



Blue Rewards Saver

Additional Conditions – November 2020

These terms apply to all new accounts opened from 3 November 2020 and for any accounts opened prior to this date from 12 April 2021.

These additional terms and conditions relate to the Blue Rewards Saver account, which is a restricted access account, and supplement and amend the general conditions of your Customer Agreement with us (Barclays Bank UK PLC). In the event of any inconsistency between these additional conditions and the general conditions of the Customer Agreement, these terms will apply in relation to the Blue Rewards Saver account.

1. Availability

- 1.1 To hold this account you must be at least 18 years old and resident in the UK.
- 1.2 A Blue Rewards Saver account can only be opened by a member of Barclays Blue Rewards.
- 1.3 You can hold a Blue Rewards Saver account in either sole or joint names.
- 1.4 You can have more than one Blue Rewards Saver account at any given time in either sole or joint names.
- 1.5 Where a Blue Rewards Saver account is held in joint names, at least one of you will be a member of Barclays Blue Rewards.
- 1.6 The Blue Rewards Saver account is not available to trustees of personal funds, executor(s) of estates and administrator(s) of estates.

2. Blue Rewards Saver Terms

Duration

- 2.1 Where the account is in your sole name the Blue Rewards Saver Terms set out in this condition apply until we convert it to a Barclays instant access account after you are no longer a member of Barclays Blue Rewards.
- 2.2 Where the account is in joint names the Blue Rewards Saver Terms set out in this condition apply until we convert it to a Barclays instant access account after both parties are no longer members of Barclays Blue Rewards.

Payments into and out of the account

- 2.3 You must make an initial deposit of £1 when you open the account after which you can make deposits at any time.
- 2.4 The maximum account balance for a Blue Rewards Saver account is £10,000,000.
- 2.5 You may withdraw funds from the account at any time with no notice. Where you make a withdrawal since interest was last paid into the account, interest will be payable at the lower Blue Rewards Saver rate for that particular month.

2.6 Payments via standing order or direct debit are not allowed from Blue Rewards Saver accounts.

Interest

- 2.7 The interest rate you will receive for each month depends on whether you have made any withdrawals from the Blue Rewards Saver account since the account was opened, in the case of the first month, or since interest was last paid into the account. We pay interest on the first working day of the month (or when the account is closed).
- 2.8 You will receive interest at the higher Blue Rewards Saver rate where you have not withdrawn funds out of your account since the account was opened, in the case of the first month, or since interest was last paid into the account.
- 2.9 You will receive interest at the lower Blue Rewards Saver rate where you have withdrawn funds since the account was opened, in the case of the first month, or since interest was last paid into the account.
- 2.10 Current interest rates, including the higher and lower Blue Rewards Saver interest rates, are set out in our interest rate leaflet and on www.barclays.co.uk/savings/interest-rates/ (or such replacement website as Barclays may specify from time to time) or are available on request.

Withdrawals

- 2.11 Blue Rewards Saver is designed to pay a higher rate of interest in months in which no withdrawals are made. We'll contact you if we notice you're making regular monthly withdrawals from your account to make you aware of savings accounts that may be more suitable where regular withdrawals are to be made.

Barclays Blue Rewards Membership

- 2.12 If we, or you, cancel Barclays Blue Rewards, or for any other reason you cease to be a member of Barclays Blue Rewards, your Blue Rewards Saver account will be converted to the Barclays instant access savings account specified in our interest rate leaflet and on our website. Before doing so we will contact you to tell you the terms that will apply to the Barclays instant access account unless you advise us otherwise.

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

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.

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