

Explore your new current account

For Barclays Bank Account and
Barclays Basic Current Account



Welcome to your new Barclays current account

Whether this is your first bank account or you're coming from another bank, this guide will tell you everything you need to get started.

We think it's important that you understand the agreement you'd be entering into with us if you open an account and customise it, as well as being able to check the details of the services we offer. You can find our customer agreement 'Barclays and You' (also called the Retail Customer Agreement), a full Tariff of Charges and our other account terms and conditions online at [barclays.co.uk/rca](https://www.barclays.co.uk/rca), or ask in branch.

We will also give you any terms and conditions for additional services before you add them to your account.

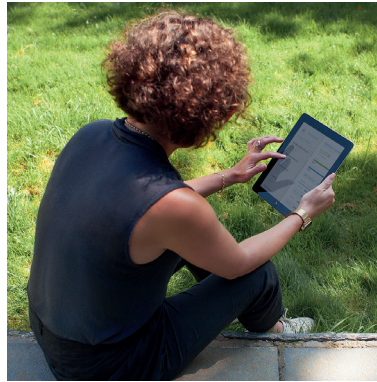


Not yet moved your money to Barclays?

Ask in branch about our 7-day Switching Service or call **03457 345 345***

Want help with the internet? Ask in branch about our free 'Tea and Teach' sessions with our friendly Digital Eagles.

➤ Want to set up your account?



Read [All about your current account](#) for how to make and receive payments securely and easily with Barclays

▶ page 4

➤ Ready to start adding extras?



Go straight to [Earn rewards](#) and [Customise your account](#) to find out about useful extras and tools, Value Added packs and rewards

▶ pages 10 and 12



All about your current account

Make and receive payments securely, quickly and easily

Your debit card

- If you have a [Visa debit card](#), you can use it to make purchases online and in millions of shops worldwide – anywhere you see the VISA sign
- With [Contactless](#), make fast, secure payments without your PIN. Visit [barclays.co.uk/contactless](https://www.barclays.co.uk/contactless) for up-to-date Contactless limits.
- Make a cash withdrawal of up to £300 a day from ATMs or the daily limit set by your card preferences – as long as you've got the money in your account and you know your PIN. Your Cash Machine Limit can be increased or decreased in “Cards” within your Barclays app, but this won't apply to the self-service points found in branch. It's free to use most ATMs in the UK, and you'll get a warning if there's a charge to pay.
- If you think you may have misplaced your card you can temporarily freeze it – simply freeze it in your Barclays app and it will immediately stop cash machine withdrawals, online and in-store payments and Apple Pay.













Use your card with your PIN. You will receive your PIN separately from your card. You can change it to something more memorable at most ATMs. Then make sure you keep it secret. You can also see your PIN in “Cards” within the Barclays app



What do you want to do?

At Barclays, you're in control of your everyday banking. There are loads of quick and convenient ways for you to bank and pay. Just find what you want to do, and choose the way that's easiest.

		Cash card	Debit card	Contactless Mobile	Apple Pay	Online Banking	Barclays app	Telephone Banking	Self-service Banking	Cash machines in branch	Post Office
											
Make a payment	Shop and pay in store		✓	✓	✓						
	Shop and pay online		✓		✓						
	Shop and pay overseas		✓	✓	✓						
	Pay a bill		✓			✓	✓	✓	✓		
	Pay family and friends in the UK					✓	✓	✓			
	Pay family and friends who are overseas					✓		✓			
Receive a payment / pay in some money	Pay in cash								✓		✓
	See payments received directly into my account					✓	✓				
	See payments received from overseas					✓	✓				
Pay in cheques	If you pay a cheque into your account you'll be able to withdraw the funds from 23:59 the next weekday (Monday to Friday except Bank Holidays)*						✓		✓		✓
Take out cash	Take out cash	✓	✓						✓	✓	✓
View, manage or move money	Check my balance					✓	✓	✓	✓	✓	✓
	Move money between my accounts					✓	✓	✓	✓		

* These timings may be different if you pay in a cheque to the Post Office®. In this case, we'll start the process when we receive the cheque, normally the next working day. To pay cheques in at the Post Office, you'll need a pre-printed paying-in slip and a cheque deposit envelope. To pay cash in at the Post Office, you will need your Barclays debit card and PIN.

What you need to know about the most popular ways to bank and pay

Online Banking

- Transfer money and pay bills 24/7 – from your home or anywhere you've got access to the internet
- **To register** go to barclays.co.uk/onlinebanking or ask in branch

The Barclays app

- Check your balance and view transactions in the Barclays app. You can use Mobile PINsentry to verify your identity and protect your accounts – so there's no need to carry a separate device
- Pay in a cheque without paying us a visit - just take a picture of your cheque through the Barclays app with your smartphone's camera.
- With our app, you can see your accounts from other banks in one secure place. Find out more at barclays.co.uk/ways-to-bank/account-aggregation
- **Download the Barclays app** from your usual app store. Available on UK-registered mobile phones.



You can see all the terms and conditions for our apps at barclays.co.uk/rca. The terms and conditions are available before you download the apps

In Branch

- All the convenience of banking near home or work
- You'll need your debit card and PIN to identify yourself in branch
- Most branches have self-service machines to pay in cash or cheques or make payments. Our staff can help if you need them to.

Post Office



- You can also visit any Post Office to do your banking essentials such as paying in cash and cheques, checking your balance and withdrawing money. Please allow up to **two extra days** for payments to reach your account with us. Fees for business transactions will apply.

Telephone Banking

- 24/7 automated service for everyday banking on your phone, or speak to one of our Community Bankers, seven days a week, 7am–11 pm (UK time)
- **To register** ask in branch or call **03457 345 345***

Regular debit card payments (known as recurring transactions)

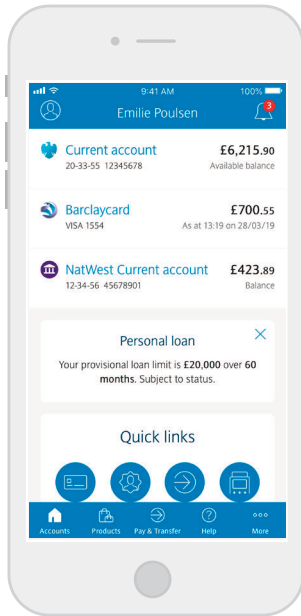
- If your card details are held with companies like Amazon, Paypal, iTunes or Microsoft, please remember to update your 16 digit card number held with them. **The best way to pay a recurring bill is by setting up a Direct Debit or standing order:**

Direct Debits

- Direct Debits are set up with the business you're paying. It can either be a fixed amount or change each month. The money usually leaves your account the same day each month. You can cancel at any time and are protected by the Direct Debit Guarantee.

Standing Orders

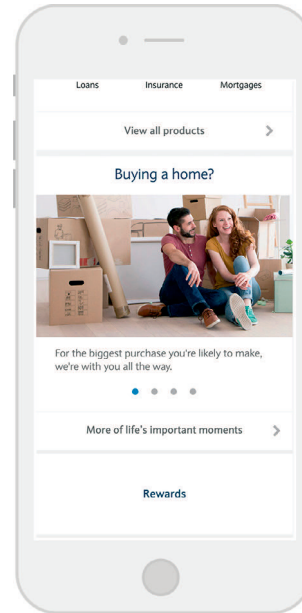
- Standing orders are controlled by you. You can pay a person or business using their sortcode and account number then amend at any time.
- You decide the amount, how often it's paid and when the money leaves your account
- Set up Standing Orders in the Barclays app, Online Banking, Telephone Banking or in branch
- **Use our 7-day switching service** to transfer your existing Direct Debits and standing orders. For more information visit barclays.co.uk/current-accounts/switch-bank-account



◀ Check account balances instantly, and **access all the features you need**

◀ See your accounts from other banks*

◀ Reach us easily from your phone, with no need for further security



◀ For the important moments in your life, such as buying a car or home, we have a range of products and services to help you prioritise and prepare

◀ Join Blue Rewards to earn monthly cash rewards as a thank you for banking with us (eligibility conditions and monthly fee apply).



You can further explore the range of ways to make and receive payments at barclays.co.uk/explorewaystopay



Manage your money wherever you are with the Barclays app, and you can access rewards and more. Just download the Barclays app from your usual app store

*Find out more at barclays.co.uk/app

Keeping your money secure

You can rely on our advanced security to keep your money safe. Here's what we do – and the steps you could take – to help keep your money secure.

What we do

- Our Online and Mobile Banking Guarantee means that, as long as you've done everything you can to keep your account safe, most losses are covered if you're a victim of fraud
- If we think your account is being used by someone that's not you, we'll contact you to check the transaction. It's important that we have your up-to-date mobile number in case we need to call or text you.
- To help protect you from fraud, we'll sometimes confirm it's you when shopping online. To find out more, visit barclays.co.uk/confirm

What you can do

- Always check a caller is who they say they are and, if you get an unexpected call, make sure the phone line is properly disconnected before making another call

- Memorise the passwords, PINs and passcodes for your account – try not to write them down and never share them
- Act with care when clicking on links or downloading attachments from unsolicited emails or texts. Never input your security information on a website you click to from a link in an email
- Treat all unsolicited calls with caution. Banks and police will never contact you to ask you to transfer funds, buy high-value goods or hand over cards or money
- Don't allow your bank account to be used to move money for others. Handling money that's been obtained fraudulently is a crime, even if you don't know where the money came from
- Forward suspect emails claiming to be from Barclays to internetsecurity@barclays.com and delete them.



For more tips on how you can protect yourself from fraud, visit barclays.co.uk/fraudsmart

Lost or stolen cards

- If your card is lost or stolen, call us immediately on **0800 400 100*** or **+44 (0) 2476 842 099** if calling from abroad, come into a branch, or let us know online or in the Barclays app
- We'll cancel your card and get a new one to you within two working days
- If you find your card in the meantime, don't use it. Just cut it up into pieces or drop it into branch and we'll destroy it for you.

If you think you may have misplaced your card you can temporarily freeze it

- Simply freeze it in your Barclays app and it will immediately stop cash machine withdrawals, online and in-store payments and Apple Pay.

Worried you've been a victim of fraud?

- Call us immediately on **0800 400 100*** or **+44 (0) 2476 842 099** if calling from abroad.



Keep a close eye on your transactions and balances with the Barclays app. Just download from your usual app store.

Arranged Overdrafts with the Barclays Bank Account

If you have a Barclays Bank Account and you're a UK resident, and over 18, you can ask to borrow money through your current account as an arranged overdraft borrowing facility. There is no overdraft available on Barclays Basic Current Account.

The nuts and bolts

- Arranged overdrafts, (including interest-free amounts) are subject to application, financial circumstances and borrowing history, which means we'll assess your personal circumstances if you apply to see how much you could borrow. The amount you might be offered could be different from the example shown here. Overdrafts are repayable on demand.
- Interest is charged on any arranged overdraft you use (unless you are within any interest-free amount that applies to your overdraft). It is calculated for each day that you are overdrawn and charged to your account monthly.

How does our overdraft compare?

- A good way to compare the cost of our overdraft with other ways of borrowing is to look at the APR. The APR shows the cost of borrowing over a year.

Barclays Bank Account arranged overdraft – maximum £5,000

You will be charged interest on any amount you borrow within your arranged overdraft limit.

Representative example

If you use an arranged overdraft of £1,200, the annual rate of interest that we will charge you is 35.0% (variable), 35.0% APR Representative (variable).

How much does my overdraft cost in pounds and pence?

As an example, the interest cost of borrowing £500 is:

7 days	30 days	60 days
£2.88	£12.45	£25.21

You can use our calculator on [barclays.co.uk/youroverdraft](https://www.barclays.co.uk/youroverdraft) to work out how much your anticipated arranged overdraft borrowing would cost over different periods of up to 31 days.



You'll find complete information on our charges and how they work in our Tariff: visit [barclays.co.uk/rca](https://www.barclays.co.uk/rca) or ask in branch. You can use our overdraft calculator at [barclays.co.uk/youroverdraft](https://www.barclays.co.uk/youroverdraft) to see how much an arranged overdraft could cost over a period of up to 31 days.



Earn rewards

Our way of saying thank you

Barclays Blue Rewards

If you have a Barclays Bank Account, we'd like to invite you to join Barclays Blue Rewards, where for a monthly fee of just £4 (you will be charged £5 from April 2022) you'll enjoy a more rewarding experience.

Loyalty Reward: get up to £7 per month for banking with us – you'll receive £3.50 cash reward monthly for each of the first two Direct Debits paid from your nominated account (you will receive a £5 reward each month for having two or more Direct Debit payments successfully paid from your nominated current account from April 2022).

Mortgage Loyalty Reward: we'll reward you with £5 every month if you hold or take out a personal residential mortgage with us (you will receive £3 from April 2022). The reward amount and eligibility conditions may change during the term of your mortgage.

Life Insurance Loyalty Reward: we'll reward you with £1.50 per month when you take out Life Insurance, and £5 per month if you opt for Life Insurance with Critical Illness cover, paid for the first 12 months of your policy. Life Insurance policies introduced by Barclays Wealth Management will not be eligible for this reward.

Home Insurance Loyalty Reward: we'll reward you every month for insuring your home with us. Not available for Wealth Management clients.

Blue Rewards Saver: you'll also be able to open our members-only savings account and earn higher interest in the months where you don't dip into your savings.

Other rewards are available: please visit barclays.co.uk/bluerewards

Please visit barclays.co.uk/bluerewards

Barclays Blue Rewards is not available for Barclays Basic Current Account.



To join and remain eligible for Barclays Blue Rewards, you'll need to have £800 paid into your account every month and pay the £4 fee (you will be charged £5 from April 2022). Rewards are paid monthly into your online Rewards Wallet that you can access at any time



If you'd like to know more about Barclays Blue Rewards, please visit barclays.co.uk/bluerewards or call into your local branch



To access rewards, download the Barclays app from your usual app store or log into Online Banking



The rewards add up with Barclays



Insurance Packs

Choose one or more of our Packs, which offer benefits and insurance available to any eligible person aged 18+ for a monthly fee

How to apply for an Insurance Pack

You can apply for packs in our Barclays app, in Online Banking, or in one of our branches. Explore our full range of packs and to find out more visit [barclays.co.uk/packs](https://www.barclays.co.uk/packs)

Mobile Phone and Gadget Cover

Tech Pack – £14.50 per month

Get worldwide protection against loss, theft, accidental damage and breakdown. Cover up to four mobile phones and unlimited gadgets, each worth a maximum of £1,500. Make up to four successful loss and theft claims, and unlimited damage and breakdown claims for phones, plus up to four successful claims for gadgets in any 12 months.

Tech Pack Lite – £9.00 per month

Get worldwide cover for your devices against accidental damage and breakdown. Cover up to two devices, which can be a combination of mobile phones and/or gadgets, each worth up to £1,500. Make up to four claims for accidental damage or breakdown in any 12 month period.

Travel Insurance and Car Breakdown

Travel Plus Pack – £18.00 per month

Have peace of mind while you travel with Worldwide Travel insurance for you and your family-including winter sports, and RAC Comprehensive Breakdown Cover in the UK and Europe including Roadside, At Home, National Recovery, and Onward Travel. Enjoy access to over 1000 Airport Lounges with spa treatments and restaurant discounts. Airport Parking and Hotel discounts of up to 20%

Travel Pack – £12.50 per month

Have peace of mind while you travel with Worldwide Travel insurance for you and your family – including winter sports, and RAC Comprehensive Breakdown Cover in the UK and Europe including Roadside, At Home, National Recovery, and Onward Travel.

Breakdown Cover Pack – £9.00 per month

Get complete peace of mind with RAC UK Roadside and At Home breakdown cover for you and one other member of your household. If your car can't be fixed on the spot, you'll get a 10 mile tow to the nearest garage or destination of your choice.



Defaqto rating

Defaqto an independent research company have awarded 5* ratings to:

- Our RAC cover and travel insurance within Travel Pack and Travel Plus Pack
- Our Mobile Phone insurance and Gadget Insurance within our Tech Pack



You must be resident in the UK to be eligible for the insurance benefits our Packs offer



There are terms and conditions for each of the benefits in the Packs. Read the Policy documents to find out exactly what's covered and what's not



Pack(s) need to be held for a minimum term of 6 months, check the terms when you apply.



To find out more visit [barclays.co.uk/packs](https://www.barclays.co.uk/packs)



Customise your account

Browse and add features whenever you like – to help you manage your money and more.
To find out more, visit [barclays.co.uk](https://www.barclays.co.uk)

On the move

The Barclays app*

Do your banking on your smart phone. Check your balance and recent transactions, transfer money between accounts, pay your bills and pay in cheques - all on the go

Your banks in one place

With our app, you can see your accounts from other banks in one secure place. Find out more at [barclays.co.uk/app](https://www.barclays.co.uk/app)

Contactless Mobile*

Pay quickly and easily in store with an Android phone wherever you see the contactless symbol. It's quick and easy to set up in the Barclays app

Apple Pay*

Barclays customers can pay easily and securely at contactless terminals with their iPhone and Apple Watch, in-app on their iPhone and iPad and online via their Touch ID MacBook

Travel Wallet - a new way to arrange your travel money

- Use your Barclays app to **buy selected foreign currencies** in advance or while you are abroad
- No need to carry large amounts of currency – it's **stored securely in your Travel Wallet®**
- Spend it **using your existing debit card** online, in shops or withdraw cash from ATMs while abroad
- convert any surplus currency to sterling using your Barclays app. Subject to eligibility and terms and conditions.

To find out more, go to "Cards" in your Barclays app.

Travel

Foreign currency

Get foreign currency delivered to your door, free of charge

*This service is available on UK-registered mobile phones.

Managing your money

Telephone Banking

Manage your Barclays account when it suits you with our secure and easy-to-use Telephone Banking service

Alerts

Stay in control with our range of alerts so you know what's happening with your money. If you've provided us with your mobile number you may be automatically registered for some alerts (unless you opt out), which is required practice for certain accounts. You can also register for additional alerts Online, in any Branch or by calling us. Find out more at www.barclays.co.uk/Alerts

Paperless statements

Lose the clutter – receive, store and revisit your statements securely online

The personal touch

Your Barclays Debit Card

You can manage the way you use your debit card and set personal preferences such as amending your daily cash machine limit or turning remote purchases on or off in a few simple taps. Just go to the 'Cards' area in your Barclays app to update your preferences.

If you think you may have misplaced your card you can temporarily freeze it

Simply freeze it in your Barclays app and it will immediately stop cash machine withdrawals, online and in-store payments and Apple Pay.

Personalise your card

Make your card your own – with your favourite photo (within guidelines) or an image from our online gallery.

CloudIt

Do away with drawers full of paperwork and store your important documents safely and securely in your own personal, digital storage space. You must be registered for Online Banking.

For more information on how to access your documents in the Barclays app or Online Banking visit

barclays.co.uk/ways-to-bank/cloud-it

If you're 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 phone. 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 Exchange Tower, London E14 9SR (Tel: **0800 023 4567** or **0300 123 9123**, or if calling from abroad **+44 20 7964 0500***). 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 **financial-ombudsman.org.uk**

Questions? Happy to help

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

Call **03457 345 345***

Come in to a branch

You can request this in braille, large print or audio. For information about all of our accessibility services or ways to contact us, visit [**barclays.co.uk/accessibility**](https://www.barclays.co.uk/accessibility)

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).
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Registered office: 1 Churchill Place, London E14 5HP.