

# Explore your new Higher Education Account

Discover your 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)

<sup>\*\*</sup> Mobile payments Apple and Google Pay.

<sup>\*\*\*</sup> 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

- **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://www.barclays.co.uk/blue) for more information and to see if you're eligible.<sup>2</sup>

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

If you've given us your mobile number, we'll automatically register you for alerts. We'll let you know when you go into your arranged overdraft, if you go over your overdraft limit (unarranged borrowing) and if we return any 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>3</sup> when you spend or receive money.

You can register or opt out of our alerts in Online Banking, Telephone Banking or in a branch. Learn more at [barclays.co.uk/alerts](https://www.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://www.barclays.co.uk/overdrafts)

- **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<sup>3</sup> and get alerts from us when there's something new to view. Find out more at [barclays.co.uk/gopaperless](https://www.barclays.co.uk/gopaperless)

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

Our Travel Wallet lets you buy euros or US dollars in your app then spend it with your usual debit card. There's no need to carry large amounts of currency, you can top up anywhere, anytime, and you can convert any unused currency back into pounds free of charge.

- **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://www.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.

## 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://www.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:** an eight-digit number that's unique to your account
- **Balance:** the amount of money you have in your account
- **Debit card long number and expiry date:** both are on the front of your card, and often asked for when shopping online
- **Three-digit security code:** sometimes called a 'CVV code', this is 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.

<sup>3</sup> You need to be registered for the Barclays app or Online Banking.