

# Barclaycard Card Protection Guide to Insurance

## About Our Insurance Services

In the following section 'we/us' refers to Barclays Bank PLC.

**Name and address of the insurance intermediary:** Barclaycard is a trading name of Barclays Bank PLC. Barclays Bank PLC Registered address: 1 Churchill Place, London E14 5HP.

- 1. The Financial Services Authority (FSA):** The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.
- 2. Whose products do we offer?:** We only offer Card Protection products from Card Protection Plan Limited (CPP), Registered Office: Holgate Park, Holgate Road, York YO26 4GA, who arrange cover for you with ACE European Group Limited.
- 3. Advice and your 'Demands and Needs':** You will not receive advice or a recommendation from us. If you do not have insurance that allows you to cancel all lost or stolen cards in one free phone call, and covers you against their fraudulent use, as well as contributing towards the replacement costs of your handbag, wallet or travel documents if they are lost or stolen with your cards, this card protection will meet your needs.
- 4. Who regulates us?:** Barclays Bank PLC is authorised and regulated by the Financial Services Authority. Our FSA Registered number is 122702. You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.
- 5. What to do if you have a complaint about how your policy was sold to you:** Please contact:  
Customer Experience Director, Barclaycard, PO Box 5592, Northampton NN4 1ZY.  
Telephone 0844 811 9111.  
If you cannot settle your complaint with Barclaycard, you may be entitled to refer ti to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR
- 6. Are we covered by the Financial Services Compensation Scheme (FSCS)?:** Barclays Bank PLC is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.  
Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.  
Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).



## Policy Summary

This is a summary of cover only. It does not contain the full terms and conditions of our Card Protection Plan product. Full terms and conditions are included in a policy pack sent on acceptance of your application. Terms are also provided at each policy renewal.

### The Insurer

Barclaycard Card Protection is provided by Card Protection Plan Limited (“CPP”), which arranges cover with the insurer, ACE European Group Limited. Both CPP and ACE are authorised and regulated by the Financial Services Authority (authorisation numbers 311489 and 202803).

### About Barclaycard Card Protection

Barclaycard Card Protection provides cover against unauthorised use of your credit and bank cards if these are lost or stolen, plus a loss reporting service so that missing cards are promptly cancelled. You can also receive an emergency cash advance if all your cash is lost at the same time as your cards and you are stranded without any other access to money.

Policies are either for one year (£29) or three years (£70). At the end of your policy term, you will receive a renewal notice but your policy will be renewed automatically and your premium will be collected unless you tell CPP beforehand that you do not want to renew. For policies longer than one year, you should review your policy periodically to ensure this remains suitable. To be eligible for cover, you must be over 18 and live in the United Kingdom.

### Principal features of Barclaycard Card Protection

- Up to £5,000 worldwide cover against fraudulent card use in the period before you report your missing cards and up to £100,000 cover thereafter.
- Emergency cash (up to £3,000), hotel bill advance (up to £3,000) and replacement travel ticket advance available.
- Up to £600 cover for replacing locks and keys if your keys are lost or stolen. Includes car hire/travel expenses, costs of vehicle immobilisers or alarms being reset and costs of replacing vehicle infrared handsets.
- Covers you and up to four other people living at your address.

### Conditions and Exclusions

These are the most important conditions and exclusions only. Full details of all conditions and exclusions are listed in the policy document. You should refer to this if you want to decide if there are other conditions and exclusions that may be important to you.

- Card loss must be reported to CPP within 24 hours of discovery (policy section A1)
- Unauthorised card use cover is not available if you use your card in a way that your card issuer does not allow or if someone else at your home uses your card without permission (policy section A2)
- We will not pay more than the first £50 of any claim if your card has been retained by an automated telling machine (ATM) (section B1)

- You must be away from home when your cards are lost or stolen to be eligible for replacement travel ticket and emergency cash advances (sections B9 and B8). Hotel bill payment only available if you are abroad when cards go missing (section B3).
- To be eligible for cash advances and payments, you must apply for these within 48 hours of notifying us of your card loss. Loans subject to status and repayable within 28 days (sections B3, B8, B9).
- Car hire or travel expenses cover available for three days' expenses only, which must be agreed in advance by CPP when you report the loss and before these costs are incurred (section B6).
- Maximum one claim per year for costs of reprogramming or resetting vehicle immobilisers and alarms (section B6).

### **Premium Costs**

Barclaycard Card Protection costs £29 per year for a one year policy and £70 for a three year policy (inclusive of Insurance Premium Tax). If your application is accepted, the premium will be deducted from your account now and subsequently when due at the prevailing rate until you cancel the policy.

### **Cancellation**

You have a statutory 14 day right to cancel with a full premium refund. This also applies when your policy is renewed. To cancel, please call 0844 848 5265. If you cancel outside this 14 day period, no refund of your premium will be made.

### **Complaints and Claims**

If you are unhappy with your policy or if you need to make a claim, please telephone 0844 848 5265. If you remain unhappy following a complaint, you may be able to refer to the Financial Ombudsman Service (0845 080 1800). If you need to make a claim, we will tell you what to do and what documents you must send us.

### **Consumer Protection**

CPP and ACE are members of the Financial Services Compensation Scheme so you may be entitled to compensation if we cannot meet our obligations. Insurance advising and arranging is covered 100% for the first £2,000 and 90% for the remainder of the claim, without upper limit.

# Barclaycard Card Protection Insurance

## Terms & Conditions

This policy document sets out:

- (i) the terms and conditions of the cover that the insurer will provide in return for your premium during the period of insurance. It also sets out all the conditions, limits of liability and exclusions that apply to your cover.
- (ii) the terms and conditions of your agreement with CPP for introducing you to the insurer and acting as an intermediary in connection with the contract of insurance with the insurer.

Please read this policy document carefully.

### Your contract with CPP

You have a contract with CPP separate from your contract with the insurer whereby CPP introduces you to the insurer and acts as intermediary in connection with the making of your contract contained in your policy. If you take up the policy you are obliged to pay CPP the fee in consideration of its introductory services. The obligations of CPP under its contract with you are discharged by performance when you take up the policy at the expiry of the cooling off period.

### Your policy

Your Barclaycard Card Protection policy is provided by Card Protection Plan Limited (CPP) acting as agents for the insurer, ACE European Group Limited (ACE). ACE pays CPP the commission in connection with your policy. All premiums paid in respect of your policy are deemed in law to have been paid to the insurer when received by CPP.

## A: General conditions, exclusions and limits

### A1: Conditions

- 1 Your cover under this policy depends on you meeting the following conditions.
  - (a) You must meet all of the insurer's terms and conditions. This applies to terms and conditions set out here and any others which we change or add to this policy at a later date;
  - (b) You must provide us with full and accurate information in connection with your cover;
  - (c) You must follow your card issuer's instructions and meet all their terms and conditions when using their cards. We will not pay any claim where the card issuer tells us that you have not done this. The decision of your card issuer will be final;
  - (d) You must report lost or stolen cards to us by telephone within 24 hours of discovering the card loss;
  - (e) You must take reasonable precautions to protect yourself against the loss of property or cards;
  - (f) You must provide all the documents we ask for, including original receipts (not copies) for any expenses claimed under this policy;
  - (g) You must be over the age of 18 years old and live in the United Kingdom, Jersey or Guernsey; and.
  - (h) You may not make a claim unless the premium and the fee have been paid.
- 2 We will not treat keys as irretrievably lost or stolen until five days after you have reported them missing. You can claim straightaway for costs you have had to pay but if someone finds your keys within this five-day period, you will only be covered if you can show that the keys can be traced to

your house, flat, office or property or vehicle or you can show that you cannot get copies from any duplicates you have.

#### **A2: Exclusions**

- 1 This policy does not cover your liability to a card issuer if:
  - (a) you use a card in a way which the issuer does not allow; or
  - (b) someone other than you who lives at your home uses the card without your permission.
- 2 Every effort will be made to provide you with emergency funds in line with the terms and conditions set out in sections B4, B8 and B9 of this policy. However, there may be times when it is not possible to arrange the transfer of funds to some countries or remote geographical locations due to events or conditions that are out of our control, for which we cannot be held liable.
- 3 Locks that were already damaged before keys were lost or stolen are not covered.
- 4 This policy does not cover keys or vehicle immobiliser or alarm handsets that were not attached to a key tag at the time of their loss or theft.
- 5 We will not cover keys lost or stolen from anyone other than you.
- 6 Expenses not supported by valid original receipts may not be covered.

#### **A3: Length of policy and premiums**

- 1 This policy provides cover that begins on the start date shown in your welcome pack and which continues for the period up to the renewal date in return for the premium and the fee. We will renew the policy on the renewal date unless you contact us before that date and ask us not to.
- 2 The premium and fees may change from time to time but they will not change for this policy until the next renewal date.
- 3 You must pay all premiums and fees in advance.

#### **A4: Cancelling this policy**

- 1 We will cancel your policy if we do not receive your premium on the date it is due. However, we may reinstate your policy if you then pay it.
- 2 We will cancel your policy if you have at any time:
  - (a) given us false or incomplete information;
  - (b) agreed to help anyone try to take money from the insurer dishonestly; or
  - (c) failed to meet the terms and conditions of this policy or to act openly and honestly towards us or the insurer.
- 3 We have the right to cancel your policy at any time, by giving you 30 days' notice in writing. If we do, we will refund in full any premium you have paid on or after your most recent renewal date.

#### **A5: Other insurance**

If there is any other insurance which covers any of the benefits set out in this policy, you must tell us about this when you make a claim. We will not pay more than our share of any claim covered by other insurance.

#### **A6: Dishonest claims**

If you make a claim which is in any way dishonest, we will refuse to pay any benefit. If we pay any benefit and later discover that your claim was dishonest, we will take steps to get the money back.

#### **A7: Setting aside terms and conditions**

If we or the insurer chooses to set aside a term or condition of this policy, this will not prevent us or the insurer from relying on that term or condition in the future.

## **A8: Governing law**

This policy is governed by and must be interpreted in accordance with English law. We, the insurer and you agree that any disputes may be settled only in the English courts.

## **B: Cover and benefits**

### **B1: If you lose your card**

- 1 We will reimburse for loss or costs you suffer as a direct result of unauthorised use of that card.
- 2 We will also cover any amount which you have to pay for a replacement card (but not for an emergency replacement).
- 3 When you report a card loss to us, we will contact the card issuer and ask them to cancel the card and provide a replacement.
- 4 We will regularly update the details set out in your schedule to make sure that card loss is reported to the correct issuer.

#### **We will not pay:**

- more than £5,000 of any claim relating to the period before you reported the card loss;
- more than £100,000 of any claim relating to the period after you reported the card loss;
- more than £50 of any claim where a card is kept by an automated telling machine (ATM); and
- more than £100 per card where your personal identification number (PIN) has been used.

### **B2: If you lose your keys**

- 1 For all lock replacement except vehicle lock replacement, we will arrange for a pre-approved locksmith to replace locks that need to be changed and provide cover against the costs you have to pay for this.
2. For vehicle lock replacement, you must receive our prior approval before you change your locks. We have a list of approved dealers.
- 3 We will arrange for up to three new keys for each lock or one new key for each vehicle lock that has been replaced and provide cover against the costs you have to pay for this.
- 4 We will pay up to £30 per incident for replacement keys if the locks are not replaced
- 5 We will refund the cost of hiring a car or reasonable taxi fares or using public transport for up to 3 days, provided:
  - (a) you notify us of the need for transport at the time you report your keys lost or stolen and we agree the cost with you in advance;
  - (b) you do not hire a car with an engine size of over 1600cc..
- 6 We will provide cover against the costs that you have to pay if you have to replace infrared handsets for vehicle immobilisers or alarms when these are lost or stolen at the same time as your keys.
- 7 We will also provide cover for costs you have to pay to have immobilisers or alarms reprogrammed or otherwise reset as a result of the loss or theft of your keys (subject to a maximum of one claim per year).
  - We will not pay more than £600 for all claims under this section in each year.
  - We will only pay up to £30 per incident for replacement keys if the locks are not replaced.
  - We will only provide one key tag for every registered policyholder.

### **B3: Handbag and wallet cover**

We will pay up to £200 for the cost of replacing personal belongings which are lost or stolen at the same time as the card while you are away from your home.

- **We will not pay** anything unless:
  - (a) you reported the loss to the local police immediately; and
  - (b) you have written evidence from the police of making a report (if this evidence is not available, we must be satisfied that you reported the matter)

(c) you provide original documentary evidence for the replacement items (for example, replacement receipts).

- We will not pay more than one claim per policyholder under this section in each year.
- We will not pay the first £15 of each claim.

#### **B4: Paying emergency hotel bills**

We will pay your hotel bill up to £3,000 per claim if:

- (a) you lose your card and report the loss to us while you are abroad; and
- (b) you do not have any other way of paying the bill.
- You must ask us to pay the hotel bill when you call us to report the card loss.
- You must agree to us contacting a registered credit reference agency to check your credit status before we pay the bill. If we are not satisfied with the result of that check, we may refuse to lend you any money.
- We will pay the hotel bill direct to the hotel. You must then repay the full amount of the hotel bill to us within 28 days.

#### **B5: Replacement cash**

We will pay the face value of any cash or banknotes which are lost or stolen at the same time as the card whilst you are abroad.

- We **will not pay** anything unless:
  - (a) you have reported the loss to the local police immediately; and
  - (b) you have written evidence from the police of making a report (if this evidence is not available, we must be satisfied that you reported the matter).
- You must provide original documents to prove that you had the cash or banknotes immediately before the loss or theft.
- We will not pay more than £300 for all claims under this section in each year.

#### **B6: Passport and driving licence**

1 If your passport is lost or stolen while you are abroad, we will:

- (a) help you to arrange an emergency replacement; and
- (b) pay any charges you have to pay for the issue of the replacement while you are abroad.

2 If your driving licence is lost or stolen while you are abroad, we will pay any charges you have to pay for the issue of a replacement when you return home.

- We **will not pay** anything unless
  - (a) the loss or theft of the passport or driving licence happens and is reported to us at the same time as the card loss; and
  - (b) you have provided original documentary evidence to support your claim (for example, receipts from a Consulate).
- We will not pay more than £300 for claims under this section in each year.

#### **B7: Personal items**

If your personal items are lost or stolen, we will:

- (a) pay phone or postage costs for anyone who finds them to return them to us;
- (b) let you know where the items are; and
- (c) pay any costs you have to pay to get the items back to you.
- We **will not pay** anything unless
  - (a) the personal items have been tagged or marked with the identification labels we have provided
  - (b) you have provided original documentary evidence showing the costs you have incurred (for example, receipts).
- You must agree with us beforehand the method of getting the items back to you.
- We will not pay more than £200 for claims under this section in each year.

**B8: Emergency cash**

We will lend you up to £750 for transport charges and provide you with an additional advance of up to £3,000 per claim to cover basic living expenses if:

- (a) some or part of your cash is lost or stolen at the same time as the card when you are away from your home; and
  - (b) you have no other way of getting credit or funds.
- You must ask us for the emergency loan within 48 hours of the time when you ring us to report the card loss.
  - You must agree to us contacting a registered credit reference agency to check your credit status before we provide the cash. If we are not satisfied with the result of that check, we may refuse to lend you any money.
  - You must repay us in full within 28 days.

**B9: Replacement travel tickets**

- 1 We will lend you cash to replace travel tickets so that you can return to the destination nearest to your home.
  - 2 We will do this if:
    - (a) your travel tickets have been lost or stolen from somewhere other than your home at the same time as the card; and
    - (b) you apply for replacement travel tickets at the time you phone us to report the card loss.
- If we have to buy replacement tickets for you, we will treat this as an emergency cash loan which will be paid in line with the terms and conditions set out under section B8 of this policy.

**B10: Communication costs for reporting lost or stolen cards**

We will pay any communication costs that you have to pay when you report a card loss to us, the police and to any other insurer.

- You must provide original documentary evidence to support your claim (for example, telephone bills or receipts).
- We will **not pay** more than £200 for all claims under this section in each year.

**B11: Communication costs for medical emergencies**

We will pay any communication costs that you have to pay in a medical emergency.

- You must provide original documentary evidence to support your claim (for example, telephone bills or receipts).
- We will **not pay** more than £100 for all claims under this section in each year.

**B12: Communication costs for reporting lost keys**

We will pay any communication costs that you have to pay to report lost keys.

- You must provide original documentary evidence to support your claim (for example, telephone bills or receipts).
- We will **not pay** more than £50 for all claims under this section in each year.

**B13: Protective registration**

If you lose personal documents at the same time as the card, we will register your personal details with CIFAS to reduce the risk of your identity being used unlawfully to obtain credit or funds or other products or services. CIFAS is a not for profit membership organisation dedicated solely to the prevention of financial crime in the United Kingdom.

### **B14: Contactless cards**

If your contactless card is maliciously used to make contactless transactions without your consent, we will reimburse you for the loss or costs you suffer as a direct result of the unauthorised use of that card. When you discover the unauthorised contactless transactions on the statement you must contact CPP and request a claim form.

- We will not pay more than £50 per card per policyholder in each policy year.
- You must provide the statement from the card issuer detailing the unauthorised transactions.

### **Who is covered**

Policies are for the main policyholder and up to four other cardholders. All of these people must live at the same address and agree that we can release their details to the others insured under their policy.

We collect the payments from a card which the main policyholder has told us is the pay card. If you no longer want your policy to cover this card, we will collect payments from any other card you have registered with us.

We may communicate with any policyholder, and ask their permission, on behalf of the other policyholders, to:

- register cards and valuable documents onto a policy;
- report a lost card;
- make contact with the card issuers;
- provide permission for marketing purposes to the main policyholder; or
- process a claim.

However, we need permission from the main policyholder to amend the main policyholder's personal details, report a change of address, change the payment details and to cancel the policy or change its term.

### **Cooling-off periods**

Remember that you have a right to cancel your policy. If you decide to cancel within 14 days of your start date or renewal date, please call us on 0844 848 5265 and we will cancel your policy immediately and refund the payment you have made. Please note that if you choose to cancel your policy outside of the cooling off periods shown above, you will not be entitled to a refund.

### **Complaints**

If at any time you want to tell us about a problem with your policy, please call us on 0844 848 5265. Or you can write to the Complaints Manager at:

### **Barclaycard Card Protection**

PO Box 353

York

YO24 4YS

We will do our best to answer your query within five working days. If we have not replied to your complaint by then, we will send you an acknowledgement letter to keep you informed of progress.

If you are not happy with our reply, you can take the matter to:

**The Financial Ombudsman Service  
Insurance Division  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR**

Please note that the Ombudsman will not be able to help unless you have first taken your complaint to CPP and your subsequent appeal is made within 6 months of our final reply.

### **Claims**

If you need to make a claim on your policy, please call us any time on 0844 848 5265. We will then send you a claim form to fill in and return to us. All claims and supporting documents must be received within six months of the date of card/key loss. Please remember to include all the documents that we ask for, including original receipts (not copies) for any expenses claimed for. If you do not, we will not be able to process your claim until we have received them. If we have received all the documents that we need, we aim to process claims within 14 days. If you are unhappy with a decision we have made you have the right to appeal. You must do this within 90 days of the claim decision. If you would like to appeal, please write to:

**The Appeals Team  
Barclaycard Card Protection  
Holgate Park  
York  
YO26 4GA**

Please note that when processing and settling claims and appeals, CPP does so as agent for the insurer and not as agent for any policyholder. Accordingly, any amount due to you in settlement of a claim is not deemed in law to have been paid out until received by you.

### **Who regulates us**

CPP and the insurer are authorised and regulated by the Financial Services Authority (FSA). You can check this on the FSA's register by visiting the FSA website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234. Our Firm Reference Number (FRN) is 311489.

### **Recording calls**

We record all phone calls to us. We do this to:

- provide a record of the instructions we have received from you;
- allow us to monitor quality standards;
- help us with staff training; and
- meet legal and regulatory requirements.

All communications and policy documents will be in English unless otherwise agreed.

### **Special needs**

We are committed to meeting the needs of our policyholders, including those with special needs. Our letters and other documents are all available in Braille, in large text or on audio tape. You can also contact us through Typetalk if you need to. If you would like to use any of these services, please contact us on 0844 848 5265. We will be happy to help.

## Definitions

Unless the context otherwise provides, where the following words are shown in this document they shall have the following meanings:

**abroad** - In a country other than the one in which you reside.

**card** - Your credit, charge, cash, cheque, debit, store and other cards as shown in the schedule or reported to us before or at the time you report a card loss.

**card loss** - Loss by you or theft from you of a card during the period of insurance.

**claim** - Any claim you make under this policy.

**commission** - 5p a year which is included in the premium

**communication costs** - The cost of a phone call, fax or letter.

**contactless cards** - credit or debit cards which allow the cardholder to pay for retail 'point of sale' purchases up to a certain amount, as determined by the card issuer, without the need for a PIN number or signature

**cover** - The benefits available to you under this policy.

**CPP** - Card Protection Plan Limited (registered number 1490503).

**fee** - The difference between the premium and the total amount you must pay.

**home** - The place where you live, which you have given us the address for, before making any claim.

**identification labels** - the labels supplied to you by CPP for the purpose of identifying your personal items.

**insurer** - ACE European Group Limited (registered number 01112892) whose UK Head Office is at ACE Building, 100 Leadenhall Street, London EC3A 3BP.

**issuer** - The issuers of the cards.

**key tag** - the key tag supplied by CPP to you and to each registered policy holder which must be attached to your keys to ensure they are covered by the insurance.

**main policyholder** - The person you have told us is responsible for this policy.

**medical emergency** - an incident that has occurred to a named policyholder and requires immediate medical treatment by a hospital, general practitioner or other recognised medical practitioner.

**pay card** - The card from which the fee and the premium will be collected.

**payment** - the total amount you pay to us (premium plus fee)

**period of insurance** - The period of insurance starting on the start date and including any future periods for which you make a renewal payment.

**personal belongings** - Your handbags, wallets, purses, briefcases or the like in which you kept the cards at the time of their loss or theft.

**personal items** - Any personal item that is tagged or marked with our identification labels.

**policy** - These terms and conditions and the schedule, and any changes we may agree with you to such documents from time to time.

**policyholder** - each person you have registered with us in order to benefit from this policy.

**premium** - 50p a year or any other amount we agree with you from time to time.

**renewal date** - The renewal date shown in the renewal letter which we send you or which we tell you about at any other time.

**schedule** - Computer printouts of card numbers and personal details which we send you from time to time.

**start date** - The start date shown in your welcome letter which we send you.

**unauthorised use** - Use of the card by someone else other than you following card loss.

**United Kingdom** - England, Scotland, Wales and Northern Ireland.

**we, us, our** - Card Protection Plan Limited (registered number 1490503) acting as an agent for the insurer.

**year** - A period of 12 consecutive months beginning on the start date or the renewal date, as applicable.

**you, your** - The person or people whose names appear in the schedule.

### **Data protection notice - your personal details**

We will use the information you provide to:

- manage your card protection policy and provide the benefits described in these terms and conditions;
- collect payments when due; and
- process any claim you make in connection with lost or stolen cards.

We will collect the payment from the card that the main policyholder has told us is the pay card. Following a loss report, or if a payment is rejected from your paycard, we will collect your payments from any other card you have registered with us.

If you report a lost card to us, we will pass your name and address and the details of the card to the card issuer so that they can cancel it and provide a replacement. If you tell us that your address has changed, we may pass your new address details to your card issuers so that they can update their records.

We may ask your card issuers for details of changes in your address and other personal and financial details so that we can update our records. This may include, but is not limited to, asking for updated or new card numbers or bank account details and for information about changes to any personal contact details (e.g. phone or fax or email addresses).

We may pass your personal information to our approved suppliers so that we can send correspondence to you. If you need a locksmith, your name and address will be disclosed to an approved subcontractor so that the required assistance can be provided.

If you report the loss of important documents, such as your passport or driving licence, we will, with your consent, pass your name and address and your date of birth onto CIFAS for the purposes of fraud prevention in the UK. CIFAS and other organisations may access and use this information to prevent fraud and money laundering, for example when:

- checking details on applications for credit and credit related accounts or other facilities;
- managing credit and credit related accounts or facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance; and
- checking details of job applications and employees.

Please also note the following:

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- Law enforcement agencies may access the information
- CIFAS and other organisations may, from other countries, access and use the information recorded by fraud prevention agencies.
- The fraud prevention agencies that may process your information are Callcredit (phone: 0870 060 1414), Equifax (phone: 0870 010 0583) and Experian (phone: 0800 656 9000).

To help us assess whether you qualify for emergency financial help, we will check your credit rating with a credit-reference agency who will keep a record of this enquiry. Other organisations using the agency may then use this information for credit assessments or to trace debtors and prevent fraud.

We and our business partners may also use your personal information to contact you about goods and services that might interest you or invite you to take part in market research surveys. You may be contacted either by post, phone or e-mail for these purposes. If you would prefer this not to happen, please let us know when you call to register your cards, or call us at any time if you change your mind.

To avoid contacting you unnecessarily about products you may already have, we will compare your details with information on prospect files prepared by our business partners. When we do this we may need to tell your card issuers that you have a policy with us and disclose enough personal data to enable your card issuers to identify you on these files.

By taking out this policy you consent that for the better performance of this contract we may transfer your data outside the European Economic Area.

You have a right to see all the information we hold about you. If you would like to see this information, please write to:

**The Compliance Manager  
Barclaycard Card Protection  
Holgate Park  
York  
YO26 4GA**

Please note that there will be a separate administration charge for this service.

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