



Barclays Avios Rewards

Additional conditions



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These are additional conditions. That means that they add to the main agreement between you and Barclays Bank UK Plc set out in 'Barclays and you'. If there's anywhere where they don't agree with 'Barclays and you', these additional conditions are the ones we'll follow.

When we say 'we' here, we mean Barclays Bank UK Plc, not British Airways Plc, Avios Group (AGL) Limited or any other company. When we say 'you', we mean you, the person who holds a current account with us.

At a glance

How it works

- You'll get a joining bonus
- We'll award Avios monthly – you'll see them in your Barclays app
- You'll get additional Avios with Barclays products
- You can spend your Avios Rewards through your BA Executive Club Account

How to qualify

- Be a Premier Banking customer or have a personal Wealth current account
- Agree to paperless
- Have a valid BA Executive Club membership
- Not be a member of Barclays Blue Rewards

Get Avios if you take out products with Barclays

- *Mortgage*
- *Loans*
- *Home insurance*
- *Life insurance*

From 29 July 2023 the above paragraph in Italic will be replaced as follows:

Get additional Avios if you take out products with Barclays

- *Mortgage*
- *Loans*
- *Life insurance*

How to Contact Us

For more information about Barclays Avios Rewards you can visit our App or call the number on the back of your debit card. If you would like more information about how we can support you with any accessibility needs, such as requiring large print, audio or Braille statements, please contact us to discuss your options. Meeting your accessibility needs will not affect your eligibility for Barclays Avios Rewards.

Eligibility for Barclays Avios Rewards

To stay eligible for Barclays Avios Rewards:

- ✓ **You need to be a Premier Banking customer or have a personal Wealth current account with us.** Your current account will be your nominated account for Barclays Avios Rewards. If it's a joint account, only one of you will be able to join Barclays Avios Rewards from it. If you have more than one eligible account, we will ask you to choose one of them
- ✓ ***You need to agree to paperless for all accounts and services you have with us, wherever we offer paperless, and not go back to receiving paper. That means that you've agreed to receive things in a paperless way, wherever we can deliver them in this way. You need to have agreed to this for all your accounts, products and investments (sole or joint) with Barclays.***

From 29th July 2023 the above paragraph in Italic will be replaced with the below wording:

You need to agree to paperless for all accounts and services you have with us, wherever we offer paperless. That means that you've agreed to receive things in a paperless way, wherever we can deliver them in this way. You need to have agreed to this for all your accounts, products and investments (sole or joint) with Barclays

- ✓ **You must have a valid British Airways Executive Club membership account.** We'll need to link your nominated account to your British Airways Executive Club account so that you can spend your Avios with the British Airways Executive Club.

If for some reason you stop being eligible, we'll cancel your Barclays Avios Rewards and remove your access to view your Avios in the Barclays app.

From 29th July 2023 the above paragraph in Italic will be replaced with the below wording:

If for some reason you stop being a Premier Banking customer or your Barclays Wealth current account is closed, or you are no longer a British Airways Executive Club member, we'll cancel your Barclays Avios Rewards and remove your access to view your Avios in the Barclays app.



You can join the British Airways Executive Club and access the applicable terms and conditions at [ba.com](https://www.britishairways.com/ba.com)

If we have to do this, we'll tell you in writing at least 2 months beforehand. Cancelling or closing Barclays Avios Rewards won't affect your nominated account, which will still work as usual as long as it's not closed for some other reason, such as where we have told you that you are no longer a Premier Banking customer. If your nominated account is closed this will mean your Barclays Avios Rewards will also close. The Avios you have collected will remain in your British Airways Executive Club account subject to the applicable British Airways Executive Club terms and conditions.

You can't have both Barclays Blue Rewards and Barclays Avios Rewards

If you apply for Barclays Avios Rewards, and you're in Barclays Blue Rewards, we'll ask you to close your Barclays Blue Rewards before you open Barclays Avios

Rewards. We'll transfer any remaining Blue rewards to the account you nominated for Barclays Blue Rewards. But if it's a joint account and one of you nominates that account for Barclays Avios Rewards, the other one can still stay with Barclays Blue Rewards. If you have a Blue Rewards Saver Account, this can remain open. If you leave Barclays Avios Rewards after this, we'll convert your Blue Rewards Saver to an Everyday Saver account.

If you have Barclays Avios Rewards and you apply for Barclays Blue Rewards you'll need to choose to stop collecting Avios with Barclays Avios Rewards and close it first before you're able to open Barclays Blue Rewards. Any remaining Avios will be available to you through your British Airways Executive Club account, but you'll stop collecting Avios through Barclays Avios Rewards.

Fees for Barclays Avios Rewards

We charge a monthly fee of £12 for Barclays Avios Rewards. We'll take this from your nominated account on the second working day of the month. On your statement, it will show as the 'Barclays Avios Fee'. You'll also find the amount of the fee in the Barclays Tariff for Personal Customers.

Collecting Avios

- ✔ **You'll collect Avios monthly.** You'll need to be registered for the Barclays app to see the Avios you've collected with us. You will also see your total Avios balance as it appears on your British Airways Executive Club account. Visit our website to see how you can download it.
- ✔ **Avios are awarded on or around the second working day of the month,** and will appear in your Barclays app and British Airways Executive Club account

on the day they are awarded. If you join Barclays Avios Rewards between 5pm on the last day of the month and midnight on second working day of the next month, you won't be awarded Avios or pay your monthly fee until the second working day of the month following that.

- ☑ **Anniversary reward.** After you've held Barclays Avios Rewards for 12 months and paid 12 monthly fees, you will be eligible for an anniversary reward.

This means you will automatically receive a cabin upgrade voucher which will be added to your British Airways Executive Club Account.

We may offer you a choice of anniversary reward, between a cabin upgrade voucher and a specified amount of Avios. If we do, then you'll be required to select your reward in the Barclays App. You will need to choose your anniversary reward by no later than 1 month before your anniversary, otherwise the cabin upgrade voucher will automatically be selected for you. We'll let you know if you have a choice of reward, and if you do, what you need to do to select your reward and when you will receive it.

From 29 July 2023, the below wording will be moved to this section of the Terms:

If you receive an anniversary cabin upgrade voucher, it could take up to 5 working days to appear in your British Airways Executive Club account. You won't be able to see it in the Barclays app.

You can only be awarded one cabin upgrade voucher with Barclays Avios Rewards in any 12-month period.

*You can find more details about the cabin upgrade voucher, including its expiry date, at **ba.com** by visiting 'Manage my Executive Club' and viewing 'My eVouchers'. There are other terms and conditions for the cabin upgrade vouchers as they're administered by British Airways, so please go to **ba.com/Barclays-avios-rewards** to see these.*

- ☑ **You will also get a joining bonus.** The amount of Avios you are awarded will depend on how long you have been a Barclays UK customer and whether you complete a full switch to us using the Current Account Switching Service:
- You will get the new customer joining bonus if you join Barclays Avios Rewards within 4 months of opening your first Barclays current account, and complete a full switch of your existing non-Barclays current account to us via the Current Account Switcher Service within 3 months of joining Barclays Avios Rewards (if you hadn't already done so). You can find out more information about switching at **barclays.co.uk/current-accounts/switch-bank-account**. Your new customer joining bonus will be awarded after you have had Barclays Avios Rewards for 4 months. If you leave Barclays Avios Rewards before this time you won't receive the joining bonus.
 - You will get the existing customer joining bonus instead if you are already a Premier customer or have had a current account with us for 4 months or more, when you join Barclays Avios Rewards. Your existing customer joining bonus will be awarded on the same day as your first monthly Avios reward.
- ☑ For more details on the joining bonus, or the monthly reward, see our [Barclays Avios Rewards Table](#).
- ☑ You can tell us if you have any questions about your rewards, such as the amount of Avios you have been awarded.

You can find out more information about switching at barclays.co.uk/current-accounts/switch-bank-account.

Additional Avios with Barclays products

You can collect additional Avios when you take out certain products with Barclays, and add to your monthly reward, too. There's more about this in '[Collecting Avios with Barclays products](#)' and our [Barclays Avios Rewards Table](#).

Checking your Avios

- ✓ You can see in the Barclays app the amount of Avios you've collected with us, and the total Avios balance of your linked British Airways Executive Club account.
- ✓ We will usually send you digital communications or letters about your Barclays Avios Rewards. We'll send information to you by text, email, Cloud It and other digital methods using the details you've given us, and you can contact us in any of the usual ways. If we have to send you paper communications or letters, we will use the most recent postal address you have given us.

Spending your Avios



You can see how to spend your Avios at britishairways.com/en-gb/executive-club. When you do this, you'll be bound by the terms and conditions of the British Airways Executive Club current at the time

Reward flights (flights that you book using Avios) and cabin upgrades are subject to availability. There are taxes, fees and carrier charges which apply per person.

Airport Lounge Membership

You get Airport Lounge Membership when you hold Barclays Avios Rewards. Airport Lounge Membership is offered by our partner Assurant, through their partner DragonPass, and gives you perks such as discount access to airport lounges restaurants and spas. You will be sent your membership number by DragonPass. You will need your membership number to sign-up for your Airport Lounge Membership, find out details of available lounges, prices and discounts, and complete your bookings, through the DragonPass Premier+ app or via their website.

We are not responsible for the operation and running of the Airport Lounge Membership or the airport lounges and other services within the scheme. Your Airport Lounge Membership is provided by Assurant and DragonPass, who are responsible for providing the relevant products and/or services to you.



You can find out what is included in your Airport Lounge Membership, and the terms on which it is provided to you by Assurant and DragonPass at <https://barclays.dragonpasspremierplus.com/Barclays-Avios-Terms-and-Conditions.pdf>.

Your Airport Lounge Membership cannot be transferred to another person. If you have Travel Plus Pack, you may have more than one Airport Lounge Membership. You'll still need to sign-up for your Barclays Avios Rewards Airport Lounge Membership. This will allow you to see both memberships within the DragonPass Premier+ app or on their website.

If you stop being a Barclays Avios Rewards Customer, you will lose your Barclays Avios Rewards Airport Lounge Membership and your access to the DragonPass Premier+ app will be automatically cancelled. Any lounge passes, bookings or other discounts will be cancelled and refunded in accordance with the terms set by Assurant and DragonPass.



You can find more information about Travel Plus pack information at: www.barclays.co.uk/insurance/travel-insurance/travel-plus-pack/

If you want to cancel

You can cancel your Barclays Avios Rewards at any time through the Barclays app. We'll close your Barclays Avios Rewards straight away, meaning you will no longer be able to collect Avios with Barclays Avios Rewards. If you do this before 5pm on the last day of the month, we won't charge the next monthly fee.

The below wording will be added to this section of the Terms from 29th July 23:

If you cancel within the first 14 days of receiving these Additional Conditions, and you haven't paid a monthly fee and haven't received any Avios, the monthly fee will not be charged and you will not be awarded any Avios. If you've already paid a monthly fee and your Avios has already been awarded, the charged fee will not be refunded but the next monthly fee won't be applied and you will retain the awarded Avios in your British Airways Executive Club account.

Your nominated account, and your British Airways Executive Club account, will stay open unless you close them separately. If you want to close your British Airways Executive Club account, you'll need to contact British Airways to do this.

If you are due any Avios, including a joining bonus, you won't get them if you cancel your Barclays Avios Rewards before they appear in your Barclays app and British Airways Executive Club account. If you are due an anniversary cabin upgrade voucher, you won't get it if you cancel your Barclays Avios Rewards before it appears in your British Airways Executive Club account. If this is going to happen, we'll let you know at the time.

When we can end your Avios Rewards

We can stop awarding Avios and cancel your Barclays Avios Rewards immediately if we reasonably believe you've acted unlawfully in obtaining your Avios. If we tell you we're closing your nominated account or changing your nominated account so that it is no longer eligible for Barclays Avios Rewards, for example changing it to a Barclays Bank Account in our Personal Banking service, that also means we're cancelling your Barclays Avios Rewards. Otherwise, we can end these Additional

Conditions (which means cancelling your Barclays Avios Rewards) by letting you know 2 months in advance. We will continue to charge the monthly fee and award monthly Avios until your Barclays Avios Rewards is closed.

The below wording will be added to this section of the Terms from 29th July 23:
Any Avios that have already been credited to you prior to the date of closure will remain in your British Airways Executive Club account.

Changes to these Additional Conditions

If we need to make changes to these Additional Conditions, we'll let you know 2 months in advance. If the change is one that benefits you, though, we may make it sooner. If you don't agree to a change, you're free to cancel your Barclays Avios Rewards without charge at any time. If we don't hear from you, we'll assume you've accepted the change.

British Airways Executive Club

The British Airways Executive Club and Avios are promoted and operated by British Airways Plc and Avios Group (AGL) Limited. Because the British Airways Executive Club and Avios are not owned or operated by Barclays, we don't give any warranty or representation in relation to them or the Avios that are awarded.



British Airways Executive Club is subject to its own terms and conditions. You'll find these at ba.com/theclubterms

- ⊗ If you have any questions about Avios please contact the British Airways Executive Club.
- ⊗ Avios are non-refundable and can't be redeemed or exchanged for cash.

You're responsible for your own tax obligations. It's your choice if you want to seek independent legal and tax advice. We aren't responsible for determining any tax liability you might have because you're earning Avios, and we aren't able to advise you on this.

From 29 July 23 the above paragraph in Italic will be replaced with the following wording:

Barclays cannot provide tax advice regarding the personal income of customers and any taxes are your responsibility to pay. Rewards earned through Barclays Avios Rewards are not subject to UK income tax.

We're not liable for:

- *how your Avios are issued or redeemed*
- *any loss, damage, claim or any other liability arising directly or indirectly from the use or awarding of Avios. This is to the fullest extent permitted by law*
- *anything British Airways Plc, Avios Group (AGL) Limited or any of its associated companies does*
- *any other action, or lack of it, outside our control in relation to your Avios, or Barclays Avios Rewards*
- *claims regarding any failure or breach with respect to goods and services that any third party provides as rewards. You should also know that third party rewards might also have their own terms and conditions.*

From 29th July 23 the above paragraph in *Italic* will be replaced with the below wording:

Liability:

We're not liable for:

- *how your Avios are issued or redeemed*
- *any loss, damage, claim or any other liability arising directly or indirectly from the use or awarding of Avios. This is to the fullest extent permitted by law*
- *anything British Airways Plc, Avios Group (AGL) Limited or any of its associated companies does*
- *any other action, or lack of it, outside our control in relation to your Avios, or Barclays Avios Rewards*
- *claims regarding any failure or breach with respect to goods and services that any third party provides as rewards.*

You should also know that third party rewards might also have their own terms and conditions (such as Assurant, DragonPass, and British Airways, details of which you can find throughout these Additional Terms).



You can spend your rewards online at [Britishairways.com/en-gb/executive-club](https://britishairways.com/en-gb/executive-club)

Your data and privacy

By agreeing to these terms and conditions, you understand that we'll need to share your personal information with British Airways Plc, Avios Group (AGL) Limited, and Assurant; and that Assurant will share your personal information with DragonPass. This is so that we can link your nominated account to your British Airways Executive Club account, transfer the Avios you receive as part of Barclays Avios Rewards, and offer you the Airport Lounge Membership.

We are committed to protecting your personal data.



For more detailed information on how and why we use your information, including your rights in relation to your personal data, and our legal grounds for using it, please go to barclays.co.uk/control-your-data or you can request a copy from us

Collecting Avios with Barclays products

You'll collect additional Avios when you take out any of the products below. To see how many Avios you could collect, see the [Barclays Avios Rewards Table](#). Unless we say otherwise below, we'll award the Avios on or around the second working day after you take out the product.

If you take out a product (such as a mortgage, loan, or insurance) in joint names, we'll split equally any monthly product reward if you both or all have Barclays Avios Rewards. We'll also split the joining bonus equally. If we need to round up any amounts, this will go to the nominated account that was opened first. If only one of you has Barclays Avios Rewards, that person will collect both the full monthly reward and the joining bonus.

The below wording will be added to this section of the Terms from 29th July 23:
All agreements, terms and conditions between you and Barclays related to the products below will continue to apply in the usual way.

with a **Barclays mortgage**

Restricted - External

- If you have a personal Barclays mortgage, either residential or buy-to-let, you'll collect a monthly reward.
- If you join Barclays Avios Rewards with an existing personal mortgage, we'll start to award your Avios on or around the second working day of the month after you join.
- If you take out a new personal mortgage, and join Barclays Avios Rewards within 30 days of its completion, you'll collect a joining bonus as well as a monthly reward. You'll collect your first Avios on or around the second working day of the month after you join Barclays Avios Rewards.
- You won't collect Avios for changes to your mortgage, such as additional borrowing or rate changes.
- Collecting Avios doesn't affect anything about the way your Barclays mortgage works.
- *You'll only get rewarded for one residential mortgage at any one time. The following mortgages are excluded from Barclays Avios Rewards: buy-to-let mortgages acquired via a special purpose vehicle, foreign currency mortgages, staff mortgages acquired before 2003, Shared Appreciation Mortgages and Protected Appreciation Mortgages.*

From 29th July 23 the above paragraph in Italic will be replaced with the below wording:

The following mortgages are excluded from Barclays Avios Rewards: buy-to-let mortgages acquired via a special purpose vehicle, foreign currency mortgages, staff mortgages acquired before 2003, Shared Appreciation Mortgages and Protected Appreciation Mortgages.

with a **Barclayloan**

- You'll get a joining bonus for taking out a new Barclayloan of at least £5,000, and a monthly reward. We'll start awarding these Avios after you have had your loan for 4 months. You'll get the joining bonus if you join Barclays Avios Rewards within 30 days of taking out your Barclayloan.
 - If you already have a Barclayloan of at least £5,000 when you join Barclays Avios Rewards, you will still receive a monthly reward.
 - You will only be able to receive the joining bonus once even if you take out
- Restricted - External

more than one Barclayloan. However, we'll award the monthly reward for each Barclayloan you have, if your loan repayments are up to date with no arrears.

- You will receive your joining bonus, if you're eligible, and your first monthly reward, on or around the second working day of the month.
- Collecting Avios doesn't affect anything about the way your Barclayloan works.

From 29th July 2023 we'll be removing the monthly Avios Reward for Barclays Home Insurance and the below section will be removed from the Terms.

with **Barclays Home Insurance**

- *If you have a Barclays Home Insurance or Premium Home Insurance policy, we'll give you monthly rewards for 12 months starting from the time you took out or renewed the policy. That means if you join Barclays Avios Rewards after you took out or renewed a policy, we'll give you monthly rewards for what remains of that 12 month period (if any).*
- *The amount of Avios you collect will depend on whether you have both buildings and contents cover in your policy. We won't give you these rewards if you have a Wealth current account.*
- *If you join Barclays Avios Rewards from Barclays Blue Rewards, we will start counting the 12 months from the start date of the policy.*
- *You can only get Avios on one policy for each address at any one time.*
- *Collecting Avios doesn't affect anything about the way your home insurance works.*

with **Barclays Life Insurance**

- *If you have life insurance (with or without critical illness cover), we'll give you monthly rewards for 12 months, starting from the time you took out the policy. That means if you join Barclays Avios Rewards after you took out the policy, we'll give you monthly rewards for what remains of that 12-month period (if any).*
- *The amount of Avios you collect will depend on whether you have critical illness cover as well. We won't give you these rewards if you have a Wealth current account.*

- *If you join Barclays Avios Rewards from Barclays Blue Rewards, we will start counting the 12 months from the start date of the policy. We will award Avios on only one policy and for a maximum of 12 months. You can't extend this, even if you buy a new policy. If you join Barclays Avios Rewards from Barclays Blue Rewards, we'll start counting the 12 months from the start date of the policy.*
- *If you, or your estate, make a successful life insurance or critical illness claim (except child critical illness), your policy will end, and you won't get any further Avios in relation to it.*
- *If you cancel Barclays Avios Rewards and re-join later, you won't qualify to collect Life Insurance Avios if you already have or have had life insurance with us.*
- *Collecting Avios doesn't affect anything about the way your life insurance works.*

From 29th July 2023 the above section in Italic on collecting Avios with Barclays Life Insurance will be replaced with the following wording:

- *If you have life insurance, we'll give you monthly rewards for 12 months, starting from the time you took out the policy and not from the date you join Barclays Avios Rewards. That means if you join Barclays Avios Rewards after you took out the policy, we'll give you monthly rewards for what remains of that 12-month period (if any).*
- *The amount of Avios you collect will depend on whether you have critical illness cover as well.*
- *We won't give you these rewards if you have a Wealth current account and you are not a Premier Banking customer.*
- *We will award Avios on only one policy and for a maximum of 12 months. You can't extend this, even if you buy a new policy.*
- *If you, or your estate, make a successful life insurance or critical illness claim (except child critical illness), your policy will end, and you won't get any further Avios in relation to it. Any Avios that have already been awarded to you will remain in your British Airways Executive Club account and can be accessed in accordance with the British Airways Executive Club terms and conditions.*
- *If you cancel Barclays Avios Rewards and re-join later, you won't qualify to collect Life Insurance Avios if you already have or have had life insurance with us.*
- *Collecting Avios doesn't affect anything about the way your life insurance works.*

If something goes wrong

If we can't award you Avios or can't award them to your British Airways

Executive Club account: If we can't award you Avios, or can't award them to your British Airways Executive Club account, due to any mistake of ours or due to issues beyond our control, we will award them and charge the fee at the next available opportunity. If we can't award you Avios because your British Airways Executive Club account name has changed, we will not charge the fee for that month.

If we have to remove Avios: If we need to remove any Avios that we've awarded you due to a mistake of ours or because of any fraudulent activity, we'll deduct them from your Barclays app. The deduction may create an Avios minus balance in your Barclays app. We'll wait until your balance goes above zero before transferring any more Avios to your British Airways Executive Club account.

If there's not enough money in your nominated account to pay the Barclays

Avios Rewards fee: It's important to make sure there is enough in your nominated account to cover the monthly fee. If there isn't, we'll still charge you – and this may make your account go overdrawn. If you don't have an arranged overdraft or it takes you over your agreed limit, we'll contact you about paying back the overdrawn amount.

If you want to complain: If you want to complain to us about Barclays Avios Rewards, our awarding of Avios, or anything else about the way we administer the Barclays part of the scheme, please contact us in the first instance. We'll try our best to help. You can find out all about how to complain by calling us, at any branch, or online at



barclays.co.uk/help/making-a-complaint/how-do-i-make-a-complaint

Barclays Avios Rewards table

Joining bonus	
New customer joining bonus: you have joined Barclays Avios Rewards within 4 months of opening your first Barclays current account, and complete a full switch of your existing non-Barclays current account to us via the Current Account Switcher Service within 3 months of joining Barclays Avios Rewards (if you hadn't already done so).	25,000 Avios bonus you
Existing customer joining bonus: you are already a Premier customer or have had a current account with us for 4 months or more when you join Barclays Avios Rewards.	2,500 Avios bonus

Regular rewards	
Monthly reward	1,500 Avios per month

Additional product rewards	
Personal residential or buy-to-let mortgage reward (exclusions apply)	<ul style="list-style-type: none">• Joining bonus: 2,000 Avios bonus• Ongoing reward: 700 Avios per month
Barclayloan benefit	<ul style="list-style-type: none">• Joining bonus - 2,000 Avios bonus when taking out a new Barclayloan of at least £5,000• Ongoing reward - 200 Avios monthly reward for a new or existing Barclayloan, paid throughout the product term

Home insurance	<ul style="list-style-type: none"> • Home insurance with either buildings or contents cover - 75 Avios per month for a new or renewed buildings or contents cover policy. <ul style="list-style-type: none"> – See 'Collecting Avios with Barclays Products' for how long you will be rewarded. • Home insurance with both buildings and contents cover - 150 Avios per month where you have both buildings and contents cover. <ul style="list-style-type: none"> – See 'Collecting Avios with Barclays Products' for how long you will be rewarded
Life insurance (on new policies, Avios are awarded in year one only)	<ul style="list-style-type: none"> • Life with critical illness cover - 500 Avios per month <ul style="list-style-type: none"> – See 'Collecting Avios with Barclays Products' for term restrictions. • Life without critical illness cover - 150 Avios per month <ul style="list-style-type: none"> – See 'Collecting Avios with Barclays Products' for term restrictions.

From 29th July 2023 the Additional Products Rewards section of the Barclays Avios Rewards table will be replaced as follows:

Additional product rewards	
Personal residential or buy-to-let mortgage reward (exclusions apply)	<ul style="list-style-type: none"> • Joining Bonus: 2,000 Avios • Residential Mortgage Monthly Reward: 700 Avios monthly reward. If you have more than one residential mortgage you will receive a maximum of 700 Avios per month. • Buy-to-let Mortgage Monthly Reward: 700 Avios monthly reward If you have more than one buy-to-let mortgage you will receive a monthly reward for each mortgage. The total amount of Avios you can receive for buy-to-let mortgages is uncapped
Barclayloan benefit	<ul style="list-style-type: none"> • Joining Bonus: 2,000 Avios bonus when taking out a new Barclayloan of at least £5,000 • Ongoing Reward: 200 Avios monthly reward for a new or existing Barclayloan, paid throughout the product term

Home insurance	<ul style="list-style-type: none">• Home insurance with either buildings or contents cover - 75 Avios per month for a new or renewed buildings or contents cover policy.<ul style="list-style-type: none">– See 'Collecting Avios with Barclays Products' for how long you will be rewarded.• Home insurance with both buildings and contents cover - 150 Avios per month where you have both buildings and contents cover.<ul style="list-style-type: none">– See 'Collecting Avios with Barclays Products' for how long you will be rewarded
Life insurance (on new policies, Avios are awarded in year one only)	<ul style="list-style-type: none">• Life with critical illness cover - 500 Avios per month<ul style="list-style-type: none">– See 'Collecting Avios with Barclays Products' for term restrictions.• Life without critical illness cover - 150 Avios per month<ul style="list-style-type: none">- See 'Collecting Avios with Barclays Products' for term restrictions.