

## Barclays Personalised Card

what you need to know about your photo



You can personalise your Barclays debit card with a photo. It's really quick and easy! Here are some rules and guidelines to help you choose a photo that's suitable for use on the card – this is really important to protect you and other people

### What sort of photo can you use?

- You can be smiling – the photo doesn't have to be a serious one like a passport photo. You can use a selfie, a holiday snap, a cute pet...
- Choose a favourite photo – but you can't use just any photo. You have to be a bit careful about who and what can (and can't) be in the photo – see our Q&A guide below.

### How much does it cost?

- It's free to upload your own photo or choose one from our online gallery
- You can change the photo for free at [barclays.co.uk](https://www.barclays.co.uk) (If you change it more than three times a year, though, we might charge you)
- We'll send a new card with the same photo on it before your old card runs out (that's where it says 'Expires end' with the month and year printed on the front of the card)
- If we start charging for a Barclays personalised debit card in the future we'll let you know.

### Choosing a photo from our online gallery

- You can choose a photo from our online gallery. And you can play around with it a bit (within reason, like editing or cropping) before you upload it
- We'll still own the photo and you can only use it to personalise your Barclays debit card.

### Uploading your own photo

- You can upload a photo from your computer, phone or tablet†
- You must have the right to use the photo. And it must be suitable for use on the card – that means it doesn't contain anything that could be illegal, or could hurt you or us or another person, as far as you know
- Filters – you cannot select a photo that has been retouched or contains filters.
- If we print the photo and then find that you can't use it or it isn't suitable, we may cancel the personalised card (and we may send you a standard card with no photo so you'll still have a debit card to use). We'll look into whether you can use the photo and whether it's suitable, and let you know one way or the other. Our decision will be final.

### Your promises and what they mean

- You promise when you upload the photo that it doesn't contain any computer virus or malicious code
- You've checked and, as far as you know, you have the right to use the photo. And it doesn't contain anything that's antisocial or illegal, or could hurt you or us or another person
- If we ask for your card back for any reason, you promise to send it back or cut it up if we ask you to.

### What you agree to

- If you upload a photo, that means you give us permission to use it, print it, store it, and print it again if we replace the card with the same photo on it
- We may cancel the card if we find out that the photo affects the rights of a third party, or isn't suitable for any reason (and issue a standard debit card instead so you have a card to use). Or you can have a replacement card with a new photo or without a photo
- When you order the card we'll tell you when you can expect it to arrive. If it doesn't arrive on or around that time please call us right away on **0345 7 345 345**

## Limits of our responsibility

- If you don't follow these guidelines, we may ask you to pay back any costs to us in putting this right (for example, if you upload a photo you didn't have the right to use)
- If we accept a photo you upload, we'll print it as supplied to us. If the quality of the photo or the positioning of people in the photo isn't great, and it doesn't reproduce well, we're not responsible if you're unhappy with how the photo looks on your card.

## If your personalised debit card is lost or stolen or damaged

- Please call us right away on **01928 584421**
- We can either reprint your card with the same photo, send you a standard card with no photo, or you can ask us to use a new photo. Just let us know what you'd like to do.

## You can unpersonalise your card whenever you like

- If you change your mind and don't want a photo on your card, call us on **0345 7 345 345**
- You can have a standard Barclays debit card instead (with no photo) for free.

## Changing these conditions

- We'll get in touch by letter or email giving you at least 30 days' notice if the change doesn't benefit you
- We'll announce the change at **barclays.co.uk** if the change benefits you or doesn't change how you use your personalised debit card.

## Other things you need to read

- Please also read the leaflet 'Barclays and You – terms and conditions for personal customers'
- This is our main agreement with you and sets out what you can expect from us when you open an account or take out a service from us – and what we ask of you, too, to help us keep your finances running smoothly.



### **Making sure you can use the photo and it's suitable**

It's your personalised debit card. Mostly, it'll live in your pocket or bag. But your friends and other people might see it when you hand it over in a shop or café, or get cash out with it. So we have to be sure that the photo is suitable and won't hurt or offend anyone. And you have to be sure that it won't embarrass you if someone else sees it.

## Here's a guide to what can and can't be in your photo

### Do you have permission to use it (if it's not your photo)?

✓ I've checked and the person who owns the photo says I can use it.

### Is someone else (apart from you) in the photo? Especially someone under 16?

✓ I've checked and they've said I can use the photo with them in it. And if there's someone under 16 in the photo I have permission from their parent or guardian.

### Does it show any private information?

✓ I don't see any phone numbers, addresses, emails, URLs, Facebook or Twitter usernames.

### Is anything in it copyright?

✓ I don't see any © or watermarks on it.

### Does it identify a company or a sponsor or show any advertising?

✓ I don't see any ® or ™ signs, logos, slogans, tag lines, sponsor names, or advertising. Or anything that shows the Olympics, the World Cup, the name of a festival or big event.

### Could it hurt a company's image?

✓ I don't see anything that could hurt Barclays, Visa®, MasterCard® or any other company.

### Does it show anything to do with banks or money?

✓ I don't see anything to do with banks (or building societies and the like) or money or currency or financial things like that.

### Does it show anyone famous?

✓ I don't see any celebrities, royals, footballers, sports stars, actors, musicians, cartoon characters, superheroes, politicians, or TV personalities – or anything that shows their name or nickname.

### Does it show any national flags?

✓ I'm not using a flag from any country outside the UK. If I'm using a UK flag (English, Scottish, Welsh, or Northern Irish official flag), or Manx, Cornish, or other regional flag, it's the original flag and I haven't edited or cropped it, or put any artwork or writing onto it.

### Filters?

✓ You cannot use a photo that has been retouched or contains filters.

## Have one more look just to be sure you think it's suitable...

### Could it upset someone?

✓ I don't see any slogans or words to do with politics, race or religion.

### Is it mostly words?

✓ All the words are in English.

### Could the words offend someone?

✓ I don't see any swear words or offensive words.

### Does it show anything antisocial or illegal?

✓ I don't see anything that shows drugs, drinking, being drunk, smoking, vaping (e-cigarettes), gambling, or people behaving badly.

### Is there anything else in the photo that could hurt or offend people?

✓ I don't see any guns, knives, bullets or weapons

✓ I don't see anything that shows gangs, hatred or graffiti

✓ I don't see anything that someone might think is sexual, rude, provocative or obscene

✓ I don't see anything that shows violence, cruelty, death, injury, racism, homophobia or terrorism.



### Are you under 16?

Please ask your parent or carer to read this section. Thanks!

### Dear parent or carer

Your child wants to personalise their Barclays debit card with a photo. There are a few things you need to know about the Barclays personalised card service. Please also see the rules and guidelines above so you'll know what can and can't be in a photo your child may want to use.

## How much does it cost?

- It's free for your child to upload their own photo or choose one from our online gallery
- They can change the photo for free. (If they change it more than three times a year, though, we might charge them)
- If we start charging for a Barclays personalised debit card in the future, we'll let them know.

## What your child agrees to

- They have the right to use the photo (for example, they took the photo and have permission from anyone appearing in it)
- We may cancel the card if we find out that the photo affects the rights of a third party, or isn't suitable for any reason (and issue a standard debit card with no photo instead so your child has a card to use). Or they can have a replacement card with a new photo or without a photo
- When they order the card we'll tell them when they can expect it to arrive. If it doesn't arrive on or around that time please call us right away on **0345 7 345 345**

## Contacting your child

- If we need to let your child know something about their Barclays personalised debit card or using their account, we'll get in touch with them by letter, text or email
- We won't ask for security information in any message or email we send them.

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted 3rd parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to [barclays.co.uk/control-your-data](https://www.barclays.co.uk/control-your-data) or you can request a copy from us.

## Credit Reference Agencies and Fraud Prevention Agencies

In order to process your application we will supply your personal information to credit reference agencies and fraud prevention agencies and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity. These agencies may in turn share your personal information with other organisations. If fraud is detected, you could be refused certain services, finance or employment. Once you open an account with us, we will share account data with the credit reference agencies on an ongoing basis.

If false or inaccurate information is provided to us and fraud is identified, details may be passed to credit reference and fraud prevention agencies to prevent fraud and money laundering and to verify your identity.

The Credit Reference Agency Information Notice (CRAIN) describes how the three main credit reference agencies in the UK each use and share personal data. The CRAIN is available on the credit reference agencies' websites:

- [callcredit.co.uk/crain](https://callcredit.co.uk/crain)
- [equifax.co.uk/crain](https://equifax.co.uk/crain)
- [experian.co.uk/crain](https://experian.co.uk/crain)

Or you can ask us for a copy of these.

For more details on how information held by credit reference agencies and fraud prevention agencies may be used, please go to [barclays.co.uk/control-your-data](https://www.barclays.co.uk/control-your-data) or you can request a copy from us.

## Important information

†You can upload a photo from your phone or tablet, but the Barclays personalised card service only works with operating systems Android 2.3 and above and iOS 6.0 and above.

## Call monitoring and charges information

\*Calls may be monitored or recorded for quality and training purposes. 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.