	In branch: Quick Pay Point	In branch: With a Personal Banker	By post
Pay in a cheque					✓	✓		✓
Pay in cash					✓	✓		
Withdraw cash					✓			
Transfer money between your Barclays accounts	✓	✓	✓	✓	✓		✓	✓*
Set up a third party payment on the account		✓		✓	✓		✓	
Make a payment to a third party that's already set up on your account	✓	✓	✓	✓	✓		✓	
Make a payment using same-day domestic payments (CHAPS)		✓			✓		✓	
Make a payment to someone on our pre-approved list (third party payment)	✓	✓		✓	✓		✓	
Check your balance and transactions	✓	✓	✓	✓	✓		✓	
View your statements	✓	✓						
Change or order a statement	✓	✓		✓	✓		✓	✓*
Change your contact details		✓†		✓	✓		✓	✓*
Close your account				✓	✓		✓	✓*

* Once we have a record of your signature
† Only for current and savings accounts

Answers to some questions

Why is my savings account moving to Barclays now?

In 2013, we notified you that Barclays Bank PLC had acquired the UK savings and mortgage business of ING Direct UK and that Barclays Direct was the new trading name for ING Direct UK. The plan has always been that Barclays would move each of your savings accounts to its own systems. Up to now, your savings account has been looked after by Barclays Direct. The move of all accounts is expected to be complete by Summer 2014.

Will I earn less interest?

There are no negative impacts on interest rates. A comparison of interest rates can be found in the enclosed booklet 'Interest rates for personal savers'.

What will happen to interest that I've been earning on my Barclays Direct savings account?

Any credit interest you've earned, including interest over the weekend your account moves to Barclays, will be added to your Barclays Direct account balance and paid to your new Barclays account when you move from Barclays Direct. You'll find details of how much interest has been added to your savings account on your Barclays Direct transfer statement, which will be sent just after the move.

Can I continue to use my linked account?

Details of any external bank account previously linked to your Barclays Direct account will automatically be set up as a payee and ready to use with your new Barclays account. You'll be able to manage your account through Barclays Online or Telephone Banking, or at any Barclays branch.

What will happen to the regular savings plan payments going into my account?

If you wish to continue your regular savings plan or set up a new regular payment into your new Barclays account, these will need to be set up using a standing order facility. You'll need to contact your external bank to arrange this using your new Barclays account details, which you'll receive in good time to make the arrangements.

What will I need to do differently with any regular payments into my account?

In the three weeks before the move, you'll receive your new Barclays account number and sort code. You'll need to update any existing payments into your account (eg share dividends, regular payments from other people) with your new account number and sort code.

Answers to some questions continued

What will happen to my future-dated payments?

Any future-dated payments set up to go out from your account after it has moved over to Barclays will be processed as normal.

After the move, you'll be able to see your arranged payments in Barclays Online Banking.

How do I access my account during the move?

You should continue to use your Barclays Direct customer number, PIN and Memorable Date to access your existing account via Barclays Direct until the move. We'll let you know three weeks beforehand which weekend your account will move – you'll have no access to your account during that weekend.

Will you be sending me a statement when you've moved my Barclays Direct savings account to Barclays?

Yes. We'll send you a paper transfer statement and interim Statement of Deduction of Income tax (if you paid tax) for your Barclays Direct savings account shortly after we've moved it to Barclays:

- The transfer statement for your Barclays Direct savings account will include all entries and interest from the date of your last statement, up to the day your account moves to Barclays
- Your first Barclays statement will arrive within 90 days of the move and will include all the transactions from the date your account was moved to Barclays
- Statements will continue to be issued to you quarterly in January, April, July and October. If you wish to change the format or address of your statement, please contact us after the move.

Can I still use the Barclays Direct contact details?

Yes. Please continue to contact Barclays Direct and access your online account in the usual way until the move.

Who do I contact if I need to change my personal details before the move?

Until your account has been moved to Barclays, you can continue contacting Barclays Direct as you would normally. Any changes will be transferred to your new Barclays account. The Barclays Direct contact number is **0800 052 8809**.

I have a Barclays Direct business savings account – will this be affected by the move?

Yes. Your Barclays Direct business savings account will also move to Barclays. We'll write to you separately to let you know how and when it will be moved.

I have a mortgage with Barclays Direct – will it be affected by the move?

Yes. Your Barclays Direct mortgage will also move to Barclays. We will write to you separately to let you know how and when it will be moved.

What if I'm already a Barclays customer?

When each Barclays Direct savings account moves to Barclays, it will be created as a new Barclays savings account. Your existing Barclays accounts will not be affected. You'll be able to view your new account alongside your existing ones. Your online and telephone banking membership details will remain the same.

When will I receive my new security details to access Barclays Online and Telephone Banking?

In the two weeks before the move you'll receive your new online and telephone banking membership details. These will be separate memberships for each service.

What will happen to any payments sent to my old Barclays Direct account after the move?

Any payment sent to your old Barclays Direct account after the move will be redirected to your new Barclays account for a period of time. At some point in the future, the redirection will cease and any payments will be returned to the sender. We will let you know when this will be, three weeks before the move of your account to Barclays.

If you have a complaint

Before the move

We'd like to hear from you if you're unhappy with the changes to your savings account or the service you've received before the move. Please contact **0800 052 8809** or use the contact links on the Barclays Direct website: **ingdirect.co.uk**

After the move

If you're unhappy with the account or the service you've received after your account has moved to Barclays, please let us know in person at a branch, in writing, by email or by calling us. If you feel your issue has not been resolved you are entitled to make a complaint. A leaflet detailing how we deal with complaints is available on request in any Barclays branch, from the Barclays Information Line on **0800 400 100** or online at **barclays.co.uk**. Alternatively, you can write to **Barclays, Leicester LE87 2BB.**

If you're not satisfied with our final response, or if 8 weeks has passed since you first let us know about your concerns, you may be able to ask the Financial Ombudsman Service to review your complaint. The Financial Ombudsman Service is an organisation set up by law to give consumers a free, independent service for resolving disputes with financial firms. It will only step in once we've had the opportunity to investigate matters, so please contact us first and we will do all we can to help you. Details of those who are eligible complainants can be obtained from the Financial Ombudsman Service.

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: **0845 080 1800**

Your privacy

How we use your information

In order to manage your accounts and provide you with products and services we need to collect, use, share and store personal and financial information about you. Details of how we will use your information, and who we can share it with, are set out in Section 10 of the booklet 'Our terms and conditions', which you'll find in this pack.

Your marketing preferences

Barclays will respect the preference you expressed to receive (or not to receive) marketing information from Barclays Direct.

We're here to help

Before the move

We want to make sure your move is as smooth as possible. So if you have any questions about your Barclays Direct savings account before the move, you can visit **ingdirect.co.uk** where you'll find a link to some of the most frequently-asked questions. Or if you'd like to talk through the changes, call us on **0800 052 8809**.

You can get more information about the move, including example copies of the booklets we've sent so far in case you need to check on anything, at: **barclays.co.uk/movingtobarclays**

After the move

We'll give you all the information you'll need to contact Barclays in good time for the move.

Once you've received your new Barclays account details, it means that the Barclays Team will be handling your account and will be able to answer any questions. You can then use the number **0845 755 5555*** to contact us. Until you have your details, please use the Barclays Direct number for any questions.

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.

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