



Barclays personal customers

Terms and conditions FAQs

March 2025



Here are 9 frequently asked questions (FAQs) about the terms and conditions for personal customers (which we also call our Retail Customer Agreement) and where to find more information.

We may also give you additional terms and conditions when you take out an account or service, such as an arranged overdraft or savings account. You can read the Retail Customer Agreement for our personal accounts at [barclays.co.uk/terms](https://www.barclays.co.uk/terms)

1. Where can I find the charges or interest for my account?

You can check what we charge and when in our tariff of charges at [barclays.co.uk/terms](https://www.barclays.co.uk/terms)

You can see our interest rates for saving accounts at [barclays.co.uk/savings](https://www.barclays.co.uk/savings) and wealth tariffs at [barclays.co.uk/wealth-management/important-information/rates-and-fees](https://www.barclays.co.uk/wealth-management/important-information/rates-and-fees)

2. Can I borrow money through my account?

If you want to borrow from us using your current account, you will need to apply for an arranged overdraft. An overdraft is a short-term way to borrow, and it is repayable on demand. This means that if we ask, you must pay back everything you owe us, including any interest. We'll usually let you know before we ask you to do this, but we might not always be able to. All applications are subject to your financial circumstances and borrowing history.

For more information about overdrafts, see 'Borrowing money through your current account' in the T&Cs and [barclays.co.uk/overdrafts](https://www.barclays.co.uk/overdrafts)

3. What do I need to know if I'm a joint account holder?

- We'll send information about the account to the first person named on it – you can change who's named first by contacting us
- Any account holder can give us instructions about the account – like getting information about transactions, asking us to make payments and updating your contact preferences – apply for an arranged overdraft, withdraw all funds, and close the account
- If we know there's a dispute between the people named on a joint account, we might ask for instructions from all account holders
- If one of the account holders dies, the other account holders can carry on using the account
- If you have an arranged overdraft on the joint account, you're each separately and jointly responsible for the overdraft. We call this 'joint and several liability'. It means we can ask any of you to repay the overdraft in full, even if it was only one of you who set it up or used it. If we accept a part payment from you, you'll all still owe the rest of the money unless we tell you otherwise. If one of the account holders also has another account with us, we could use money from there to pay back the overdraft.

For more information about joint accounts, see 'Who can use your account?', 'If you owe us money' and 'Borrowing money through your current account' in the T&Cs.

4. Can you use money in my account to pay off any other debt I have with you?

Yes. If you haven't paid back the money you owe us in the time we agreed, we can use money in any of your accounts with us to reduce or repay anything you owe us. This includes money owed to other companies within the Barclays Group and is called a 'right of set-off'. This also applies to joint accounts and joint borrowing.

For more information about this, please read the 'If you owe us money' and 'Borrowing money through your current account' in the T&Cs and your additional terms, if you have any.

5. Why do I need to tell you if my contact details change?

We need to know if your contact details change so we can get in touch with you quickly and securely. This includes telling us about changes to your phone number, email address and home address. If you don't, you might not receive important information or someone else could receive your confidential information.

For more information, please read the 'Keeping in touch' section in the T&Cs and your additional terms, if you have any.

6. What should I do to help keep my account secure?

Protect yourself from fraud – never give anyone your debit card, security details, banking codes or passwords.

If you lose your debit card or are worried about your security details or account, tell us straight away. You can call us on:

- [0345 734 5345](tel:03457345345)¹ Personal and Premier in the UK
- [+44 2476 842 099](tel:+442476842099)¹ outside the UK.

We're here 24 hours a day, seven days a week. [Call charges](#)

We can cancel your card or block a service (like Online or Telephone Banking) to stop anyone getting hold of your money. You can also freeze your card in the Barclays app or Online Banking under 'Manage accounts'.

For more information, read 'Keeping your money safe' in your T&Cs.

7. Why is it important to check my bank account and statements carefully?

Checking your account transactions or statements regularly makes it much easier to spot anything that shouldn't be there. If you see a payment you don't recognise, you need to tell us as soon as possible (and within 13 months of a payment leaving the account) so we can look into it and refund the money if there's a problem.

For more information, please read the 'What happens if something goes wrong?' section in the T&Cs.

8. What happens if I give you the wrong details for making a payment?

It's up to you to make sure the payment details are correct. If you make a payment using the wrong details, we'll try to help you get the money back, but we might not always be able to.

If you think you've been the victim of fraud or a scam, tell us as soon as possible – we might be able to refund your money.

For more information, please read the 'What happens if something goes wrong?' section in the T&Cs.

9. Will my money be covered by the Financial Services Compensation Scheme?

All Barclays Bank UK PLC personal savings and current accounts are covered by this scheme. The FSCS can compensate you if we're unable to meet our obligations.

The amount of compensation you could get depends on your claim. The FSCS covers up to £85,000 per person or up to £170,000 for joint accounts (each account holder can claim their share). The £85,000 limit is the total across all your accounts with us, including your share of any joint account.

¹ Call charges may apply. Calls to 03 numbers are charged at the same rate as dialling 01 or 02 numbers. If your fixed line or mobile service has inclusive minutes to 01/02 numbers, then calls to 03 are counted as part of this inclusive call volume.