

Card Agreement Changes

Barclaycard Cashback Credit Card Account Terms and Conditions	Current Terms and Conditions	Summary Explanation
<p>8. CHARGES</p> <p>8.1 We will charge you:</p> <ul style="list-style-type: none"> • ECT for each copy of transaction details (unless the copy shows a transaction which has been wrongly put on your account); • ESC for each copy of a statement. <p>8.2 We will charge you a Cash Fee of CHRCP% on the amount of all sterling Cash Transactions. A Cash Transaction is any item charged to the Cash Balance. There will be a minimum Cash Fee of ECHRCV, except for Gaming Transactions which have no minimum fee.</p> <p>8.3 We will charge you a Non Sterling Transaction Fee of FXF% on the amount of any purchase or Cash Transaction made in a non-sterling currency. Condition 12.4 contains further details on the conversion of non sterling transactions.</p> <p>8.4 If we offer you an opportunity to make a balance transfer, we will at the same time tell you any fee for it. The fee will depend on the terms of the offer, but will not be more than BTFEE-PERC % of the amount of the balance transfer.</p> <p>8.5 There are currently no annual or monthly account fees.</p>	<p>8.5 There is a monthly account fee of £X (not applicable to customers who applied before 14th July 2009).</p>	<p>Account fees (previously condition 8) We're pleased to let you know that there are no longer any annual or monthly fees that apply to your account.</p>

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12. HOW CAN YOU USE THE ACCOUNT AND CARDS?

- 12.1 Once you receive your card you can use it (or the card details) to make purchases and Cash Transactions, and you can ask us for balance transfers on the terms of this Agreement.
- 12.2 By the word "card" we mean any credit card or any alternative to a credit card that we provide you with to make transactions under this Agreement.
- 12.3 You are not supposed to run your account in credit. If there is a credit balance we may return it to you.
- 12.4 When you make a transaction in a foreign currency (a non sterling transaction), the following rules apply:
- Non sterling transactions are converted into sterling using exchange rates provided by American Express® or Visa, depending on which card you use. These are called the payment scheme exchange rates and are set independently by American Express and Visa. The payment scheme exchange rates are available via our website or by phoning the numbers in Condition 26.
 - The relevant payment scheme exchange rate is the one that applied on the date that American Express or Visa processed the non sterling transaction. Payment scheme exchange rates change from day to day, so the rate used for processing may be higher or lower than the rate on the day of the transaction.
 - American Express transactions which are made in non sterling currencies (other than US dollars) are converted into US dollars first. They are then converted from US dollars into sterling. Visa transactions in non sterling currencies are converted directly into sterling.
 - The exchange rate that you see on your statement is the reference exchange rate. The reference exchange rate incorporates both the payment scheme exchange rate and the Non Sterling Transaction Fee of 2.99%. In the case of American Express transactions the reference exchange rate combines the payment scheme exchange rates used for converting the transaction into US dollars and then for converting it from US dollars into sterling.
 - The Non Sterling Transaction Fee of 2.99% includes an amount that we pay to American Express or Visa for processing the transaction. We pay American Express 1% of the value of American Express transactions.
- 12.5 You must not use your card predominantly for business purposes.
- 12.6 If you ask us to make a balance transfer or other payment from your account (this would not include purchases), the payment will reach the bank which holds the recipient's account on the next working day, unless you have agreed to make the payment on a future date. In that case, the payment will reach the bank which holds the recipient's account on the working day following the date you have agreed with us.
- 12.7 The card may not be used for any illegal purpose.
- 12.8 Cards belong to us. Where Condition 24 applies we can ask you and any additional cardholder not to use them and you must return them to us. If we ask you to return the card, or if we believe the card is being misused we may put a stop on it, or ask others to hold onto it for us for the reasons set out in Condition 24.
- 12.9 We may send you a new card, either to replace your existing card or to use alongside your existing card. The new card that we send you might be different from your existing card. For example, it might have a different card number, have a different product name or belong to a different payment scheme. We will tell you if there are any changes to the terms and conditions. The interest rates, fees and charges on your new card will not be any higher than on your existing card.
- 12.10 Although your Barclaycard Cashback has two cards for each cardholder, it is a single credit card account, with one credit limit and one minimum payment each month.

12 HOW CAN YOU USE THE ACCOUNT AND CARD?

- 12.1 Once you receive your card you can use it (or the card details) to make purchases and Cash Transactions, and you can ask us for balance transfers on the terms of this Agreement.
- 12.2 By the word "card" we mean any credit card or any alternative to a credit card that we provide you with to make transactions under this Agreement.
- 12.3 You are not supposed to run your account in credit. If there is a credit balance we may return it to you.
- 12.4 Non sterling transactions are converted to sterling at a reference exchange rate. The reference exchange rate is made up of the payment scheme exchange rate on the day the transaction is processed and the Non Sterling Transaction Fee. The payment scheme exchange rate is either the Visa exchange rate or the MasterCard exchange rate, depending on your card type, and is available via our website or by phoning the number in Condition 26. The current rate may not be the same as the payment scheme exchange rate on the date of the transaction.
- 12.5 You must not use your card predominantly for business purposes.
- 12.6 If you ask us to make a balance transfer or other payment from your account (this would not include purchases), the payment will reach the bank which holds the recipient's account on the next working day, unless you have agreed to make the payment on a future date. In that case, the payment will reach the bank which holds the recipient's account on the working day following the date you have agreed with us.
- 12.7 The card may not be used for any illegal purpose.
- 12.8 Cards belong to us. Where Condition 24 applies we can ask you and any additional cardholder not to use them and you must return them to us. If we ask you to return the card, or if we believe the card is being misused we may put a stop on it, or ask others to hold onto it for us for the reasons set out in Condition 24.
- 12.9 We may send you another card, including one which you then qualify for, as a replacement for your existing card or as an additional card on your account. The card that we send you may have a different account number, different branding or be part of a different card acceptance scheme. The terms that apply to the new card will be the same or better than your existing terms. We will tell you about any changes to the terms under Condition 11.

Non sterling transactions (Condition 12)

If you make a non sterling transaction (a purchase or cash transaction in a currency other than pounds sterling) we will convert your transaction into sterling using a reference exchange rate. This rate will change from day to day. The reference exchange rate is different for both Visa and American Express so we've added more information to help explain how this works. In addition, unlike, Visa, American Express converts your non-Sterling transactions to US dollars before converting back to Sterling.

We also pay American Express 1% of the value of American Express transactions, but this doesn't increase the total non-Sterling transaction fee which remains 2.99% whichever card you use.

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<p>14. ADDITIONAL CARDHOLDERS</p> <p>14.1 "Additional card" means any card which we provide to an additional cardholder under this agreement. Unless we tell you otherwise, you can ask us to issue an additional card to any person you nominate as long as they are eligible for a card.</p> <p>14.2 You are responsible for all use of your account by an additional cardholder, even if they do something which makes you break this Agreement. You must ensure that the additional cardholder uses the card according to the terms of this Agreement.</p> <p>14.3 If you want to cancel any additional card, you are responsible for returning the card to us.</p>	<p>14. ADDITIONAL CARDHOLDERS</p> <p>14.1 Unless we tell you otherwise, you can ask us to issue an additional card to any person you nominate as long as they are eligible for a card.</p> <p>14.2 You are responsible for all use of your account by an additional cardholder, even if they do something which makes you break this Agreement. You must ensure that the additional cardholder uses the card according to the terms of this Agreement.</p> <p>14.3 If you want to cancel any additional card, you are responsible for returning the card to us.</p>	<p>Making things clearer (Condition 14) To help make things a bit simpler, we've updated our definition of an additional cardholder. An additional cardholder is someone you have asked us to give another card on your account.</p>

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<p>26 HOW CAN YOU CONTACT US?</p> <p>26.1 You can contact us for advice or with queries via our website at www.barclaycard.co.uk, call us on the telephone numbers below or write to us at the address below. If your card, card details or PIN are lost or stolen, call us on 0800 1510900 or +44 1604 269900 (if calling from abroad) or write to us at Barclaycard, PO Box 9131, 51 Saffron Road, Leicester LE18 9DE.</p> <p>26.2 If you have any question relating to your account including any difficulty with your payments, call Customer Services. If we ask, you must write to us within seven days to confirm your call.</p>	<p>26. HOW CAN YOU CONTACT US?</p> <p>26.1 You can contact us for advice or with queries via our website at www.barclaycard.co.uk, call us on 0800 151 0900 or 0333 200 9090 or write to us at the address below. If your card, card details or PIN are lost or stolen, call us on 01604 230230 or write to us at Barclaycard, PO Box 9131, 51 Saffron Road, Leicester, LE18 9DE.</p> <p>26.2 If you have any question relating to your account including any difficulty with your payments, call Customer Services. If we ask, you must write to us within seven days to confirm your call.</p>	<p>Contact details (Condition 26) To make it easier for you to get in touch with us we've updated our contact details by adding a freephone UK number and a number if calling from abroad.</p>

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<p>28. OUR REGULATOR</p> <p>Our regulating authority is the Financial Conduct Authority at 25 The North Colonnade, Canary Wharf, London E14 5HS. We hold an interim variation of permission to carry on regulated consumer credit activities from the Financial Conduct Authority.</p>	<p>28. OUR REGULATOR</p> <p>The Office of Fair Trading, Fleetbank House, 2-6 Salisbury Square, London EC4Y 8JX is the regulating authority of consumer credit agreements.</p>	<p>New regulator (Condition 28) We've also included the name and address for our new regulating authority. On 1 April 2014 the regulator of consumer credit changed from the Office of Fair Trading to the Financial Conduct Authority.</p>