

Clearer, simpler, easier



Summary of changes to our terms and conditions

Changes to the Retail Customer Agreement
between personal customers and Barclays
from 9 October 2013

What's changing on 9 October 2013?

When you opened your account(s) with us, you'll have been given the 'Terms and Conditions for Personal Customers'. This contains a section called the 'Retail Customer Agreement', which is your agreement for banking with Barclays. It gives the principles we use to manage your account day to day and to sort things out should something go wrong – and explains your rights and responsibilities, and ours, when you bank with us.

We have decided to rewrite our Retail Customer Agreement completely to make it simpler and easier to use. We've also made other changes to our Retail Customer Agreement that we need to draw your attention to. So this leaflet explains what's changed, and what those changes mean for you.

The revised Retail Customer Agreement will replace the existing one from 9 October 2013.

If you'd like more information

You can download the revised Retail Customer Agreement at barclays.co.uk/rca from 1 August 2013 or pick up a copy in branch from 9 October 2013.

If you have any questions about the changes and how they affect you, or any aspect of your banking with Barclays, please get in touch. We'll be happy to help.

Click barclays.co.uk/rca (from 1 August 2013)

Come in to a branch

A change to how we're regulated.

On 1st April 2013 our former UK regulator, the Financial Services Authority (FSA), was replaced by two new regulators: the Prudential Regulation Authority (PRA) and the Financial Conduct Authority (FCA). We are currently making changes to all of our literature to reflect this change.

Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The changes in brief

Changes to the ways we can use information about you

are shown in Purple

- ▶ We've explained in more detail how we use your personal information
- ▶ We can use anonymous information about customers' transactions for our research
- ▶ We can use information about you from interactions you have with us on social media and from mobile devices, where you've shared their details with us
- ▶ We have to share certain information with the UK tax authority, Her Majesty's Revenue & Customs (HMRC). In some circumstances HMRC will share this information with foreign tax authorities.

Changes that make our terms clearer

are shown in Orange

- ▶ The revised Retail Customer Agreement is shorter and easier to find your way around than the existing one – so it will be quicker to find what you need
- ▶ We've grouped the information together more logically, in fewer, more intuitive sections
- ▶ We've reduced the legal and banking jargon, and cut it out where we can
- ▶ We are changing the names of some of our fees to make it easier to compare fees between banks
- ▶ We're clarifying the rights we have to close accounts where we suspect fraud or illegal activity is taking place
- ▶ We explain more clearly that we can close dormant accounts, and that we give two months' notice beforehand
- ▶ We've made it clearer that we'll try to contact you if we are not able to make a payment you've asked us to (unless the law stops us)
- ▶ We've made it easier to understand how to cancel recurring payments on your debit card
- ▶ If you make payments from an account in foreign currency, we are making clearer where you find our currency exchange rates and how we apply them.

Changes to the way things work

are shown in Green

- ▶ After 9 October 2013, we'll be moving much more towards using electronic methods to communicate with you
- ▶ We now don't always need to give written notice of a change to our Retail Customer Agreement if the change is in your favour
- ▶ From September 2013, we'll be part of the banks' Account Switching Service, which allows us to exchange information securely with other banks when customers move account. This allows us to make automatic updates to the details of regular payments to keep your payments running smoothly
- ▶ It's now easier to move cash ISAs from one provider to another
- ▶ We're updating the Retail Customer Agreement to reflect that the Cheque Guarantee Scheme, which the existing Retail Customer Agreement refers to, closed in 2011.

Changes to the way we charge for things

are shown in Brown

- ▶ We are changing the way we decide whether you have enough money in your account to cover a payment you've asked us to make by giving you more time to pay in money to cover certain payments
- ▶ If you have a Personal Reserve, we have increased the buffer we give you before we charge you a Personal Reserve Usage Fee. This is now £15
- ▶ We don't now charge you for buying foreign currency in the UK with a Barclays debit card
- ▶ We have changed the way we charge for withdrawals from ATMs abroad to a flat fee.

Changes to the ways we can use information about you

The information we can collect and how we use it

We have changed our explanation of how we collect and use your personal information to make it clearer that:

- The information we hold and use may include images of you or recordings of your voice
- We continue to receive certain information from credit reference agencies after you close a current account
- We can use your personal information to change the ways we contact you. There is more detail in the Changes to the way things work section.

We've also given details about new ways in which we (and other Barclays companies) can use your information:

- We can use information about the transactions on your account, to increase our understanding of services and products that you may wish to use so we can send you information about them
- We can combine information about you with information about other Barclays customers to create reports which we may share with companies outside Barclays. This information is numerical and not personal, and you will never be identifiable on the basis of it
- We explain that the information we hold about you might be gathered from your interactions with us on social media
- The information we use will include location data derived from any mobile device details you have given us. This helps us protect you from fraud.

Our obligations to disclose tax information abroad

We are required to give certain information about your accounts in some cases to the UK tax authorities (HMRC). HMRC may share it with relevant foreign tax authorities.

The Retail Customer Agreement will now say that, if we think that you are required to pay tax in another country and we need to get extra documents or information from you about this, you agree to supply us with them. If you don't, we may close your account, or, if the law requires us to do so, we may withhold parts of certain payments received into your account, and pass withheld funds to the relevant tax authorities as required (this is more likely if you leave the UK and become resident for tax purposes in another country).

This change should not affect you if you aren't required to pay tax in another country.

Changes that make our terms clearer

Changing the names of some charges

To make it easier to understand the fees we charge if you borrow money, we have worked with other banks and building societies to agree on terms we'll all use. This should help you compare the cost of borrowing more easily.

As part of this, we've changed the names of some of our fees:

- A Guaranteed Transaction Fee is now called a Paid Transaction Fee
- A Returned Transaction Fee is now called an Unpaid Transaction Fee.

If we suspect fraud or illegal activity on your account

We take fraud against our customers, our bank, or other people or organisations very seriously and we will never tolerate it. We also have responsibilities to our regulator to stop fraudsters using our services to defraud others. If we ever suspect that false or inaccurate information has been provided and we identify fraud, we will pass the details on to fraud prevention agencies.

We do have to balance those responsibilities against the need to make sure that we are always fair to all of our account holders. We've therefore changed the Retail Customer Agreement to add the following measures that we can take if we think that fraud or other illegal activity is taking place:

- We don't have to follow any instruction, or accept a payment into an account, if we believe that the payment is linked to fraud or any other criminal activity, or you or someone else has been committing fraud against someone
- We can close your account immediately or at short notice if you give us any false information at any time, commit (or attempt) fraud, or use (or allow someone else to use) the account illegally or for criminal activity or receive the proceeds of crime into the account.

How we treat dormant accounts

We've made it clearer that, if your account becomes dormant because you haven't used it for a certain period of time, we can close your account. We'll give you two months' written notice of this and we'll explain in the letter why we're closing the account, what you can do to keep it open and how to reclaim the money in the account.

Trying to contact you if we can't make a payment

Sometimes, we can't make a payment that you've asked us to make. We've changed the Retail Customer Agreement to make it clearer that, unless the law stops us from doing so, we will try to tell you (for example, by calling you or through a message on online banking) if we can't make a payment for you.

Procedures for cancelling recurring debit card payments

We've changed the Retail Customer Agreement to make it clearer to customers how they can cancel recurring payments set up on a debit card.

Changes to the way things work

How we contact you

Along with many of our customers, we want to communicate in a way that's fast, convenient and better for our environment. So we've made some changes to the ways in which we can contact you. In particular, you'll see us move to communicating with you using electronic methods much more after 9 October 2013.

Where possible, we'll offer you choices about how you want us to contact you. If we see that you regularly use a particular service or way of communicating, then we may assume that you prefer for us to use that method (for example, email).

As we start to rely more on electronic communication, you may see that we send you fewer letters. We will still make sure that you get the information you need from us (for example, about changes to your account or new features), but it will come in different ways. In particular, if you use online banking and receive online statements, then we will send you important messages incorporated into your statement – this means that you need to download and check these regularly and we'll assume you've seen them (this goes for other electronic communications as well). We are constantly working to develop and improve our services, so we may adopt new ways to communicate with you in the future. Some examples of communications we may use include:

- post
- telephone
- email
- text message
- messages on a secure website
- mobile apps
- social media
- digital TV.

New accounts

After 9 October 2013, as well as developing new ways to contact you, we have been looking at the number of paper statements we send out. This means that, when we open a new account for you, this account will include online statements unless you decide that you prefer paper statements.

Changing our Agreement

At the moment, we always have to write to you to give you advance notice of any change we make to the Retail Customer Agreement except for changes to charges, interest and exchange rates if they are in your favour.

To be able to make improvements to our services more quickly, we have changed our terms to say that we can also make particular types of changes to the Retail Customer Agreement and/or to the services we provide immediately, as long as the change is clearly in your favour.

For most changes, especially changes connected with making or receiving payments, we'll still let you know in writing at least two months in advance.

Updating details when someone you pay regularly has switched their account

We will be part of the new central and secure Account Switching Service, along with other banks (this is expected to launch in September 2013). This will allow individuals and businesses to switch their current accounts between providers.

If you are making regular payments to someone's account, and they switch that account without telling you or you haven't passed the information on to us, we can use information from the system to fill in the new details we need to keep your payments running smoothly.

That means we can update payment instructions without you having to do anything. We'll tell you, however, if we've done this (and you can cancel any such payment arrangement as usual, at any time).

Making it easier to move cash ISAs between providers

If you hold a cash ISA with us and you want to move to another provider, we no longer need a signed transfer-out request from you. Your new ISA provider will take your instructions, and send them on to us.

We will send the cash and relevant information to the new ISA manager after your new ISA manager has confirmed that the transfer should take place and there is no reason (for example, to protect you from fraud or other criminal activity) for the transfer to be stopped.

Changes to the way we charge for things

Changing how we decide if you have the money to cover a payment

Our existing Retail Customer Agreement asks that you have money in your account to cover a payment you ask us to make no later than the night before. We've changed this so that you now have until 2pm on the same day a cheque or regular payment is due to pay money into your account to cover that payment.

If you have a Personal Reserve, we're increasing the buffer we give you – you'll now only be charged a Personal Reserve Usage Fee once you go into your Personal Reserve by at least £15.

Changing our Foreign Currency and overseas ATM charges

We have made some changes relating to foreign currency purchases, withdrawals and payments from a GBP (Sterling) account to make it clearer what you'll be charged, how currency amounts are worked out, and how we quote or provide indicative exchange rates for transactions you want to make immediately or at a future date.

- We no longer charge you a fee for buying foreign currency in the UK using a Barclays debit card
- We have changed the fee we charge you for taking cash out of ATMs in other countries, which is currently 2% of the amount of the withdrawal (with a minimum of £1.50). We call this a Non-Sterling Cash Fee. This will change to a flat fee of £1.50, except that we won't charge you this fee when you use an overseas ATM provided by us or by one of our Global Alliance banks (you can find more details about which banks are in our Global Alliance at [barclays.co.uk/globalalliance](https://www.barclays.co.uk/globalalliance)). This change doesn't affect our Non-Sterling Transaction Fee, which is charged whenever you use your debit card to transact abroad (including when you use any ATM).

- It's now easier to find foreign exchange rate information (which we use for currency conversion when you ask us to make a payment) in the secure section of our online banking website
- We've given more detail about how we use foreign exchange rates to convert currencies when making particular payments, and how the foreign exchange rate could change
- For immediate payments of less than £25,000, we will tell you the foreign exchange rate which will apply
- For payments you are arranging for the future of less than £25,000, we'll give you an indication of the foreign exchange rate, and you will be able to find out the actual rate that will apply by checking by the end of the working day before the payment is due to be made
- For all payments of £25,000 or more, unless we have agreed to apply a specific exchange rate, we will give you an indication of the foreign exchange reference rate. We'll only apply a different rate if the rates have moved in your favour.

You can get this in Braille, large print or audio by calling 0800 400 100 (via Text Relay if appropriate). If you are calling from abroad please call +44 2476 842099. Please check with your service provider for the cost of calling this number from overseas.

Calls may be recorded for quality and training purposes.

Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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