

Barclays Finance Manager – previously known as Money Tools terms and conditions

These additional conditions relate to the use of the Barclays Finance Manager service and supplement and amend the general conditions of your Customer Agreement with us (Barclays Bank UK PLC).

1 Eligibility

1.1 Barclays Finance Manager is available to eligible current account customers who are registered for Online Banking.

2 Using Barclays Finance Manager

2.1 Barclays Finance Manager is a personal financial management service that allows you to manage your finances. It allows you to create goals and budgets with the option to track them. Barclays Finance Manager will also analyse information we hold or you provide to generate interactive features – eg, graphs and pie charts.

2.2 Barclays Finance Manager is available in Online Banking and can only be used to analyse information relating to your Barclays current account and savings accounts.

2.3 If you are a joint account holder, you will only see categories, goals and budgets you have chosen, created or changed, not ones selected or created by the other party.

3 Contacting you

3.1 We will contact you from time to time about Barclays Finance Manager, including about promotions relating to it. We will do this electronically, eg, by email, SMS or other electronic messages on Barclays Finance Manager. We will not contact you about promotions in this way if you have previously advised us that you do not wish to receive such communications via these methods.

4 Your information

4.1 We will collect, use, share and store personal and financial information about you ('your information') as set out in our Customer Agreement, privacy policy and cookies policy, available on our website.

4.2 Barclays Finance Manager will retain up to 13 months' transactional data, after which it will no longer be available using the service.

4.3 The Budget Calculator is for illustrative purposes only.

4.4 The information you provide for the Budget Calculator will not be retained or used in any of our application processes and you may be asked for it again when applying for a product with Barclays.

5 Proprietary rights

5.1 Barclays gives you a personal, royalty-free, non-assignable and non-exclusive licence to use Barclays Finance Manager within Barclays Online Banking only.

5.2 You acknowledge and agree that Barclays (or its licensors) own and retain all legal right, title and interest in and to Barclays Finance Manager, including any intellectual property rights that subsist in Barclays Finance Manager and all its content (including images, design, artwork, copy, creative, graphics, logos and software), whether those rights happen to be registered or not, and wherever in the world those rights may exist.

6 Your obligations

6.1 You agree that:

(a) You will fulfil your obligations set out in the terms and conditions and any other agreement we have with you or guidance we give you regarding Barclays Finance Manager

(b) You will not use Barclays Finance Manager in any manner that is harmful to us, our third-party providers or other customers, including hacking, deleting, augmenting or altering any part of Barclays Finance Manager

(c) You will not use any offensive, vulgar or otherwise inappropriate nicknames or usernames for your profile

(d) You will not sell, rent, sublicense, adapt, translate, reverse engineer, decompile or disassemble any part of, or participate in the transfer or sale of, Barclays Finance Manager, or create derivative works or in any way exploit any of the content without our prior written permission

(e) You will not do anything to seek, gain or derive commercial gain from accessing or using Barclays Finance Manager

7 Changes to Barclays Finance Manager

7.1 We can change the user interface, content, modules or functionality of Barclays Finance Manager at any time – eg, to improve or enhance the service, to restrict certain functionalities or address security concerns. Where the change does not affect the terms and conditions or is to your advantage, we can do this without telling you in advance.

7.2 We can also change the terms and conditions at any time in accordance with our Customer Agreement by sending you an electronic message, such as an SMS or email, with details of the change or notifying you of a change when you next use Barclays Finance Manager or log into Barclays Online Banking. The new terms may be displayed on-screen and you may be required to read and accept them to continue your use of Barclays Finance Manager.

8 Service Disclaimer

8.1 Barclays Finance Manager allows you to view and analyse transaction information on your Barclays current or savings accounts. This may include predictions of future transactions based on past events and may not reflect actual transactions. We cannot guarantee the accuracy or quality of information or analysis generated by Barclays Finance Manager, that this reflects your correct financial position at any given time or that it will meet your expectations.

8.2 We will do our best to ensure Barclays Finance Manager is continually available but we cannot guarantee it will be available without interruption or disruption, so you may fail to access the service at certain times.

8.3 Barclays Finance Manager is not intended to provide, and you must not rely on it for, legal, tax or financial advice or a view on your future spending. It is only intended to provide you with information on your financial affairs and aid your decision making.

8.4 Some transactions may not be automatically categorised by the Barclays Finance Manager service – eg, overseas transactions or un-recognised merchants. You will have an option to categorise these transactions so they can be analysed using Barclays Finance Manager.

8.5 Barclays Finance Manager is not intended to provide a record of your transactions, and you must refer to your bank statements and receipts.

9 Liability

- 9.1 We will not be liable to you for any losses you suffer or costs you incur because:
- (a) You are unable to access or use Barclays Finance Manager for any reason or there is a delay in its use
 - (b) Any device, hardware or software you use in connection with Barclays Finance Manager is damaged or corrupted or fails to work
 - (c) Barclays Finance Manager does not work as you expect, does not meet your requirements or contains errors or defects or we fail to correct these
 - (d) You did not receive any notifications in a timely manner
 - (e) There is a reduced level or failure to provide any service caused by any third-party service providers, including software providers and mobile operators

10 Ending the service

- 10.1 We can end this agreement or withdraw the Barclays Finance Manager service at any time by telling you in writing or as set out in our Customer Agreement.
- 10.2 This agreement will end when you deactivate your Online Banking account with Barclays. On deactivation your Barclays Finance Manager details – e.g. budget, goals and saving categories will not be retained

You can get this in Braille, large print or audio by calling **0800 400 100*** (via Text Relay or Next Generation Text Relay if appropriate). Barclays also welcomes calls via SignVideo for BSL users. Visit [barclays.co.uk/signvideo](https://www.barclays.co.uk/signvideo)

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. Charges may apply when using a mobile phone or calling from abroad.

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