

# Your Community Account



Convenient, simple banking for small not-for-profit organisations

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Whether you are just starting up your group, or you're already well established, you'll know that smart, sensible support from your bank can make all the difference.

That's where we come in. Our Community Account offers free banking to small not-for-profit organisations that benefit their communities and meet the Barclays eligibility criteria\*. We can help you day-to-day with easy, accessible banking and support, while our innovative ideas mean we can give you and your members the easiest, newest ways to bank.

\*Subject to status. Free banking is offered to not-for-profit organisations with an annual debit turnover of below £100,000. Charges for additional services and unarranged borrowing would not form part of the free banking offer.



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Money in, money out. We're here to make sure things go smoothly, however you want to pay and be paid.

## Ways to pay and be paid

With our smart range of payment solutions, you and the people who pay you can find the most convenient way to pay.

- Payments via Online Banking
- Payments on your mobile and via Pingit  
The Barclays app is available for customers who choose to manage transactions by a sole signatory<sup>†</sup>
- Debit and Credit Cards\*  
From managing your expenses, to helping improve your cashflow as well as your credit rating and protect your business against fraud – there's a Barclaycard that'll help you on your way
- Automated payments by BACS and CHAPS
- Accept card payments  
From desktop to portable and mobile card machines, ecommerce to telephone sales, we've a payment solution for every business
- Cash and cheques.

You can withdraw cash up to £750 a day from ATMs or make Contactless payments up to £45 with all business credit and debit cards.<sup>‡</sup>

- ⊕ For more on ways to bank, visit [barclays.co.uk/business-banking/ways-to-bank](https://barclays.co.uk/business-banking/ways-to-bank)
- ⊕ For more on debit cards, visit [barclays.co.uk/business-banking/accounts/business-debit-cards](https://barclays.co.uk/business-banking/accounts/business-debit-cards)
- ⊕ For more on credit cards, visit [barclays.co.uk/business-banking/borrow/credit-cards](https://barclays.co.uk/business-banking/borrow/credit-cards)
- ⊕ For more on Payment Acceptance, visit [barclays.co.uk/business-banking/ways-to-bank/accepting-card-payments/](https://barclays.co.uk/business-banking/ways-to-bank/accepting-card-payments/)



<sup>†</sup>For Barclays Mobile Banking, you must have a current account with us, be aged 16 or over and have a mobile number. Terms and conditions apply.

\*This product is provided through a referral to Barclays Bank PLC

<sup>‡</sup>Subject to available funds. Individual cash machine limits may apply.

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## It's easy with Pingit

By downloading and registering for Pingit, your members will be able to pay you using just a mobile number – and you can use it to request payments, which makes collecting them even easier. You can also choose to link with Paym, which will allow over 20 million UK customers to pay you. Pingit payments are received instantly, and we notify you each time one has come in.

Available to eligible current account customers aged 16 years and over. Terms and conditions apply.

 Visit [pingit.com](https://pingit.com) to find out more.

If you have instructed us that more than one signatory has to authorise payments, you can still use Pingit to help with your collections.

 Visit [pingit.com](https://pingit.com) and follow the simple instructions to register your account for 'Register to receive only'.

## LifeSkills

### Working together to educate young people with skills for the workplace

Register with LifeSkills and download ready-made lessons and activities to support young people to develop skills needed for the workplace. Use them to show how the skills they are learning through your club or charity can help when they are applying for jobs, or use it as an opportunity to teach them a new skill.

- Character and personal development – exploring strengths to building their confidence and resilience
- Enterprise skills – showing the steps of problem solving and how to think more creatively to spot new opportunities
- Practical steps to employment – helping to demonstrate strengths to employers, from fine tuning CVs, updating social media profiles to preparing for interviews
- Money and budgeting – understanding how to manage money effectively and prepare for independent living.

Please note, all resources are only available to not-for-profit organisations who don't pass a charge onto the beneficiary for the training.

 Visit [barclayslifeskills.com/educators](https://barclayslifeskills.com/educators) to find out more.

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## Ways to bank

The essentials of what you can do with your Barclays Community account

	Online Banking	Barclays app	Pingit	Telephone Banking	Self service in branch
Withdraw cash					✓
Pay in cash					✓†
Get my balance and statements	✓	✓*	✓*	✓	✓*
Pay in cheques					✓
Pay bills	✓	✓	✓	✓	✓
Manage Direct Debits/standing orders	✓	✓		✓	✓
Make a transfer	✓	✓		✓	✓
Make a payment	✓	✓	✓	✓	✓
Make an international payment	✓		✓	✓	✓
Book an appointment				✓	✓
Report a lost or stolen card		✓		✓	
Order change or cash to branch				✓	

†You'll need either your Barclays debit card or a pre-printed paying-in slip to pay cash in at our branches.

\*Balances only



# Save

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## Savings accounts

Whether you want unrestricted access to your savings or to leave them for a fixed term in order to earn higher interest, we have a savings account that fits with how you want to run things.



Visit [barclays.co.uk/business-savings](https://www.barclays.co.uk/business-savings) to find out about savings accounts we offer.



# Protect

What we can do together to make your business safer.

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## Security

Call us as soon as you can on **0800 389 1652\*** if you think your security is compromised. If you've been an innocent victim of fraud, we will normally refund any unauthorised payments.

## Tips on protecting your business

- **Digital Eagles.** Sign up with Digital Eagles to attend any of our DigiSafe in Cyber Space, Tea and Teach, and Support Bar sessions to gain confidence with Online Banking, the Internet, other Barclays Digital Services or computers more generally, and ensure you stay safe online. Visit Digital Eagles at [barclays.co.uk/digital-confidence/eagles](https://barclays.co.uk/digital-confidence/eagles) and sign up to find out more
- **Always check.** Don't make a payment or amend bank account details if you're asked to by phone. Check the phone number is from a trusted source and call the person back to confirm that it's really them
- **Act with care.** Don't rely on caller ID. Telephone numbers can be impersonated, so while the number may look OK, it could be a fraudster calling. Email addresses can be impersonated too, so be careful about moving money to account details shared via email
- **Never share your security information** on a website you've clicked to from a link in an email or text. We will never email or text you a link that takes you straight to the Online Banking page
- **Had an email with Barclays on it you think might be fake?** Send it to [internetsecurity@barclays.com](mailto:internetsecurity@barclays.com) and delete it.



To check for genuine Barclays numbers with our online phone number checker, visit [barclays.co.uk/telephone-number-checker](https://barclays.co.uk/telephone-number-checker)



For more ways to help protect your business from fraud, visit [barclays.co.uk/business-banking/manage/security](https://barclays.co.uk/business-banking/manage/security)

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## Online and Mobile Banking Guarantee

When you use our Online Banking or our app services, you're automatically protected by our Online and Mobile Banking Guarantee. This means that, if a fraudster takes any money from your account, we'll reverse the transactions so it's like it never happened. This includes paying money back into your account, refunding any charges and interest you've paid, and paying any interest you've missed out on as long as you've used Online and Mobile Banking correctly.

⊕ Go to [barclays.co.uk/online-banking-guarantee](https://barclays.co.uk/online-banking-guarantee) for more information on our Online Banking Guarantee.

## The Financial Services Compensation Scheme

The Financial Services Compensation Scheme (FSCS) can pay compensation to customers if a bank is unable to meet its obligations to its depositors. Most depositors – including most individuals, charities and businesses – are covered by the scheme up to the value of £85,000.

⊕ Visit [fscs.org.uk](https://fscs.org.uk) to find out more about FSCS protection, or see your agreement with us (the Business Customer Agreement), or call **0207 741 4100** or **0800 678 1100\***.



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## We're here to help

With the [Barclays app and Online Banking](#) you can get access to your account information, wherever you are.

[Call us direct](#) from within the Barclays app without having to go through the ID process.

The Barclays app and Direct Call will only be available for Community account customers who elect to manage transactions by one authorised person.

Our [Everyday Banking team](#) are there for your everyday transactions.

If you need more help with [planning your organisation's future](#), your Business Relationship Teams are committed to helping it develop and grow.

 [Call 0345 6052345\\*](tel:03456052345)

Follow us. Keep up to date with latest hints and tips to help you along.

 [Tweet @BarclaysBizChat](https://twitter.com/BarclaysBizChat)

 [Facebook /BarclaysBusinessUK](https://facebook.com/BarclaysBusinessUK)

Some products may be available to clients of Barclays Bank UK PLC through referral to Barclays Bank PLC. Referred products will be provided and administered by Barclays Bank PLC. A portion of the revenue generated from referred products may be shared with Barclays Bank UK PLC. Alternative service providers in the market may offer similar products.

You can get this in Braille, large print or audio by calling 0800 400 100\*  
(via Text Relay or Next Generation Text Relay if appropriate)

\*Calls to 0800 numbers are free from UK land lines and personal mobiles, otherwise call charges may apply. Please check with your service provider. Calls to 03 numbers use free plan minutes if available; otherwise they cost the same as calls to 01/02 prefix numbers. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

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