

# Explore your new current account

Young Person's Account  
Student Additions  
Higher Education Account



## Welcome to your new Barclays current account

It's time to get started. You'll find we offer lots of ways to manage your money, wherever you are, on all your devices – and there's always someone on hand to help you whether you're studying, working, or both.

We think it's important that you understand the agreement you'd be entering into with us if you open an account, and add apps and extras to 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.

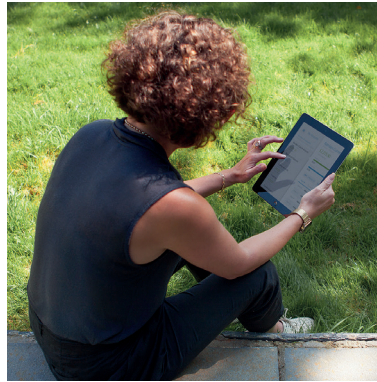


### Not yet moved your money to Barclays?

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

If you'd like to become a whizz at money, try our Life Skills money management modules. You can do these yourself on the internet. Just go to [barclayslifeskills.com](https://www.barclayslifeskills.com) and click 'Learn Life Skills'

➤ 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](#) – make your  
account your own with tools to help you  
manage your money, personalise your  
account and more

► page 12



# All about your current account

Make and receive payments securely, quickly and easily

## Your card

- If you have a [Visa debit card](#), you can use it to make purchases online and in millions of shops worldwide with your PIN – anywhere you see the VISA sign
- With [Contactless](#), make fast, secure payments without your PIN for items of £30 or less
- Make a cash withdrawal of 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 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 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.

		Debit card	Contactless Mobile	Apple Pay	Barclays Pingit	Online Banking	Barclays app	Telephone Banking	Self-service machines in branch	Cash machines	Post Office
											
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								✓		✓
	See payments received directly into my account					✓	✓				
	See payments received from overseas					✓	✓				
Pay in cheques	Cheques clear by 23:59 the next weekday (Monday to Friday except bank holidays)*						✓		✓		
Take out cash	Take out cash	✓							✓	✓	✓
View, manage or move money	Check my balance				✓	✓	✓	✓	✓	✓	✓
	Move money between my accounts					✓	✓	✓	✓		

\* To pay cheques in at the Post Office, you'll need a pre-printed paying-in slip and a cheque deposit envelope.



To pay cash in at the Post Office, you will need your Barclays debit card and pin.

For rewards and extras, download the Barclays app from your usual app store

# 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** or ask in branch.

## The Barclays app and Pingit

- Check your balance, view transactions and call us direct with built-in Direct Call, all with the Barclays app. You can use Mobile PINsentry to verify your identity and protect your accounts – so there’s no need to carry a separate device
- Pay in a cheque without paying us a visit – just take a picture of your cheque with your smartphone’s camera
- With our app, you can see your accounts from other banks in one secure place. Find out more at **barclays.co.uk/app**
- Pingit lets you send money to friends or collect the bills from housemates using just a UK mobile number
- Download both apps from your usual app store. Available on UK-registered mobile phones.

## In Branch

- All the convenience of banking near home, college or work. You’ll also find us in some Asda stores

- 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.

## Post Office



- You can also visit any Post Office to do your banking essentials such as paying in cash and cheques, checking your balance and withdrawing money.

Please allow up to **two extra days** for payments to reach your account with us. Fees for business transactions will apply.

## 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–11pm (UK time)
- To register ask in branch or call **03457 345 345\***

## On Twitter

- You can always reach us on Twitter **@BarclaysUKHelp**. Someone is there 24/7 to help.

## 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.

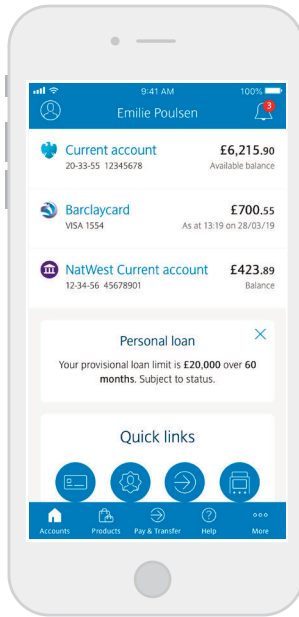
**The best way to pay a recurring bill is by setting up a Direct Debit or standing order:**

## 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.

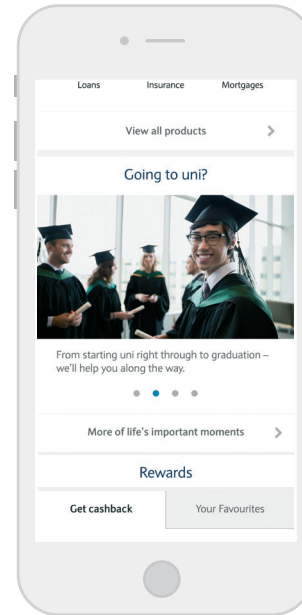
## Standing Orders

- Standing orders are controlled by you. You can pay a person or business using their sort code 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 the Barclays app, Online Banking, Telephone Banking or in branch
- Use our **7-day switching service** to transfer your existing Direct Debits and standing orders.




- See your accounts from other banks\*
- Check account balances instantly, and access all the banking functions you need
- Reach us easily from your phone, with no need for further security

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



- For the important moments in your life, such as going to University or looking for a new home, we have a range of products and services to help you prioritise and prepare
- Get cashback when you shop at our range of partners
- Join Blue Rewards to earn monthly cash rewards as a thank you for banking with us (eligibility conditions and monthly fee apply). You'll also receive an even higher rate of cashback when you join Blue.

 Manage your money wherever you are with the Barclays app – and you can access rewards and more. Just download the Barclays app from your usual app store

\*Find out more at [barclays.co.uk/app](https://barclays.co.uk/app)

# About arranged overdrafts

If you're over 18, you can ask to borrow money through your current account as an arranged overdraft borrowing facility. There are no overdraft or Emergency Borrowing facilities available on a Young Person's Account. Overdrafts and Emergency Borrowing are repayable on demand.

If you're a student or a higher apprentice, you can apply for an arranged overdraft up to £500 when you open an account. You can apply for increasing amounts as you progress with your studies, up to a maximum of £3,000 fee-free, subject to application, financial circumstances and borrowing history.

This is the full breakdown of maximum arranged overdraft amounts available:

- **Account opening:** up to £500
- **Year 1:** up to £1,000
- **Year 2:** up to £2,000
- **Year 3 and beyond:** up to £3,000

All of the above amounts are fee-free.

## Emergency Borrowing

You can also apply for Emergency Borrowing, subject to application, financial circumstances and borrowing history. Emergency Borrowing is a separate borrowing facility we can provide in addition to an arranged overdraft to help you cover unexpected or emergency payments. It is not part of any arranged overdraft fee-free amount available on the type of account you hold.

## Student Additions arranged overdraft – up to £3,000

### Daily Fees

No daily fees are charged on arranged overdrafts up to £3,000. The maximum arranged overdraft is £3,000.

► Up to £3,000 – no fee

### Representative example

Fee-free arranged up to £3,000 (subject to application, financial circumstances and borrowing history) while you stay within that limit.

The amount you might be offered could be different from the example shown above for the kind of account you have



## Higher Education Account arranged overdraft – up to £3,000

### Daily Fees

Available fee-free arranged overdraft depends on year of graduation as follows:

- ▶ Year 1: up to £3,000
- ▶ Year 2: up to £2,000
- ▶ Year 3: up to £1,000

Daily fees are charged on the whole balance of an arranged overdraft when you are above the fee-free amount. The daily fees are as follows:

- ▶ Over £1,000 and up to £2,000 – 50p a day
- ▶ Over £2,000 – £1 a day

### Representative example

For your 1st year after graduation:

Fee-free overdraft up to £3,000 (subject to application, financial circumstances and borrowing history) while you stay within that limit. Lower overdraft fee-free amount applies in 2nd and 3rd year after graduation.

The amount you might be offered could be different from the example shown above for the kind of account you have

## The nuts and bolts

- Overdrafts, including fee-free amounts, are subject to application, financial circumstances and borrowing history, which means we'll assess your personal circumstances if you apply to see how much you could borrow. Overdrafts are repayable on demand
- The fees we show for overdrafts 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) you pay a daily overdraft fee. Fees are calculated on your whole daily arranged overdraft 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://barclays.co.uk/rca) or ask in branch



We work with you to keep your money  
secure – with advanced security to help  
prevent fraud

# 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
- **In the UK, you're not allowed to gamble until you're 18**, (except on the National Lottery, which you can do from 16). If you try to make a payment to a gambling site, we'll try and stop the payment from going through.

## What you can do

- **Forward suspect emails** claiming to be from Barclays to **internetsecurity@barclays.com** and delete them
- **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.



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 in the Barclays app
- 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 app and it will immediately stop.

### 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.



# Earn rewards

Our way of saying thank you

## £ Get cashback

Banking with Barclays means you can get cashback when you shop at our range of partners. Visit 'Rewards' in the Barclays app or Online Banking for more information on how to save.

- Cashback is available with Student Additions, the Young Person's Account and the Higher Education Account.

## ☆ Barclays Blue Rewards

Now you have a Barclays Bank Account, we'd like to invite you to join Barclays Blue Rewards, where for a monthly fee of just £4 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 every month for each of the first two Direct Debits paid from your nominated account

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

**Life Insurance Loyalty Reward:** we'll reward you £1.50 per month when you take out Life Insurance, and £5 per month if you opt for Life Insurance with Critical Illness cover, paid for 12 months

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

**Even more cashback:** when you join Blue Rewards you will get an extra 1% cashback when you shop at our range of partners.

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

We're sorry, but Barclays Blue Rewards is not available on the Young Person's Account.



To join and remain eligible for Barclays Blue Rewards, you'll need to have £800 paid into your account every month and pay the £4 fee. Rewards are paid monthly into your online Rewards Wallet that you can access at any time.



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



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



The rewards add up with Barclays



## Customise your account

With the Barclays app and Online Banking, you can customise your account and add additional products and services like our Packs

### Add Packs

You can add Packs to your Student Additions or Higher Education Account in the Barclays app, Online Banking, in branch or over the phone. Packs cannot be added to a Young Person's Account.

[Get a multi-Pack discount](#): of £2 when you have two Packs and a discount of £4 for having three Packs.

### Mobile Phone and Gadget Cover

#### **Tech Pack** – £14.50 per month

Get worldwide cover for up to 4 phones

Cover for unlimited gadgets up to a maximum amount of £1,500 (including VAT) per device.

### Travel Insurance and Car Breakdown

#### **Travel Plus Pack** – £18.00 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 1000 Airport Lounges with spa treatments and restaurant discounts. Airport Parking and Hotel discounts of up to 20%

#### **Travel Pack** – £12.50 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 and Gadget Insurance within our 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://barclays.co.uk/customisemyaccount)

### On the move

#### The Barclays app\*

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

#### Your banks in one place

With our banking app, you can see your accounts from other banks in one secure place. Find out more at [barclays.co.uk/app](https://barclays.co.uk/app)

#### 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 the Barclays app

#### 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

#### Foreign currency

Get foreign currency delivered to your door, free of charge.

### Travel Wallet - a new way to arrange your travel money

- Use your Barclays app to **buy selected foreign currencies** in advance or while you are abroad
- No need to carry large amounts of currency – it's **stored securely in your Travel Wallet®**
- Spend it **using your existing debit card** online, in shops or withdraw cash from ATMs while abroad
- convert any surplus currency to sterling using your Barclays app. Subject to eligibility and terms and conditions.

To find out more, go to “Cards” in your Barclays app.

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

## 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

### Alerts

Stay in control with our range of alerts so you know what's happening with your money. You'll be enrolled to receive alerts to help you reduce borrowing fees and avoid returned payments, which you'll receive if we have your mobile number. You can also choose to receive additional alerts, including Low Balance and Large Credit or Debit. You can update your mobile number and tailor your alerts online, by phone, or in branch. To find out more, visit **[barclays.co.uk/Alerts](https://barclays.co.uk/Alerts)**

### Paperless statements

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

## 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 'Your Cards' area in the Barclays app to update your preferences

### 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.





Our Community Bankers can give you lots of help on how to manage your money – just ask in branch

## 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**

## Details of our insurance providers

We need to let you know the insurance partners we work with to bring the insurance in our Packs to you.

### **Tech Pack:**

**Assurant General Insurance Limited.** Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial Services Register number 202735).

**Lifestyle Services Group Limited.** Registered Office: Assurant House, 6-12 Victoria Street, Windsor, Berkshire SL4 1EN. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register number 315245).

### **Travel Pack & Travel Plus Pack:**

**Aviva Insurance Limited.** Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial Services Register No. 202153). Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH.

**RAC Motoring Services and/or RAC Insurance Ltd.** RAC Motoring Services is authorised and regulated by the Financial Conduct Authority (Financial Services Register No. 310208). RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 202737).

## Questions? Happy to help

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

Twitter [@BarclaysUKHelp](https://twitter.com/BarclaysUKHelp)

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

YouTube [Barclays UK](https://youtube.com/BarclaysUK)

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://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.

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).  
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