

# Explore your new current account

For Barclays Bank Account and  
Barclays Basic Current Account



## Welcome to your new Barclays current account

Whether this is your first bank account or you're coming from another bank, this guide will tell you everything you need to get started.

We think it's important that you understand the agreement you'd be entering into with us if you open an account, add Packs and customise it, as well as being able to check the details of the services we offer. You can find our customer agreement 'Barclays and You' (also called the Retail Customer Agreement), a full Tariff of Charges and our other account terms and conditions online at [barclays.co.uk/rca](https://www.barclays.co.uk/rca), or ask in branch.

We will also give you any terms and conditions for additional services before you add them to your account.

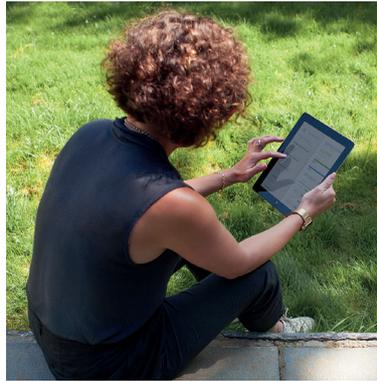


### **Not yet moved your money to Barclays?**

Ask in branch about our 7-day Switching Service or call **03457 345 345\***

**Want help with the internet?** Ask in branch about our free 'Tea and Teach' sessions with our friendly Digital Eagles.

➤ Want to set up your account?



Read [All about your current account](#) for how to make and receive payments securely and easily with Barclays

▶ page 4

➤ Ready to start adding extras to your account?



Go straight to [Earn rewards](#) and [Customise your account](#) to find out how to make your account your own with useful extras and tools, our Packs of benefits, and rewards

▶ pages 10 and 12



# All about your current account

Make and receive payments securely, quickly and easily

## Your debit card

- If you have a [Visa debit card](#), you can use it to make purchases online and in millions of shops worldwide – anywhere you see the VISA sign
- With [Contactless](#), make fast, secure payments without your PIN for items of £30 or less
- Take out up to £300 a day from ATMs or the daily limit set by your card preferences – as long as you've got the money in your account and you know your PIN. Your Cash Machine Limit can be increased or decreased in "Cards" within your Barclays Mobile Banking App, but this won't apply to the self-service points found in branch. It's free to use most ATMs in the UK, and you'll get a warning if there's a charge to pay.
- If you think you may have misplaced your card you can temporarily freeze it – simply freeze it in your Barclays Mobile Banking App and it will immediately stop cash machine withdrawals, online and in-store payments and Apple Pay.



**Use your card with your PIN.** Your PIN will arrive in the post separately from your card. You can change it to something more memorable at most ATMs. Then make sure you keep it secret



## What do you want to do?

At Barclays, you're in control of your everyday banking. There are loads of quick and convenient ways for you to bank and pay. Just find what you want to do, and choose the way that's easiest.

		Cash card	Debit card	Contactless Mobile	Apple Pay	Barclays Pingit	Online Banking	Mobile Banking	Telephone Banking	Self-service machines in branch	Cash machines with your card
											
Make a payment	Shop and pay in store		✓	✓	✓						
	Shop and pay online		✓		✓						
	Shop and pay overseas		✓	✓	✓						
	Pay a bill		✓			✓	✓	✓	✓	✓	
	Pay family and friends in the UK					✓	✓	✓	✓		
	Pay family and friends who are overseas					✓	✓		✓		
Receive a payment / pay in some money	Pay in cash or cheques									✓	
	See payments received directly into my account					✓	✓				
	See payments received from overseas					✓	✓				
Take out cash	Take out cash	✓	✓						✓	✓	
View, manage or move money	Check my balance				✓	✓	✓	✓	✓	✓	
	Move money between my accounts					✓	✓	✓	✓		

# What you need to know about the most popular ways to bank and pay

## Online Banking

- Transfer money and pay bills 24/7 – from your home or anywhere you’ve got access to the internet
- **To register** go to [barclays.co.uk/onlinebanking](https://www.barclays.co.uk/onlinebanking) or ask in branch

## Barclays Mobile Banking and Pingit

- Check your balance and view transactions with Barclays Mobile Banking. You can use Mobile PINsentry to verify your identity and protect your accounts – so there’s no need to carry a separate device
- Use Pingit to make payments to someone using just a UK mobile phone number
- **Download** both apps from your usual app store. Available on UK-registered mobile phones.



You can see all the terms and conditions for our apps at [barclays.co.uk/rca](https://www.barclays.co.uk/rca). The terms and conditions are available before you download the apps

## In Branch

- All the convenience of banking near home or work
- You’ll need your debit card and PIN to identify yourself in branch
- Most branches have self-service machines to pay in cash or cheques or make payments. Our staff can help if you need them to.

## Telephone Banking

- 24/7 automated service for everyday banking on your phone, or speak to one of our Community Bankers, seven days a week, 7am–11 pm (UK time)
- **To register** ask in branch or call **03457 345 345\***

## Regular debit card payments (known as recurring transactions)

- If your card details are held with companies like Amazon, Paypal, iTunes or Microsoft, please remember to update your 16 digit card number held with them. The best way to pay a recurring bill is by setting up a Direct Debit or standing order:

## Direct Debits

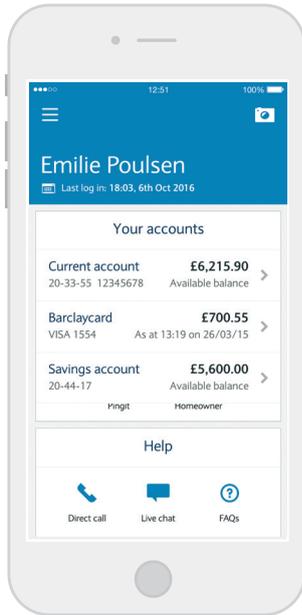
- Direct Debits are set up with the business you’re paying. It can either be a fixed amount or change each month. The money usually leaves your account the same day each month. You can cancel at any time and are protected by the Direct Debit Guarantee.

## Standing Orders

- Standing orders are controlled by you. You can pay a person or business using their sortcode and account number then amend at any time.
- You decide the amount, how often it’s paid and when the money leaves your account
- Set up Standing Orders in Barclays Mobile Banking, Online Banking, Telephone Banking or in branch
- **Use our 7-day switching service** to transfer your existing Direct Debits and standing orders.

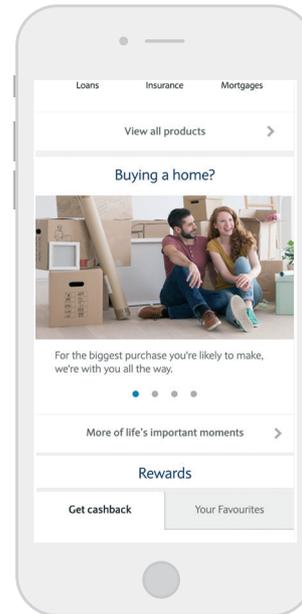


You can further explore the range of ways to make and receive payments at [barclays.co.uk/explorewaystopay](https://www.barclays.co.uk/explorewaystopay)



◀ Check account balances instantly, and access all the banking functions you need

◀ Reach us easily from your phone, with no need for further security



◀ For the important moments in your life, such as buying a car or home, we have a range of products and services to help you prioritise and prepare

◀ Get cashback from brands you know and use – from energy switching to travel, personal care to sports brands, giving you real savings



Do all your banking, wherever you are, with Barclays Mobile Banking on your smartphone – and you can access rewards and more. Just download the app from your usual app store

# Keeping your money secure

You can rely on our advanced security to keep your money safe. Here's what we do – and the steps you could take – to help keep your money secure.

## What we do

- **Our Online and Mobile Banking Guarantee** means that, as long as you've done everything you can to keep your account safe, most losses are covered if you're a victim of fraud
- **If we think your account is being used by someone that's not you**, we'll contact you to check the transaction. It's important that we have your up-to-date mobile number in case we need to call or text you

## What you can do

- **Always check a caller** is who they say they are and, if you get an unexpected call, make sure the phone line is properly disconnected before making another call

- **Memorise the passwords**, PINs and passcodes for your account – try not to write them down and never share them
- **Act with care when clicking on links** or downloading attachments from unsolicited emails or texts. Never input your security information on a website you click to from a link in an email
- **Treat all unsolicited calls with caution.** Banks and police will never contact you to ask you to transfer funds, buy high-value goods or hand over cards or money
- **Don't allow your bank account to be used to move money for others.** Handling money that's been obtained fraudulently is a crime, even if you don't know where the money came from
- **Forward suspect emails** claiming to be from Barclays to **internetsecurity@barclays.com** and delete them.



For more tips on how you can protect yourself from fraud, visit [barclays.co.uk/fraudsmart](https://barclays.co.uk/fraudsmart)

## Lost or stolen cards

- If your card is lost or stolen, call us immediately on **0800 400 100\*** or **+44 (0) 2476 842 099** if calling from abroad, come into a branch, or let us know online or through Barclays Mobile Banking
- We'll cancel your card and get a new one to you within two working days
- If you find your card in the meantime, don't use it. Just cut it up into pieces or drop it into branch and we'll destroy it for you.

## If you think you may have misplaced your card you can temporarily freeze it

- Simply freeze it in your Barclays Mobile Banking App and it will immediately stop cash machine withdrawals, online and in-store payments and Apple Pay.

## Worried you've been a victim of fraud?

- Call us immediately on **0800 400 100\*** or **+44 (0) 2476 842 099** if calling from abroad.



Keep a close eye on your transactions and balances with Barclays Mobile Banking on your smartphone. Just download from your usual app store

# Overdrafts with the Barclays Bank Account

If you have a Barclays Bank Account and you're over 18, you can ask to borrow money through your current account as an overdraft, and can extend the limit with Emergency Borrowing. There are no overdraft or Emergency Borrowing facilities available on Barclays Basic Current Account.

Emergency Borrowing lets you borrow an extra agreed amount if you need to go overdrawn or go over your overdraft limit once in a while.

## The nuts and bolts

- Overdrafts, (including fee-free amounts) and Emergency Borrowing, are subject to application and status, which means we'll assess your personal circumstances if you apply to see how much you could borrow. The amount you might be offered could be different from the example shown here. Overdrafts and Emergency Borrowing are repayable on demand.

An Emergency Borrowing facility is not included within any fee free overdraft amount you may have on your account.

- The fees, shown below, are variable, which means we can change them – although we will let you know before we do this
- When you go overdrawn (above any fee-free amount, if you have one) you pay a daily overdraft fee. Fees are calculated on your daily statement balance (within your arranged overdraft limit) and are charged to your account monthly.



You'll find complete information on our charges and how they work in our Tariff: visit [barclays.co.uk/rca](https://www.barclays.co.uk/rca) or ask in branch. You can use our overdraft calculator at [barclays.co.uk/youoverdraft](https://www.barclays.co.uk/youoverdraft) to see how much an overdraft and Emergency Borrowing could cost over a period of up to 31 days

## Barclays Bank Account overdraft – up to £5,000

### Daily fees payable

- ▶ Up to £15 – no fee
- ▶ Up to £1,000 – 75p a day
- ▶ Over £1,000 and up to £2,000 – £1.50 a day
- ▶ Over £2,000 – £3 a day

### Representative example

If you use an overdraft of £1,200 you will be charged £1.50 per day when you use it.

## An overdraft when you add a Pack to your Barclays Bank Account – up to £5,000

### Daily Fees

- No daily fees are charged on arranged overdrafts up to £200. When you go over your £200 overdraft fee-free amount, daily fees are charged on the whole balance of your arranged overdraft as follows.
- ▶ Up to £200 – no fee
  - ▶ Over £200 and up to £1,000 – 75p a day
  - ▶ Over £1,000 and up to £2,000 – £1.50 a day
  - ▶ Over £2,000 – £3 a day

### Representative example

Fee-free overdraft up to £200 (subject to application and status) while you stay within that limit. £15.50 per month pack fee assuming a Travel Plus Pack.

If you use an overdraft of £1,200 you will be charged £1.50 per day when you use it.



# Earn rewards

Our way of saying thank you

## £ Get cashback

You can get money off everyday spending with cashback on things you often buy, with regular offers through Barclays Mobile Banking and Online Banking.

- Cashback offers from both luxury and everyday brands, as well as deals on things like electricity and insurance
- With over 150 retailers and more joining every week, as a Barclays customer you're in a great position to save
- Cashback is available with both Barclays Basic Current Account and Barclays Bank Account.

## ★ Barclays Blue Rewards

If you have a Barclays Bank Account, we'd like to invite you to join Barclays Blue Rewards, where for a monthly fee of just £3 you'll enjoy a more rewarding experience – and, as a member, even more cashback opportunities.

**Loyalty Reward:** get up to £7 per month for banking with us – you'll receive £3.50 cashback monthly for each of your first two Direct Debit payments

**Home Insurance Loyalty Reward:** we'll reward you with up to £3 every month when you take out or renew buildings, contents, combined or Finer Home Insurance cover with us

**Mortgage Loyalty Reward:** we'll reward you with £5 every month if you hold or take out a residential mortgage with us. The reward amount and eligibility conditions may change during the term of your mortgage

**Other rewards are available:** please visit [barclays.co.uk/bluerewards](https://www.barclays.co.uk/bluerewards)

**Even more cashback:** Blue Rewards members get special cashback offers – such as 7% cashback on hotel bookings or 4% on hotel and flight packages when you book with Expedia.

Please visit [barclays.co.uk/bluerewards](https://www.barclays.co.uk/bluerewards)

Barclays Blue Rewards is not available for Barclays Basic Current Account.



Please read the terms and conditions for full details of how to qualify and to remain eligible for Barclays Blue Rewards



If you'd like to know more about Barclays Blue Rewards, please visit [barclays.co.uk/bluerewards](https://www.barclays.co.uk/bluerewards) or call into your local branch



To access cashback and other rewards, download Barclays Mobile Banking from your usual app store or log into Online Banking



The rewards add up with Barclays



# Customise your account

Through Barclays Mobile Banking and Online Banking, you can customise your account, add additional products and services like our Packs

## Add Packs

You can add Packs to your account via Online Banking, Barclays Mobile Banking, in branch or by phone. [Get a multi-pack discount](#): when you add a second or third Pack to the same account that holds your other Packs, we'll reward you with a multi-Pack discount of £2 for each additional Pack you hold.

### Mobile Phone and Gadget Cover

#### Tech Pack – £12.50 per month

Get worldwide cover for up to 4 phones whether it's a sole or joint account  
Cover for unlimited gadgets up to a maximum amount of £1,500 (including VAT) per device.

### Travel Insurance and Car Breakdown

#### Travel Plus Pack – £15.50 per month 6 month minimum term applies

Have peace of mind while you travel with Worldwide Travel insurance and RAC Comprehensive Breakdown Cover in the UK and Europe. Enjoy access to over 850 Airport Lounges with spa treatments and restaurant discounts. Airport Parking and Hotel discounts of up to 20%

#### Travel Pack – £10.50 per month 6 month minimum term applies

Have peace of mind while you travel with Worldwide Travel Insurance and RAC Comprehensive Breakdown Cover in the UK and Europe



#### Defaqto rating

Defaqto an independent research company have awarded 5\* ratings to:

- Our RAC cover and travel insurance within Travel Pack and Travel Plus Pack
- Our Mobile Phone insurance within Tech Pack.



You must be resident in the UK to be eligible for the insurance benefits our Packs offer



There are terms and conditions for each of the benefits in the Packs. [Read the Policy documents to find out exactly what's covered and what's not](#)



To find out more visit [barclays.co.uk/customisemyaccount](https://barclays.co.uk/customisemyaccount)

## Other ways you can customise your account

Browse and add features whenever you like – to help you manage your money and more.

To find out more, visit [barclays.co.uk/customisemyaccount](https://www.barclays.co.uk/customisemyaccount)

### On the move

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#### Barclays Mobile Banking\*

Do your banking on your smart phone. Check your balance and recent transactions, transfer money between accounts and pay your bills – all on the go

#### Pingit\*

Send and receive money using just a mobile number – or buy vouchers for participating stores or donate to charities

#### Contactless Mobile\*

Pay quickly and easily in store with an Android phone wherever you see the contactless symbol. It's quick and easy to set up in Barclays Mobile Banking

#### Apple Pay\*

Barclays customers can pay easily and securely at contactless terminals with their iPhone and Apple Watch, in-app on their iPhone and iPad and online via their Touch ID MacBook

### Travel

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#### Foreign currency

Get foreign currency delivered to your door, free of charge

#### Travel Plan-It app

Load all your flight, hotel, and other trip details, contact numbers, and other essential information onto your phone before you go

### Managing your money

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#### Telephone Banking

Manage your Barclays account when it suits you with our secure and easy-to-use Telephone Banking service

#### Barclays Finance Manager

Track your income and spending, see your transactions and set budgets to meet your savings goals

#### Alerts

Stay in control with our range of alerts so you know what's happening with your money. If you've provided us with your mobile number you may be automatically registered for some alerts (unless you opt out), which is required practice for certain accounts. You can also register for additional alerts Online, in any Branch or by calling us. Find out more at [www.barclays.co.uk/Alerts](https://www.barclays.co.uk/Alerts)

#### Paperless statements

Lose the clutter – receive, store and revisit your statements securely online

\*This service is available on UK-registered mobile phones.

## The personal touch

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### Your Barclays Debit Card

You can manage the way you use your debit card and set personal preferences such as amending your daily cash machine limit or turning remote purchases on or off in a few simple taps. Just go to the 'Cards' area in Barclays Mobile Banking to update your preferences.

### If you think you may have misplaced your card you can temporarily freeze it

Simply freeze it in your Barclays Mobile Banking App and it will immediately stop cash machine withdrawals, online and in-store payments and Apple Pay.

### Personalise your card

Make your card your own – with your favourite photo (within guidelines) or an image from our online gallery

### CloudIt

Do away with drawers full of paperwork and store your important documents safely and securely in your own personal, digital storage space. You must be registered for Online Banking

## If you're unhappy about anything...

We want to hear from you if you feel unhappy with the service you have received from us. Letting us know your concerns gives us the opportunity to put matters right for you and improve our service to all our customers. You can complain in person at your branch, in writing, by email or by phone. A leaflet detailing how we deal with complaints is available on request in any of our branches, from the Barclays Information Line on **0800 400 100\*** or at **barclays.co.uk**. Alternatively you can write to 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 at Exchange Tower, London E14 9SR (Tel: **0800 023 4567** or **0300 123 9123**, or if calling from abroad **+44 20 7964 0500\***). The Financial Ombudsman Service 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 Financial Ombudsman Service **financial-ombudsman.org.uk**

## Questions? Happy to help

Click [barclays.co.uk/currentaccounts](https://www.barclays.co.uk/currentaccounts)

Call **03457 345 345\***

Come in to a branch

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 or personal mobile. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you have covering calls to landline numbers. Charges may apply when calling from abroad.

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