

# Explore your new Barclays Bank Account

Discover your extras, useful tools and where to go for more information.

Whether you're checking your balance, paying a bill or sending money abroad, we'll help you find a way to do it.

		Barclays app <sup>1</sup>	Cash card	Visa debit card - contactless*	Mobile Payments**	Online Banking	Telephone Banking	Self-service machines in branch	Cash machines with your card	Post Office***
Make a payment	Shop and pay in store			●	●					
	Shop and pay online			●	●					
	Pay a bill	●		●		●	●	●		●
	Pay family and friends in the UK	●				●	●			
	Set up and manage Direct Debits	●				●				
	Set up and manage standing orders	●				●	●			
Receive a payment / pay in some money	Pay in cash							●		●
	Pay in cheques (now cleared by 11:29pm the next weekday, Monday to Friday except bank holidays)	●						●		●
	See payments received directly into my account	●				●				
	See payments received from overseas	●				●				
Take cash out in the UK	Take cash out		●	●				●	●	●
View, manage or move money	Check my balance	●				●	●	●	●	●
	Move money between my accounts	●				●	●	●		
Accounts with other banks	See your accounts from other banks	●								
Spending overseas (you can also have foreign currency delivered to your door)	Shop and pay overseas			●	●					
	Pay family and friends who are overseas					●	●			
	Take cash out			●					●	
	Travel wallet	●		●	●				●	

<sup>1</sup>Contactless

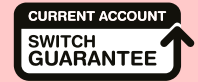
Quick and easy purchases without entering your PIN. Set payment limits in the Barclays app. Find out more at [barclays.co.uk/contactless](https://www.barclays.co.uk/contactless)

\*\*Apple and Google Pay

\*\*\* Post Office

To pay cheques in at the Post Office, you'll need a pre-printed paying-in slip and cheque deposit envelope. To pay cash in, you'll need your Barclays Visa debit card and PIN. Allow two extra days for payments to reach your account.

# Making the most of your account



- **Switching is simpler than you think**

The Current Account Switch Service lets you switch a current account from one participating bank or building society to another. You can transfer your salary and Direct Debits quickly and easily in seven working days. And it's free. Find out more at [barclays.co.uk/switch](https://barclays.co.uk/switch)

- **Keep track of your account with alerts**

If you've given us your mobile number, we'll automatically register you for alerts about an arranged overdraft, unarranged borrowing (when you go over your limit) and returned payments. These alerts help you keep track of your cash, but you can opt out if you want to. You can also choose to get alerts in the app<sup>1</sup> when you spend or receive money. You can register and opt out of our alerts in Online Banking, in Telephone Banking or in branch. Learn more at [barclays.co.uk/alerts](https://barclays.co.uk/alerts)

- **Where to find out about an arranged overdraft**

An arranged overdraft lets you borrow money, up to an agreed limit, when your balance goes below zero. Its purpose is short-term borrowing. Arranged overdrafts are subject to application, financial circumstances and borrowing history. You must be over 18 and a UK resident. Find out more at [barclays.co.uk/overdrafts](https://barclays.co.uk/overdrafts)

- **Enjoy Barclays Blue Rewards**

With Blue Rewards you can get access to Rainy Day Saver and Blue Rewards Saver, Barclays Cashback, offers from selected retailers and cash rewards if you have other products – like life insurance or a mortgage – with us. Visit [barclays.co.uk/blue](https://barclays.co.uk/blue) for more information and to see if you're eligible.<sup>2</sup>

- **Stop scammers in their tracks**

We'll never call you and tell you to move your money to a different account to keep it safe. Scammers change tactics often and adapt quickly. Find advice, support and steps you can take to stay safe at [barclays.co.uk/fraud-and-scams](https://barclays.co.uk/fraud-and-scams)

- **The money mule trap**

Don't let criminals trick you into moving money illegally. Watch out for anyone asking to borrow your bank account, or offering easy money. If it looks too good to be true, it usually is. Search 'money mules Barclays' for more info

- **Buy foreign currency in the app and spend it on your debit card**

With Travel Wallet, you can buy euros or US dollars in the Barclays app then spend it with your regular debit card. There's no need to carry large amounts of currency, you can top up anywhere, at any time and you can convert any unused currency back into pounds fee-free. Find out more **in the 'Cards' section of the app**

- **Are you paperless yet?**

By going paperless, you can reduce your paper waste, keep your statements and documents together safely in the app or Online Banking, and get reminders from us when you have new documents to view. Find out more at [barclays.co.uk/gopaperless](https://barclays.co.uk/gopaperless).

## Some helpful banking words

Your tariff has a wider glossary of words used by banks and building societies and what they mean – it's included with this guide and at [barclays.co.uk/rca](https://barclays.co.uk/rca). Below are a few of the most useful words:

- **Sort code:** A six-digit number (three pairs of two numbers) unique to your bank. Our sort codes begin with 20
- **Account number:** A number that's unique to your account. It's made up of eight digits and no letters
- **Balance:** The amount of money you have in your account
- **Debit card long number and expiry date:** Both are shown on the front of your card and often asked for when shopping online
- **Three-digit CVV number:** The last three digits on the signature strip on the back of your card. You may need this for extra security when shopping online.

**Make money work for you**



<sup>1</sup> You need to be 18 or over to access this product or service using the app. T&Cs apply.

<sup>2</sup> Available with selected current accounts. UK only. £5 monthly fee, eligibility criteria and T&Cs apply.