

To get your salary or pension paid into your Barclays account, please complete the Income Transfer form on the back and send it to your employer or pension provider.

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). Barclays also welcomes calls via SignVideo for BSL users. Visit [barclays.co.uk/signvideo](https://www.barclays.co.uk/signvideo)

Call monitoring and charges information

**Calls may be monitored or recorded for quality and training purposes. Calls to 0800 numbers are free if made from a UK landline. Calls to 03 numbers are charged at the same rate as calls to 01 & 02 landlines, and will count towards any inclusive minutes you have covering calls to landline numbers. Charges may apply when calling from abroad.

Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676). Registered in England. Registered No. 9740322. Registered Office: 1 Churchill Place, London E14 5HP.

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Partial
Switch Service



Partial Switch Service

What is a Partial Switch

You tell us what direct debits, standing orders and bill payments you would like to transfer to Barclays and your old account will remain open.

What happens next

Thank you for choosing Barclays as your current account provider. Using our Partial Switch Service means you can relax and let us do all the hard work.

What we will do

- Arrange for the transfer of your direct debits, standing orders and bill payments from your old bank/building society.

- Keep you informed throughout the transfer and consult you in writing if any problems occur.
- We will cancel or refund charges you may incur with us if there is a mistake or unnecessary delay when you transfer your regular payments to us.

How long will it take?

It will take us a minimum of 7 working days to transfer all of your regular payments to Barclays. If you wish to transfer just some of your regular payments from your old bank to Barclays this will be longer (minimum of 12 working days). The table below shows what happens and when.

	Bank	Customer
<ul style="list-style-type: none"> • Choose a transfer date from which your regular payments will be moved to Barclays from your old bank account. You can select to move some, or all of your regular payments to us. If you want an overdraft on your current account, you can also apply, subject to application, financial circumstances and borrowing history for this at the same time. Please see the next page for our overdraft offers 		✓
<ul style="list-style-type: none"> • When we have received your signed Partial Switch Instruction form, we'll contact your previous bank/building society for a list of all your direct debits, standing orders and bill payments. 	✓	✓
<ul style="list-style-type: none"> • We will receive the list of regular payments within three working days. We'll then send a copy of this list to you. 		✓
<ul style="list-style-type: none"> • Please select which regular payments you wish to switch to Barclays. If you are switching all of your regular payments to Barclays no response is required from you. 		✓
<ul style="list-style-type: none"> • If anything on the list is wrong or you want to cancel a regular payment, let us know. 		✓
<ul style="list-style-type: none"> • If you want to ask your employer to start paying your salary into your Barclays current account, you can use the Income Transfer Form on page 4 to do this. 	✓	
<ul style="list-style-type: none"> • We'll inform the companies taking direct debits from your account of your new account details. We'll then activate the direct debit, standing orders and bill payments on your Barclays current account. 	✓	
<ul style="list-style-type: none"> • We'll write to let you know when your transfer is complete. 		
Partial Switch complete		

What we ask you to do

- Ensure you have enough money in your old account until the partial switch process is complete. This will help avoid any charges from your old bank.

the number of your new Barclays debit card if you wish the payments to be paid from your Barclays account. We can transfer only direct debits, standing orders and bill payments.

Please note: Possible transfer delays

We rely on your old bank and any companies that take direct debits from your account to act swiftly. If they don't, this will delay your transfer.

We therefore recommend that you keep an eye on your old bank account after your transfer date in case funds are taken from that account instead of your Barclays account.

Any questions?

- If you have any questions or wish to discuss your partial switch, please visit any branch or call us on 0333 202 7458**.

Alternatively, instead of using our Partial Switch Service you can switch your account to us using the simple, reliable and stress-free Current Account Switch Service which offers an industry-backed guarantee. For more information please visit any branch or call us on 0333 202 7458**.

Your feedback

We want to hear if you feel unhappy with the service you have received from us. This gives us the opportunity to put matters right and improve our service to all our customers. You can complain at

Applying for an arranged overdraft

An arranged overdraft limit is a borrowing facility which allows you to borrow money through your current account. Make switching your personal current account to Barclays even easier – new customers switching to Barclays can apply for a three month interest free overdraft

- Simply tell us your existing overdraft limit and we'll see if we can match it* (subject to application, financial circumstances and borrowing history).
- No interest is payable on arranged overdrafts up to £5,000 for the first three months after your account has switched subject to application, financial circumstances and borrowing history.
- After three months, you'll then pay the interest charges applicable to the type of account you hold.

Representative Example (applicable to a Barclays Bank Account)

For the first three months: 0% interest (variable) payable on arranged overdrafts.

0% APR Representative (variable) based on a £1,200 overdraft balance.

- After three months, interest will be charged on overdrawn balances up to your arranged overdraft limit at an annual rate of interest of 35.0% (variable).

Representative Example (applicable to a Barclays Bank Account)

If you use an arranged overdraft of £1,200, the annual rate of interest that we will charge you is 35.0% (variable), 35.0% APR Representative (variable).

How does my overdraft compare?

A good way to compare the cost of our overdraft with other overdrafts or other ways of borrowing is to look at the APR. The APR shows the cost of borrowing over a year.

Maximum arranged overdraft limit is £5000. Overdrafts are repayable on demand and you must be over 18 and a UK resident to apply. Overdrafts are subject to application, financial circumstances and borrowing history.

For more general information about how overdrafts work and the tools available to you to manage your use of overdrafts, please refer to **General information about overdrafts**.

*To benefit from this offer you must have an existing arranged overdraft with your current bank. You must have conducted your account well and made regular monthly payments into the account. The maximum overdraft limit which can be matched will be no more than the lowest monthly total paid into your existing current account over the past six months, or £5,000 if lower. You will not be able to apply for another interest free overdraft offer for that account.

Offer may be withdrawn at any time without notice

your branch, in writing, by email or by telephone. A leaflet detailing how we deal with complaints is available on request in our branches, from the Barclays Information Line on **0800 400 100*** or at **barclays.co.uk**. Alternatively you can write to us at **Barclays, Leicester LE87 2BB**.

If we do not resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial Ombudsman Service (FOS) at Exchange Tower, London E14 9SR (tel: 0800 023 4567) The FOS is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. Details of those who are eligible complainants can be obtained from the FOS.

Visit **financial-ombudsman.org.uk**

General information about overdrafts

An overdraft limit is a borrowing facility which allows you to borrow money through your current account. There are two types of overdraft - arranged and unarranged:

An arranged overdraft is a pre-agreed limit, which lets you spend more money than you have in your current account. It can be a safety net to cover short-term outgoings, like an unexpected bill. It is not suitable for longer-term borrowing. We charge you for every day of the month that you use your arranged overdraft where you go beyond any interest free limit you may have.

An interest unarranged overdraft is when you spend more money than you have in your current account and you have not agreed an arranged overdraft limit with us in advance or you have exceeded an existing arranged overdraft limit.

You can only make payments from your account if you have enough money in your account or through an arranged overdraft to cover them. Barclays will always attempt to return any transaction that could take your account into an unarranged overdraft position. Having enough money in your current account or having an arranged overdraft limit could help prevent payments such as priority bills from being returned unpaid. On very rare occasions we may be unable to return a payment (e.g. due to an offline transaction made on a flight) and the account may enter an unarranged overdraft. No additional charges will be applied in this situation.

Information regarding the conduct of your account may be sent to credit reference agencies. As with any debt or borrowing, this may affect your ability to get credit in the future.

Our Eligibility tool can show you the likelihood of getting an arranged overdraft and the overdraft calculator lets you see how much it could cost to use an overdraft. To use these tools and find out more about overdraft charges, please visit **barclays.co.uk/youroverdraft**

You can reduce or remove an agreed limit by visiting a branch or by calling us on **0345 734 5345***. Limits cannot be reduced to a position below any existing debit balance. Any debit balance must be paid off before a limit can be removed.

If we hold a valid mobile number for you, we'll automatically enrol you to receive relevant alerts regarding borrowing and refused payments, to help you avoid charges. You can also choose to receive additional alerts, including Low Balance and Large Credit or Debit. Tailor your alerts to your personal needs online, by phone or in branch. To find out more, visit **Barclays.co.uk/alerts**

* To maintain a quality service, we may monitor and record calls. Calls to 03 numbers use free plan minutes if available. Otherwise they cost the same as 01/02 prefix calls.

Income Transfer Form

Customer instruction:

This letter should be completed and sent to your employer, pension provider and any other organisations who make regular payments into your bank/building society account(s), eg bank/building society interest, dividends, state benefits.

To

For the attention of

Dear Sir/Madam:

Advice of new bank/building society account details for:

Name

Salary/payment reference number^

Other reference number^

Date of birth

National Insurance number

Old branch sort code

Old account number

Old building society roll number (if applicable)

Please send all future payments to my/our new bank/building society account details shown below.

These new details should be used with effect from (insert date)

New branch sort code

New account number

New bank name: **Barclays Bank UK PLC** New account name

Yours faithfully

Customer signature Date

^Complete as appropriate. Please note that for a salary/pension or benefit redirection you must provide your salary/pension reference number, your National Insurance number, and your date of birth.