

# Authorised User Additional Terms

These are additional terms. This means that they add to the main agreement between you and Barclays Bank UK PLC set out in the Customer Agreement. If there's anywhere they don't agree with the Customer Agreement, these additional terms are the ones we'll follow.

## 1. Welcome to the Barclays Authorised Users Service

### 1.1 What is the authorised users service?

You can get help managing your finances by adding people that you trust to your account as authorised users. There are two types of authorities you can give to someone else:

- You can allow someone to have a debit card for your current account. This would mean they are an additional cardholder.
- You can give someone permission to be an account supervisor and, if you want to, you can allow them to help you set some account controls including controls on your debit card. The controls the account supervisor can set for your account and your debit card are the same as the ones you can set.

Either type of authorised user will have access to some personal information related to your account (and of any joint account holders). This will include your sort code and account number. An account supervisor can see the balance and all transaction information on your account. An additional cardholder can also see this, but only if you agree to it

### 1.2 Who can add authorised users to their account?

You can add an authorised user to your account, if you:

- Have a personal current account with Barclays that isn't a Mortgage Current Account, a BarclayPlus Account or a Currency Current Account. If you have a Young Person's Account, you can add an account supervisor but not an additional cardholder
- Are a UK resident
- Are 16 or over to add an account supervisor
- Are 18 or over to add an additional cardholder

But if we think the authorised user service could be misused or that it's not suitable, we can refuse to offer it to you and the authorised user you have selected.

If you're eligible and have a joint account, either account holder can appoint an authorised user without the consent of the other account holder.

#### IMPORTANT:

- You and any joint account holder will remain responsible for all activity, including any fees payable to Barclays incurred by the additional cardholder, on your current account.
- You must make sure that you tell any joint account holder that an authorised user has been appointed on the account. We won't notify them.
- Either you or any joint account holder can remove an authorised user from your account immediately, at any time.
- If you added the authorised user, you can set the controls on the authorised user's access to your account, but if you have a joint account holder they can't.

### 1.3 What happens if I want to stop using the service?

You, or a joint account holder (where the debit card is connected to a joint account) can stop using the authorised user service at any time. Just remove the authorised user through the Barclays app or contact us on telephone or in branch. Your authorised user's access to your account will stop immediately.

#### **1.4 When can Barclays cancel your authorised user service?**

We'll cancel your authorised user service immediately if you or your authorised user don't meet the eligibility criteria or if we reasonably suspect or become aware of any unauthorised, fraudulent or other illegal activity by you or the authorised user.

#### **1.5 Barclays rights to remove the authorised user service on a joint account**

If there's a dispute between joint account holders and we insist that instructions are given to us by both of them, we'll remove any additional cardholder on the relevant current account immediately. Any account supervisor will remain active unless both joint account holders agree to them being removed. The account supervisor won't be able to make changes to the management of the account.

If you add an authorised user to a joint account and then you are removed from that account, any authorised users will also be removed immediately.

#### **1.6 Disputes**

We won't get involved in disputes between you and the authorised user, for example, if you don't agree with how the authorised user is using the debit card or how they are managing the controls on your current account.

### **2. Additional Cardholder(s)**

#### **2.1 Who can be an additional cardholder?**

Additional cardholders must be aged 11 or over and be a Barclays UK customer (for example, have a current account or mortgage). We'll carry out checks on the person that you choose (for example, identification and fraud checks) and we may not allow them to be added to your account as an additional cardholder.

You can add up to 4 authorised users as additional cardholders on your account.

We'll send the additional cardholder a debit card and PIN that'll be linked to the account that you choose.

If you choose to allow the additional cardholder to see your account balance and transactions, this will allow them to see transfers between your accounts which include details such as account numbers and sort codes.

#### **2.2 Controls on the additional cardholder's debit card**

You, and any account supervisor, will be able to set controls on the additional cardholder's debit card. You can do this on the Barclays app, by going to a branch or over the telephone. They can't be changed by the additional cardholder, unless you or the account supervisor give them permission that allows them to control the card. A joint account holder won't be able to set or manage the controls on the additional cardholder's debit card.

### **3. Account Supervisor(s)**

#### **3.1 Who can be an account supervisor?**

Account supervisors must be aged 18 or over and be a Barclays UK customer (for example, they have a current account or mortgage). We'll carry out checks on the person that you choose (for example, identification and fraud checks) and we may not allow them to be added to your account as an account supervisor.

You can only have one person as an account supervisor at a time.

#### **3.2 Controls on the account supervisor**

You can change the level of permission that the account supervisor has on your account in the Barclays app, or by contacting us in branch or over the telephone.