

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.

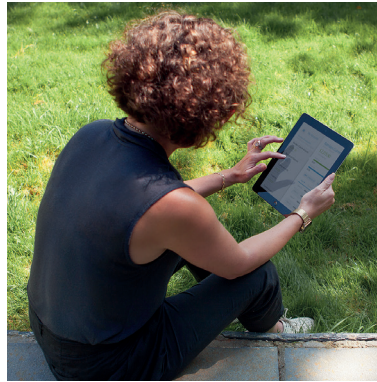


Not yet moved your money to Barclays?

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 £45 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. You will receive your PIN separately from your card. You can change it to something more memorable at most ATMs. Then make sure you keep it secret. You can also see your PIN in “cards” within the Barclays app



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	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	If you pay a cheque into your account you'll be able to withdraw the funds from 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.

 * These timings may be different if you pay in a cheque to the Post Office®. In this case, we'll start the process when we receive the cheque, normally the next working day. 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](https://www.barclays.co.uk/onlinebanking) or ask in branch.

The Barclays app

- 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](https://www.barclays.co.uk/app)
- **Download** the Barclays app from your usual app store. Available on UK-registered mobile phones.

In Branch

- All the convenience of banking near home, university, college 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.

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.

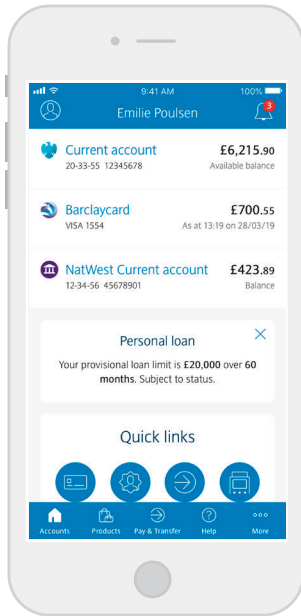
The best way to pay a recurring bill is by setting up a Direct Debit or standing order:

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

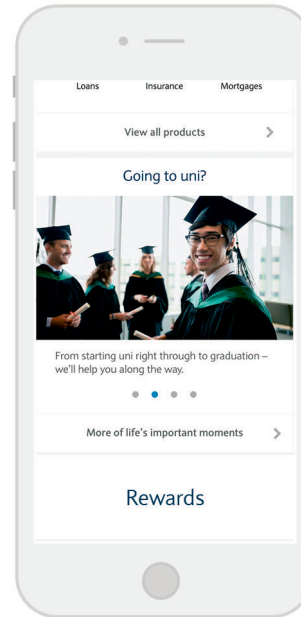
- Standing orders are controlled by you. You can pay a person or business using their sort code and account number then amend at any time
- You decide the amount, how often it's paid and when the money leaves your account
- Set up Standing Orders in the Barclays app, Online Banking, Telephone Banking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



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


◀ See your accounts from other banks*


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



◀ 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

◀ Join Blue Rewards to earn monthly cash rewards as a thank you for banking with us (eligibility conditions and monthly fee apply).

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

 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/ways-to-bank/account-aggregation

About arranged overdrafts

If you're over 18 and a UK resident, you can ask to borrow money through your current account as an arranged overdraft borrowing facility. There are no overdraft facilities available on a Young Person's Account. Arranged overdrafts 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 interest-free, subject to application, financial circumstances, and borrowing history and lending criteria.

How does our overdraft compare?

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

Student Additions arranged overdraft – maximum £3,000

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 interest-free.

Representative example

0% interest (variable) payable on arranged overdrafts up to £3,000.

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

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 – maximum £3,000

Our Higher Education Accounts are available for the three years after you graduate. You can apply for an interest free overdraft up to a maximum of £3,000 (subject to application, financial circumstances, borrowing history and lending criteria).

Representative example

0% interest (variable) payable on arranged overdrafts up to £3,000.

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

The amount you might be offered could be different from the example shown here.

The nuts and bolts

- Arranged overdrafts, including interest free amounts, are subject to application, which means we'll assess your personal circumstances if you apply to see how much you could borrow. Overdrafts are repayable on demand
- The interest charges we show for overdrafts are variable, which means we can change them – although we will let you know before we do this



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



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

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

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.

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.

Mortgage Loyalty Reward: we'll reward you with £5 every month if you hold or take out a personal 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 the first 12 months of your policy.

Life Insurance policies introduced by Barclays Wealth Management will not be eligible for this reward.

Home Insurance Loyalty Reward:

we'll reward you every month for insuring your home with us. Not available for Wealth Management clients.

Blue Rewards Saver: you'll also be able to open our members-only savings account and earn higher interest in the months where you don't dip into your savings.

Other rewards are available: please visit barclays.co.uk/bluerewards

Please visit 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 or call into your local branch



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



The rewards add up with Barclays



Insurance Packs

Choose one or more of our Packs, which offer benefits and insurance available to any eligible person aged 18+ for a monthly fee

How to apply for an Insurance Pack

You can apply for packs in our Barclays app, in Online Banking, or in one of our branches. Explore our full range of packs and to find out more visit [barclays.co.uk/packs](https://www.barclays.co.uk/packs)

Mobile Phone and Gadget Cover

Tech Pack – £14.50 per month

Get worldwide protection against loss, theft, accidental damage and breakdown. Cover up to four mobile phones and unlimited gadgets, each worth a maximum of £1,500. Make up to four successful loss and theft claims, and unlimited damage and breakdown claims for phones, plus up to four successful claims for gadgets in any 12 months.

Tech Pack Lite – £9.00 per month

Get worldwide cover for your devices against accidental damage and breakdown. Cover up to two devices, which can be a combination of mobile phones and/or gadgets, each worth up to £1,500. Make up to 4 claims for accidental damage or breakdown in any 12 month period.

Travel Insurance and Car Breakdown

Travel Plus Pack – £18.00 per month

Have peace of mind while you travel with Worldwide Travel Insurance and RAC Comprehensive Breakdown Cover in the UK and Europe including Roadside, At Home, National Recovery, and Onward Travel. 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

Have peace of mind while you travel with Worldwide Travel Insurance and RAC Comprehensive Breakdown Cover in the UK and Europe including Roadside, At Home, National Recovery, and Onward Travel.

Breakdown Cover Pack – £9.00 per month

Get complete peace of mind with RAC UK Roadside and At Home breakdown cover for you and one other member of your household. If your car can't be fixed on the spot, you'll get a 10 mile tow to the nearest garage or destination of your choice.



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



Pack(s) need to be held for a minimum term of 6 months, check the terms when you apply.



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



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](https://www.barclays.co.uk)

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/ways-to-bank/account-aggregation](https://www.barclays.co.uk/ways-to-bank/account-aggregation)

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

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://www.barclays.co.uk/Alerts)

Paperless statements

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

The personal touch

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 and Tech Pack Lite:

Underwritten by: American International Group UK Limited. Registered in the United Kingdom (company number 10737370). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN 781109).

Administered by: Brightstar Insurance Services, B.V. UK Branch. Brightstar is registered in the Netherlands (company number 8522597496) and authorised by the Financial Conduct Authority (FRN 610709). Brightstar's United Kingdom address is 11 Old Jewry, London, EC2R 8DU.

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).

Breakdown Cover Pack RAC Motoring Services is authorised and regulated by the Financial Conduct Authority (Financial Services Registration Number 310208). Registered Office: RAC House, Brockhurst Crescent, Walsall, West Midlands WS5 4AW.

Questions? Happy to help

Click 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***. Barclays welcomes calls via Relay UK and SignVideo. Visit barclays.co.uk/accessibility for more information.

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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Registered office: 1 Churchill Place, London E14 5HP.