

Blue Rewards Saver

Additional conditions – November 2023

These are **additional terms and conditions** for your Blue Rewards Saver. That means they add to the main agreement between you and us (Barclays Bank UK Plc) set out in the Customer Agreement. If anything in these conditions disagrees with the Customer Agreement, it will be these additional conditions we'll follow.

The terms applying to Blue Rewards Saver are governed by English law.

About the Blue Rewards Saver

- The Blue Rewards Saver is a restricted access account.
- You can have more than one Blue Rewards Saver account.
- The maximum amount you can have in any one account is £10,000,000.

Who can hold a Blue Rewards Saver?

- To hold a Blue Rewards Saver, you must be at least 18 years old and resident in the UK.
- You can hold it yourself or in joint names. You, or if it's a joint account, one of you, must be a member of Barclays Blue Rewards or a Premier Banking customer.
- Blue Rewards Saver is not open to trustees of personal funds, or to executors or administrators of estates.

Payments in and out

- You can open the account with just £1.
- You can take money out whenever you wish without giving notice.
- If we notice you're making regular monthly withdrawals, we'll contact you to tell you about other savings accounts.
- You can't set up direct debits or standing orders from a Blue Rewards Saver account.

Your Blue Rewards Saver and interest

- Blue Rewards Saver pays a higher rate of interest in the months you don't make withdrawals. If you don't withdraw in the first month, or since interest was last paid into the account, we'll pay the higher Blue Rewards Saver rate for that month.
- If you withdraw in the first month, or since interest was last paid into the account, we'll pay the lower Blue Rewards Saver rate for that month.
- We pay interest on the first working day of the month – or, if you close your account, when you close it.
- You'll find the current interest rates, including the higher and lower Blue Rewards Saver interest rate, in our interest rate leaflet, on [barclays.co.uk/savings/interest-rates](https://www.barclays.co.uk/savings/interest-rates) or such other replacement website that we specify. If we do this, we will let you know where to find the information. Or you can just ask us.

Blue Rewards Saver Eligibility

- If we cancel your Barclays Blue Rewards membership, or you (or both of you if it's a joint account) stop being a member, we'll convert your Blue Rewards Saver to an instant access savings account that is available at the time.
- If you no longer remain eligible for Premier Banking (or both of you if it's a joint account), we'll convert your Blue Rewards Saver to an instant access savings account that is available at the time.
- In both instances, we'll contact you before the account is converted to tell you the terms of the new account.
- These Additional conditions will apply to you until your account is converted. When it is, they won't apply anymore.

You can get this in Braille, large print or audio by calling **0800 400 100***
(via Text Relay if appropriate) or by ordering online from barclays.co.uk/accessibleservices

***Call monitoring and charges information**

To keep a high quality of service, your call may be monitored or recorded for training and security. Calls to 0800 numbers are free when calling from a UK landline. Call charges may apply when using a mobile phone or when calling from abroad.

Barclays Bank UK PLC. 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.

Item Ref. 9916232LP_UK. 12/23