

# Get started with BarclayPlus

Everything  
you need to know



# Hi. Welcome to your new BarclayPlus account!

## Pages 4–14 are for you

We tell you about your card and give you lots of tips about your account

## Pages 15–23 are for your parent or carer

We tell them what to do if you need some help. Make sure they read this part!

This is  
**your section**

Please read it!



# About your card

Once you get your card in the post, [make sure you sign the back](#). This is so that nobody else can use it. Then you can start using it!

## What you can do with your card

- [If you have a cash card](#), you can make a cash withdrawal from our cash machines – up to £50 a day
- [If you have a Visa Debit card](#), you can use it online and in shops as well, and take out up to £300 per day
- [To use your card](#) you need to know your PIN (a 4-digit secret number) and need to have enough money in your account
- [Your card is valid up to the expiry date printed on the front](#). Before it runs out, we'll send you a new one in the post.

## Your secret PIN

- [Your Personal Identification Number \(PIN\)](#) is a secret number only you know
- [Your PIN will come in the post](#) separately
- [As soon as you get it](#), you can go to a Barclays cash machine and change it to something you'll remember
- [Keep your PIN secret](#) – we'll never ask you for it and neither should anyone else
- [You only need to use your PIN](#) at a cash machine, at the card machine in a shop or in a PINsentry machine in the bank.

### Remember!

- **You can only have a debit card** if your Mum, Dad or carer agrees
- **It's free to use your card in most card machines.** If it's not, you'll get a warning and you can cancel the withdrawal if you want to
- **If you use your card to buy something in a different currency**, there will be an extra cost you need to pay

### Talk to your Mum, Dad or carer if...

- **Your card is lost or stolen** and they'll get in touch with us
- **You want to know about using your card abroad**
- **You think someone has found out your PIN**
- **You forget your PIN**

## Make your card unique to you!

- If you've got a debit card, you can upload a photo at [barclays.co.uk](http://barclays.co.uk)
- We'll send you a new card with your chosen photo on it

- Don't use a photo you wouldn't want other people to see, obviously! Just follow our image guidelines when you upload your photo
- Never share a picture of your card with anyone – you don't want other people to see the numbers printed on your card.

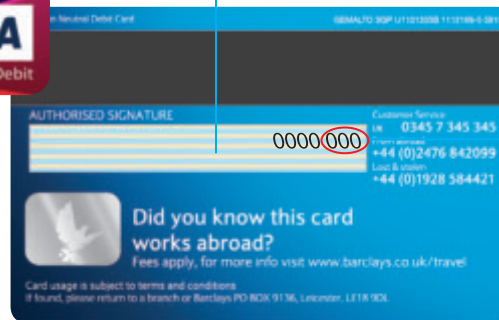


Your signature goes here

Sort code. Tells us where you opened your account

Account number. A unique number only your account has

Expiry date. People often ask for this when you buy things online or by phone



Three-digit number. You may need to enter this for extra security when you buy things online – it's also called a CVV



# A few tips on running your account

Do more of the things you like with your money – by paying in regularly and knowing what's coming in and out of your account

## Paying money in

- **Anyone can pay money into your account** using your sort code and account number
- **If you've got a part-time job**, you can give your employer your account number and sort code if you want them to pay your wages in
- **Pay in cash or cheques in any of our branches, or at a Post Office.** You'll just need your card and your secret PIN

## Staying in control

- **Try not to spend without thinking.** It's best to save your money for things you really want, and plan your spending
- **You can check your balance** at any Barclays cash machine, in your Barclays Mobile Banking app or on your statement – this is a letter we send you that shows you everything that you spent, and any money that came into your account, over the last month
- **You can sign up for free Text Alerts** to tell you when you've nearly run out of money in your account. Just ask about them in any of our branches.

### Remember!

- **You won't be able to take out cash or pay for things** unless you've got enough money in your account

### Talk to your Mum, Dad or carer if...

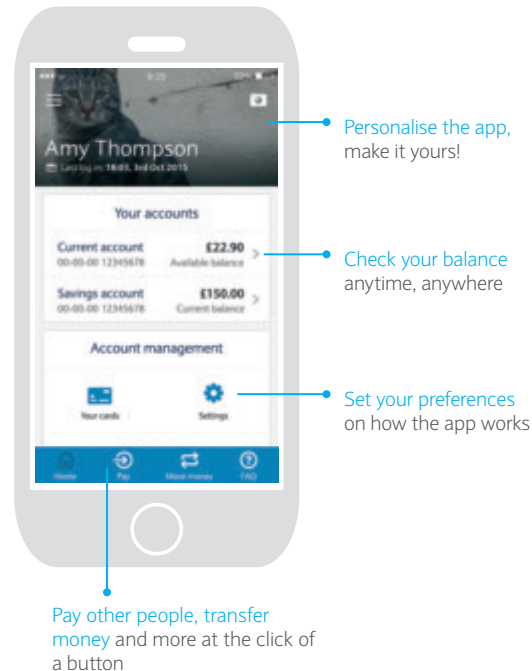
- **You get an allowance** and want to set up a regular payment into your account
- **You think your card or account has been used by someone else**

## Let's keep your money safe together

- If we think your account is being used by someone else, we'll contact you, your parent or carer.
- If you lose your card or it's stolen tell your parent or carer right away, or contact us yourself
- If there is any spending that you don't recognise on your statement, ask your parent or carer to contact us straight away, or contact us yourself
- Don't give your account details to anyone who phones or emails. Barclays will never ring you and ask for your account details, card number or PIN
- Never share anything about your account on social media such as Whatsapp or Facebook – not even with friends
- 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.
- If you are under 13, parental consent will be required to use the Barclays Mobile Banking App.

## Take your bank with you!

- Just download the Barclays Mobile Banking app from the Google Play Store or the Apple App Store, and do your banking from your phone.



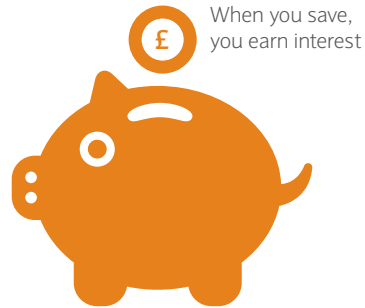


# Saving pays off!

Saving helps your money grow – and helps you plan what to spend your money on

## Saving

- Use your [BarclayPlus account to save as well](#) – that way, you'll always have money for the things that really matter
- [We'll give you interest too](#). We'll pay you a small amount in return for keeping money in your BarclayPlus account. To find out the current interest rate for BarclayPlus, go to [barclays.co.uk](#) and search for 'BarclayPlus interest rates'
- [The more you have in your account](#), the more money you'll earn.



### Remember!

- **If you want to put some money away for longer** – perhaps for something really special, or for further into the future – your money could grow more quickly in an account Mum, Dad or a carer holds for you. Ask them to look into it with you.

## How interest works

When you keep money in your account, we pay you a little bit extra every month – and the more money you have in your account, the more interest you earn!





# Banking when you're over 16

Once you're 16, we'll upgrade you to a Young Person's Account – the Barclays current account specially designed for 16–19 year olds

## What you'll get with a Young Person's Account

- Withdraw up to £300 a day from cash machines, as long as you've got enough money in your account
- A Visa debit card if you haven't got one already – so you can shop on the high street or online
- Access your money at a time that suits you – with Barclays Online Banking.

## Do more with your phone!

Once you're 16, you can use other features available on Barclays Mobile Banking, such as Pingit. It lets you pay for things, and pay other people using your phone.



With the Pingit app you can pay friends and family easily and securely using just their mobile number



# Our promises to each other

**Barclays and you** – when you open your account with Barclays, we make promises to you, and you make promises to us – a bit like a contract. Here's a reminder

## What we promise you

- **We'll keep you updated:** we'll usually write to you at least two months ahead of time if we need to change your account (for example, when you upgrade to the Young Person's Account).
- **We'll try to fix it if things go wrong:** payments rarely go wrong – but if they do, we'll refund you as quickly as we can. We'll also refund you if someone else takes a payment from your account without your permission – as long as you've looked after your card and your PIN properly.

- **We'll look after your privacy:** 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://barclays.co.uk/control-your-data) or you can request a copy from us.

### Remember!

- **If there's ever anything you're unsure about** to do with your account, ask your Mum, Dad, or carer. Or come into any of our branches or phone us on **03457 345 345\***. We'll be happy to help.

### Talk to your Mum, Dad or carer if...

- **If you think something went wrong with your account** let them know straight away. You can call us with them on **03457 345 345\*** and we can sort it out.

## 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:

- [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)
- [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)
- [www.experian.co.uk/crain](http://www.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](http://barclays.co.uk/control-your-data) or you can request a copy from us.

- **We'll keep your money safe:** with our advanced security, we take good care of your money. If we think there's a problem, we'll contact you, your Mum, Dad or carer.

## What you promise us

- **You'll tell us if your details change:** you'll tell us if you change any of your personal details – like your email address, mobile number, home address or name. Please ask your parents or carer for help if you need to.
- **You'll keep your information secret:** you'll look after your card and you'll keep your PIN secret. Memorise your PIN and don't write it down in a way that could be recognised by someone, or keep it with your card.
- **If you lose your card or it's stolen:** you'll tell your parents or carer and ask them to tell us straight away. You won't be in trouble – it's to stop anyone else using it to get your money. We'll just cancel the card as soon as we hear, and send you another one (it will still have your picture on it, if you've chosen one).



Keep your secret information secret!  
Don't share your PIN with anyone, or lend anyone your card – not even your best friend!



# Be a banking expert!

Here are a few of the words commonly used in banking that you might need to understand when using your account

## Some useful money words

**balance:** this is the amount of money you have in your account

**interest:** an amount of money the bank gives you, just for saving with them

**budget:** you plan your spending and not overspend accidentally

**cash card:** a card that lets you take money out of your account and make a cash withdrawal from a cash machine

**debit card:** a card that lets you make purchases online or in shops, as well as taking money out of your account and making a cash withdrawal from a cash machine

**account number:** a number unique to you, that means we can identify your account. It only contains numbers (no letters) and has 8 digits, like 12345678

**sort code:** a six-digit number, arranged as three pairs of two numbers, which identifies the bank branch where you opened your account. Barclays sort codes always begin with 20

**contactless:** a secure way of paying, by touching your debit card to a reader – sometimes you may still have to enter your PIN.

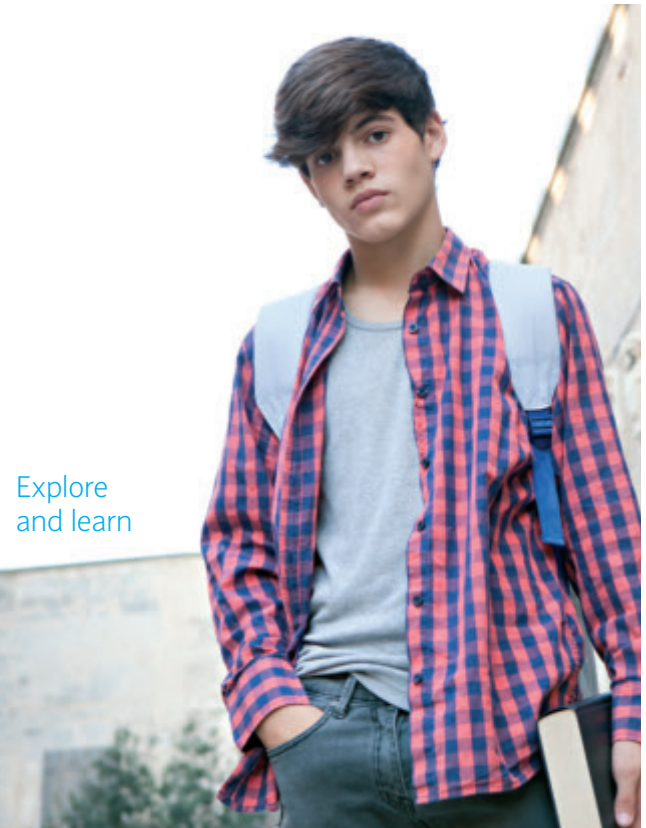


## Learn more about money with LifeSkills

Lifeskills created by Barclays helps young people to acquire all kinds of skills, including work and money skills.

Just go to [barclayslifeskills.com/about](https://barclayslifeskills.com/about)

If you click 'Learn LifeSkills' it will take you through to a sign-up page. Once you've signed up, you can click 'How do I manage my money now and in the future?' to learn lots more about how to be good with money.



Explore  
and learn

Explore the LifeSkills website and you'll find MoneySkills with lots of tips for managing money!  
Just go to [barclayslifeskills.com/about](https://barclayslifeskills.com/about)

This is your  
parent or  
carer's section

Please ask them to read it



# Your child's new account – and you

Thank you for choosing Barclays and for helping your child get a great start with their money. Here's what you need to know to help them manage their account

## Paying money in

- You can set up a regular payment into your child's BarclayPlus account through Online Banking or Barclays Mobile Banking on your account
- Make one-off payment to your child using your mobile number. Simply register for Pingit or drop into any of our branches
- You, a grandparent, a part-time employer – or anyone else – can pay money into your child's account using their sort code and account number. You'll find their account details on their card
- Your child can pay in cash or cheques at any of our branches, or any Post Office.

## Making payments

- With a Cash Card, your child can make a cash withdrawal in pounds in the UK up to £50 a day (as long as the money's available) but they can't use it online or to buy goods in shops
- With a Visa Debit Card, your child can take out up to £300 a day (as long as the money's available), and use it to buy things online and in shops. Remember that if they're buying things online, it can take up to two weeks (or sometimes longer) for the money to leave their account
- There will be other charges, if they're buying in a different currency or using their card to make a cash withdrawal in foreign currency outside of the UK

### Barclays Mobile Banking

- **With the Barclays Mobile Banking app**, your child can manage their money on their smartphone or tablet. If they're under 16, they'll get a version of the app that only has features suitable for children.
- **If your child is under 13**, you will need to give consent for them to use the Barclays Mobile Banking App.

### Is your child ready for a Visa Debit card?

- **Having a Visa Debit card** means your child can buy things online or in shops with their card. If you think they're ready for the responsibility, they can have one with your permission.





# Banking on the go

Barclays Mobile Banking lets your child manage their money on the go – the app is designed for kids and teens with features relevant to them

## What you need to know

- **View balance and recent transactions**, they can see up to the last month's activity
- **Make payments to people they have already paid** – up to £300 if they hold a debit card or £50 if they hold a cash machine-only card
- **Find their nearest branch or ATM** – for when they want to make a cash withdrawal
- **Make the app their own** – upload their own photo to personalise their app, just like their debit card
- **The app is covered by our award winning security and our Online and Mobile Banking Guarantee**. If money is taken from your child's account by a fraudster, then we'll pay back any money lost.

## How to get started

They can download Barclays Mobile Banking in the app store or Google Play. It's available on iPhone and Android.

- **They can register with their card** and a verification code from a branch, a Barclays PINsentry device or at one of our cash machines
- **When the time comes for a new account**, the app will automatically update – if your child moves onto another account, there is no need for them to re-register and they will get access to more features.
- **For more information**, visit **[barclays.co.uk](https://www.barclays.co.uk)**



# Keeping your child's account secure

We've given your child some advice on security in their section. But [here's what we do to help keep your child, and their money, safe](#)

## Keeping their money safe

- If we suspect your child's card or account is being used fraudulently, we'll get in touch and talk you through what to do. You can both be reassured that, if the transactions were fraudulent and your child's kept the card and PIN safe, you won't be charged for them
- We may phone or text your child directly about their account – We'll only contact them if we need to ask or tell them something important about the account
- We're vigilant when it comes to gambling, and want to help you protect your child. Where possible, if they try to make a payment to a gambling site, we'll stop the payment from going through
- We don't ever send emails or texts that ask you to [click through and enter confidential information](#). If you or your child gets an email you don't trust and it claims to be from us, send it to [internetsecurity@barclays.com](mailto:internetsecurity@barclays.com) and delete it. If it was legitimate and we need to speak to you, we'll call you. For that reason, it's important we have an up-to-date phone number for you
- We do sometimes send emails with links in them, but these links (for example, to a LifeSkills page) won't ask for account details.

### Your child must keep their information safe

- **Encourage your child** never to give their PIN to anyone, write it down (in a way that is recognisable), keep it with their card or lend their card to anyone.



## Lost or stolen card?

- If your child loses their card, or it's stolen, call us immediately on **0800 400 100\*** or **+44 (0) 2476 842 099\*** if calling from abroad. Alternatively, come into a branch or they can log in to Mobile Banking to report it.
- We'll cancel the card and send a new one by post within two working days – or you can get an in-branch replacement within two hours at some of our branches
- If they or you find the card in the meantime, don't use it. Just cut it up into pieces and throw it away, or bring it into a branch and we'll destroy it for you.



Ready to become  
money responsible

Your child's promises to us, and ours to them, are on page 10. Please have a look at them to make sure you know about them



# What you and your child need to know

This is to let you know what we'll do, and what we ask you and your child to do, to keep things running smoothly. You'll find more detail about this in the booklet 'Barclays and You' which you will have received when the account was opened.

## What we'll do

### Keeping in touch

- We'll send bank statements and other information about your child's account to the most recent home address we have for them
- Where possible, we'll let you and them choose how we get in touch – whether that's by email, text message or letter
- We'll write at least two months ahead of time if the account is being upgraded (for example, when they upgrade to the Young Person's Account). We won't always write about every change if it is to your child's benefit.

### Looking after your child's account

- We'll do what your child asks us to do with their money – as long as the instructions are clear, we're sure who they come from and there's enough money in the account
- We'll always try to be clear with you and your child about how long payments are going to take. You can find out cut-off times at [barclays.co.uk](https://www.barclays.co.uk) or by asking in any of our branches.

### If something goes wrong

- If payments go wrong or we make a mistake, we'll refund your child as quickly as we can. And we'll put the account back as if it hadn't happened at all
- We'll refund your child if someone else takes a payment from their account without permission – as long as they've looked after their card and PIN properly.

### Information about you and your child

- **We'll look after your privacy:** 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:

- [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)
- [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)
- [www.experian.co.uk/crain](http://www.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](http://barclays.co.uk/control-your-data) or you can request a copy from us.

## What you and your child must do

### Keeping in touch

- Tell us if you or your child change any of your contact details – like your email address, mobile number, home address or name.

### Looking after the account

- Your child must look after their card. You must tell us straight away if it gets stolen or they lose it. That way, we can stop anyone else getting into their account
- Your child must keep their PIN secret and never write it down in a way that can be recognised
- Your child must keep enough money in their account to cover the payments they make.

### If something goes wrong

- You must tell us straight away if you think there's been a mistake on their account, or if you or your child finds a payment they didn't make.

## Saving and interest

- **BarclayPlus is a combined current and savings account** – and they'll earn a small amount of interest on it. To find out the current interest rate for BarclayPlus, go to **barclays.co.uk** and search for 'BarclayPlus interest rates'. Encourage your child to save in their BarclayPlus account
- **If your child wants to put money away for longer**, they can earn more interest with one of our children's savings accounts. These are accounts that you hold in their name. You'll be able view their account through Barclays Online Banking too. If you want to find out more, go to **barclays.co.uk**



Is your child ready to learn about money?

Your child may want to explore LifeSkills created by Barclays. It's free to sign up, and they can start to work through the MoneySkills modules

Just go to **barclayslifeskills.com/parents**

## If you or your child are 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 telephone. 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 South Quay Plaza, 183 Marsh Wall, London E14 9SR (Tel: 0800 023 4567\* or 0300 123 9123, or go to [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)). 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.

Questions? We're always  
happy to help

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

Call **03457 345 345\***

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

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

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

Come in to any of our branches

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.

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). Registered in England. Registered No. 9740322. Registered Office: 1 Churchill Place, London E14 5HP.