

Additional Conditions for Barclays Blue Rewards

Who can join Barclays Blue Rewards

To join Barclays Blue Rewards, you need to be a resident in the UK for tax purposes and have an eligible current account with Barclays. You'll need to nominate an eligible Barclays current account for Barclays Blue Rewards to get the benefits. Your account can be a joint account, but only one of you will be able to join Barclays Blue Rewards from that account – so we'll tell the other person if you join so they know they can't also use that account to join Barclays Blue Rewards.

If you have a Barclays Basic Current Account, a Young Person's account, BarclayPlus, a foreign currency account, or a Barclays Wealth or Barclays Business account, we're sorry, these are not eligible current accounts and you can't use these to join Barclays Blue Rewards at the moment. However, we will keep reviewing and adding to the range of accounts that are eligible for Barclays Blue Rewards.

The monthly fee

We charge a fee of £3 each month. Your monthly fee will be taken from your nominated account on the 2nd working day of each month. The first monthly fee will be taken in the month after you join Barclays Blue Rewards. It will show in your statement as 'Blue Rewards fee'.

What you have to do to earn Barclays Blue Rewards

To earn Barclays Blue Rewards, you must do two things each calendar month:

1. You must have at least £800 paid into your nominated current account, for example through your salary or pension (some payments won't count towards the £800 – please see below).
2. You must pay the £3 monthly fee.

As long as you do these two things in the previous calendar month, we'll add any regular product loyalty rewards (including any direct debit loyalty reward) or enhanced cashback to your Rewards Wallet on the 2nd working day of each month.

When working out how much you have paid into the account, we will ignore:

- Single amounts transferred from other personal Barclays accounts in your name, including any joint accounts or savings accounts. (regular payments from your personal Barclays accounts, or money paid in from a Barclays Business Account will count towards your qualifying amount)
- Amounts paid out from your Rewards Wallet
- Any interest that we pay you
- Any refunds you receive from us.

Please check the Barclays Blue Rewards website [barclays.co.uk/bluerewards](https://www.barclays.co.uk/bluerewards) for details of the additional offers that you can qualify for when you join Barclays Blue Rewards and any additional product terms and conditions that apply. For example, you can earn rewards if you make direct debit payments from your chosen current account every month, if you hold or take out a Barclays residential mortgage product, if you hold or take out an eligible Barclays loan such as a Barclayloan, if you take out a Barclays home insurance product after you have joined Barclays Blue Rewards, and you can earn a higher rate of cashback with our range of retailers too. We'll keep the website updated with new offers that you can qualify for and we'll explain on the website how and when you can get these additional Barclays Blue Rewards and the additional terms that apply. We'll add them to your Rewards Wallet as

When you started to bank with Barclays, you agreed to the Barclays Terms and Conditions for Personal Customers as set out in 'Barclays and you'.

These Additional Conditions are about Barclays Blue Rewards, and they add to and amend the terms in that document. If there's ever any inconsistency between these additional terms and the terms in that document, these Additional Conditions will apply in relation to Barclays Blue Rewards.

long as you are a part of Barclays Blue Rewards and you have done and continue to do the two things set out above in 'What you have to do to earn Barclays Blue Rewards'.

Your Rewards Wallet

We add any rewards you earn into your Rewards Wallet, which you can access through Online Banking or Barclays Mobile Banking. You can see the amount of rewards that you have earned, and your available balance.

You can ask for a payout of your rewards from your Rewards Wallet at any time through Online Banking or Mobile Banking into your other Barclays accounts.

You will require access to Online Banking or Barclays Mobile Banking to view and access your rewards, update your rewards details or cancel Barclays Blue Rewards.

You are not permitted to put money into your Rewards Wallet directly, and you won't get a cheque book or any card with your Rewards Wallet.

Section 10 of the Retail Customer Agreement ('Sharing information about you with tax authorities abroad') explains our obligations to report information to tax authorities. This means the balance in your Rewards Wallet will be treated as an account, and may be included within any relevant tax reporting required by that condition.

Cancelling Barclays Blue Rewards

If you want to cancel Barclays Blue Rewards, you can do so at any time either through Online Banking or the Barclays Mobile Banking app. If you cancel within the first 14 days of receiving these Additional Conditions and you have already paid a monthly fee, we'll refund the fee, unless you have already received any rewards in to your Rewards Wallet.

We may cancel Barclays Blue Rewards immediately if you close your nominated current account or are no longer resident in the UK for tax purposes. We may also cancel Barclays Blue Rewards if you fail to meet the two conditions to earn Barclays Blue Rewards or if the monthly fee you pay is greater than the rewards you earn. We will give you two months' notice before cancelling but we will not cancel if you start meeting the conditions and earning more than the fee again before then.

If we or you cancel Barclays Blue Rewards:

- Any balance shown in your Rewards Wallet will be paid into your nominated current account
- You will no longer be eligible for any pending Rewards (such as direct debit, mortgage, loan or insurance rewards that are for the term of the product) that have not yet been shown in your Rewards Wallet
- Any pending cashback will be credited into your nominated current account but at the lower rate
- We will no longer charge you the Barclays Blue Rewards monthly fee in future months.

Keeping you informed

We'll always keep you informed about the rewards you're getting and how they may change over time. We'll send information about your Barclays Blue Rewards to you using texts, email, Cloud It and other digital methods. We will not send paper statements or letters about your Rewards, as all communication is online. If you want to talk to us about Barclays Blue Rewards you can contact us in any of the usual ways, including at a branch and by phone.