

» Barclaycard
Business Flex Credit Card
Terms and Conditions



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These are the terms and conditions for your business credit card account. They will help explain how your account works and other important things you need to know. We hope you'll find them clear and easy to use. Please keep this document safe in case you need to refer to it.

Credit Card agreement regulated by the Consumer Credit Act 1974.

1. Introduction

This agreement is between us (Barclays Bank PLC, Barclaycard Centre, Northampton NN4 7SG) and you, the person or business entering into this agreement. Barclaycard is a trading name of Barclays Bank PLC. We're authorised and regulated by the Financial Conduct Authority (25 The North Colonnade, Canary Wharf, London E14 5HS) to carry out activities relating to consumer credit.

If there is more than one of you, these terms and conditions apply to each of you individually as well as jointly.

The laws of England and Wales apply to these terms. Any dispute about this agreement can be dealt with by an English or Welsh court unless one of the following applies.

- Your address is in Scotland (where it will be the court of Scotland)
- Your address is in Northern Ireland (where it will be the court of Northern Ireland)

We'll only ever communicate with you in English. You can ask us for a copy of this agreement at any time.

Important: The Consumer Credit Act does not apply to corporate entities or partnerships of four or more partners. If you are a limited company, limited liability partnership, or another corporate entity, or other organisation outside the scope of the Consumer Credit Act, this agreement will not be regulated by the Consumer Credit Act, so the right to withdraw and the protection of section 75 will not apply to you. A corporate entity is considered to be an organisation which involves more than one person but has met the legal requirements to operate under its own identity.

Your card

With your account we'll provide you with a card (or cards) to use. By the word 'card', we mean any credit card (or cards) or any alternative to a credit card (such as cheques) that we provide you or any additional cardholder with to make transactions under this agreement.

All cards are our property and you mustn't use your card for any illegal or non-business purposes. If you give a card to an employee, it must only be used for transactions relating to your business while they are employed by you. If an employee who has a card stops being employed by you, you should tell us immediately. If we're worried any cards on your account are being misused, we can put a stop on it. We may from time to time allow additional cardholders to use cheques on your account. If we do, we'll let you know before we send the cheques. The cheques we send can only be used for making sterling transactions and cannot be used to make payments to us.

When your account is first opened we may send you account information, such as your account number, so that you can start making limited transactions before your card arrives. When you receive your card, we may ask you to activate it before using it to make transactions.

Business credit limit

We set your business credit limit according to your circumstances, your account usage and history, information from other parts of the Barclays group, information we receive from credit reference agencies, and any other information we think is relevant. Your business credit limit includes your cash limit, which is a percentage of your overall business credit limit. We'll tell you what your business credit limit is when we first open your account. We'll then review it from time to time. If we change your business credit limit, we'll write to let you know.

If we reduce your business credit limit based on an assessment of risk or your ability to repay, we have the right to not give you any notice beforehand if we think this would be inappropriate. We won't reduce your business credit limit to be less than your total outstanding balance, plus any transactions authorised but not yet charged to your account.

If we increase your business credit limit we'll give you 30 days' notice unless you've asked for the increase yourself. When you receive this notice you can tell us not to increase your business credit limit. You can also tell us not to increase your business credit limit at any time in the future or tell us at any time if you want to reduce your business credit limit. We won't increase your business credit limit if we think you can't afford to make the repayments.

If you go over your business credit limit, you'll have to pay an over credit limit fee. You'll also lose any promotional rates on your account and your credit records may be affected – meaning it may be harder or more expensive for you to borrow in the future.

Monthly payment

We'll send you a monthly statement to tell you what the minimum amount you need to pay is and when the payment is due.

You must pay at least your minimum payment in sterling by the payment due date shown on your statement every month. Remember – if you only make your minimum payment each month it'll take longer and cost more to pay off your balance. You can always choose to pay more.

Your payment due date will be at least 25 days after we produce your statement. Unless we tell you otherwise, your minimum payment will be the highest of the following:

- £5 (or the full statement balance if it's less than £5)

- An amount equal to any interest, default fees or account fees that have been added to your account since your last statement, plus 1% of the remaining statement balance.

2. Your interest charges

You can have different types of balances on your account, each with their own interest rate.

Main balance Includes	Interest rate
Standard balance <ul style="list-style-type: none"> • Purchases • Interest, annual account fees and fees on the above, unless it is a promotional balance 	Standard rate 24.9% per year (variable)
Cash balance <ul style="list-style-type: none"> • Cash withdrawals • Buying currency or traveller's cheques • Cash-like transactions, including sending money orders or wire transfers • Interest and account usage fees on all of the above 	Cash rate 27.9% per year (variable)
Promotional balance <ul style="list-style-type: none"> • All transactions with promotional terms, which we will tell you about before you make the transaction 	0% on purchases for 3 months from account opening

Promotional offers

We may offer you promotions on your account from time to time. We will tell you the terms of any promotions before they are available.

Promotional balance rules

If you don't make at least your minimum payment on time each month, or if you go over your business credit limit, you'll immediately lose any promotional rates you have. If you do lose your promotional rate, or when your promotional term ends, we'll transfer the promotional balances to your standard balance, or cash balance if they relate to cash transactions.

Legal information – Example of the total amount you would have to pay and the annual percentage rate (APR)

Let's say that as soon as you get your card, you use it to make a purchase of £1200.00 - interest is charged at the standard rate. You then choose to repay us in full by making 12 equal monthly instalments to cover the purchase amount, plus the amount needed to cover the monthly interest. Assuming there are no changes to the interest rate or charges, this would make a total amount of £1345.86 to repay on your account, and the APR would be 24.9% variable.

How we charge interest

Your total outstanding balance is made up of your cash balance, your standard balance and your promotional balances.

If you pay your current statement balance in full by your payment due date:

- we won't charge interest on purchases that have been added to your account since your last statement
- we will not charge interest on outstanding standard balance items and purchases on promotional rates, included in your current statement balance up to the date of your current statement

For cash transactions, we charge interest on all amounts from the date they're added to your account to the date you pay them off. This will always apply, even if you pay your total outstanding balance in full by the payment due date.

If you have a promotional balance at 0% on your account and you only pay off the purchases you make that month in full, we'll still charge you interest on those purchases. To avoid these interest charges, you'll need to make sure you pay off your total outstanding balance.

Your interest is calculated on a daily basis. We'll add all interest to your account each month on the date we produce your statement. This means you generally pay interest on outstanding interest. We won't charge any interest on any default fee you may be charged (this is a fee we charge if you're late making a payment, if you go over your business credit limit or a payment is returned). Interest continues to be charged on all outstanding balances (except where we say above that we won't charge interest) until you pay off your balance or a court orders you to pay off your balance. This means that when an amount is overdue for payment, we continue to charge interest at the rate that applies to that particular balance.

Please make sure you take account of interest and fees that we are due to add to your account. We'll add these amounts on the date we produce your statement. You should make sure you keep enough available balance to not go over your business credit limit when these are added, otherwise an over credit limit fee will apply. To help you do this, an estimate of the interest that will be charged the following month is included in your monthly statement.

3. Fees

The fees that apply to your account are as follows:

Account usage fees	Amount
<ul style="list-style-type: none">• Sterling cash transaction• Non-sterling cash transaction	3% (minimum of £3.00) 3% of amount (minimum of £3) plus 2.99% non-sterling transaction fee
<ul style="list-style-type: none">• Convenience cheques• Non-sterling transaction	3% of amount (minimum of £3) 2.99% of amount
Default fees	Amount
<ul style="list-style-type: none">• Late payment	£12
<ul style="list-style-type: none">• Over credit limit (for each month you are over the credit limit)	£12
<ul style="list-style-type: none">• Returned payment, for example, a failed Direct Debit, cheque or other payment (for each returned payment)	£12
Service fees	Amount
<ul style="list-style-type: none">• Copy of transaction details	£5 per item (we will not charge if the copy shows we made a mistake in charging the amount to your account)
<ul style="list-style-type: none">• Copy of a statement	£3
<ul style="list-style-type: none">• Annual account fee	There is no annual fee for this card

We will charge you an amount to cover any other reasonable costs or losses we must pay if you break this agreement.

4. Changes that we may make

Changes to promotional rates

We won't change a promotional rate during the time we've agreed to keep it fixed unless you go over your business credit limit or miss a payment. If this happens, we'll also charge you a default fee and your credit records will be affected.

Changes to other interest rates due to risk

We may increase or decrease your interest rate (or rates) based on the risk of lending to you. Some of the things that may affect our decision are as follows:

- If you don't keep to these terms and conditions, such as failing to make your minimum payment by the payment due date or going over your business credit limit
- The way you manage and use your account or any other account you have with us. We'll look at how you make repayments, your repayment history, and how much of your business credit limit you use
- Information that we get from others such as credit reference agencies, our own information and information from within the Barclays Group

We may change our interest rates and fees, including introducing a new fee, or change the way we charge interest and fees, if there's a change (or we reasonably expect one) in either of the following situations:

- The cost of providing or funding your account
- Legal or regulatory requirements that apply to or impact on us.

Any change that we make will be reasonably proportionate to the impact of the change on us. We won't change interest rates and fees to cover the same cost twice.

Changes to the other terms and conditions of this agreement

We may make changes to the other terms and conditions of this agreement for any of the following reasons:

- If we reasonably consider that it makes the terms easier to understand or fairer to you
- If we reasonably consider that the change will benefit you or isn't to your disadvantage and wouldn't cost you any more
- To reflect reasonable changes to the way we run our business because of a change in the banking or financial system, in technology, or in the systems we use
- To reflect legal or regulatory requirements that apply to us (or to reflect where we reasonably expect that there will be a change in a legal or regulatory requirement that applies to us).

Changes for other reasons – including to interest rates and fees

As this agreement has no fixed end date, we may from time to time need to make changes to the terms and conditions of this agreement, including changing interest rates and fees, or introducing a new fee, or change the way we charge interest rates and fees for a reason we haven't set out here as long as you can end this agreement without charge.

Giving you notice of changes

We'll tell you about any changes either by including a message in your monthly statement or by sending you a separate written notice by post, email, text message or any other written communication.

For all changes we'll give you at least two months' notice unless the change is to your advantage, in which case we may give you less notice.

If we make any of the above changes, we'll let you know when the changes will apply to your account. If you want to end this agreement because one of these changes takes place, you can choose to do this without any charge by calling or writing to us. You will need to pay off the total outstanding balance to end the agreement and the changes will apply until the agreement ends.

However, if the change is an increase to one of your interest rates and you tell us within 60 days that you don't accept this change, your interest rate will not change and the existing interest rate will continue to apply until you repay your total outstanding balances. In this case you won't be able to make any further transactions on your account after you give us notice that you don't accept the change, and you must repay us your outstanding balances in line with these terms and conditions.

Giving you another card

We may send you another card as a replacement or extra card at any time. It may have different features from your existing card, including a different number, branding or card scheme. We might also send you another card or upgrade your account to give you extra benefits. If we make changes to terms and conditions at the same time, those changes will be dealt with as set out above.

5. Using your account

You and any additional cardholder can use cards to make transactions such as cash withdrawals, purchases and, any other use that we allow such as letting another company initiate online payments on your behalf.

How you use your account

If you or any additional cardholder wants to make a transaction using cards or card details, you'll need to approve it so that we can check it's genuine. You can do this using one of the following:

- The card itself
- A password, passcode, personal identifier, codes, personal identification number (PIN), or biometric data such as voice recognition or behavioural data (including how you usually make your transactions, the type and how often you make them)
- A combination of the above, such as your card and PIN.

How we authorise your transactions

When deciding whether we should authorise a transaction or not, we take into account amounts of money that have already been authorised but haven't already been added to your account and interest, fees or charges that you might have to pay.

After you make a transaction from your account, we're not able to change or cancel it unless you withdraw your approval. You can only do this if the transaction is approved for a future date (for example, if you set up a regular payment) by contacting us or the retailer by the end of the business day before the transaction is due to be made.

If you contact us to cancel a regular payment, you may also want to contact the retailer to ask them to stop requesting payments. We'll try our best to stop the transaction from going through – but if for any reason it's taken after you've asked for it not to be, we'll refund the amount and any related interest or fees.

When we may refuse transactions

We may refuse to authorise a transaction if any of the following applies:

- The transaction seems unusual compared with the way the card is normally used
- We reasonably suspect fraud or illegal activity
- The card is reported as lost or stolen
- We reasonably consider this is necessary to protect the security of your account
- We reasonably believe the transaction would damage our reputation
- We need to restrict the use of your account for any reason explained in the 'Restricting the use of your account' section
- If any additional cardholder is no longer employed by you, we will block their transactions.

Also, we may refuse a transaction if there's a risk you'll go over your business credit limit. If we authorise a transaction that would take you over your business credit limit, it doesn't mean we've agreed to an increase in your limit. If you go over your business credit limit, you may have to pay an over credit limit fee.

If we refuse a transaction but you're not sure why, you can get in touch with us to find out. If we refuse a transaction, this agreement will continue, and we won't be responsible for any loss or damages caused as a result.

Transaction limits

If you use your card to withdraw cash, we might limit the number of these transactions or the amount you can withdraw on any day. We might also restrict your cash limit to a certain percentage of your overall business credit limit. If you've got a contactless card, this will have a maximum contactless limit. For each of these limits, we'll let you know what they are and when they change.

Making transactions in a foreign currency

Non-sterling transactions will be 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 (which may not be the same as the rate on the day the transaction took place) and the non-sterling transaction fee.

The payment scheme exchange rate will be either the MasterCard or Visa exchange rate, depending on the card you use. The relevant payment scheme exchange rate is the one that applied on the date that MasterCard or Visa processed the non-sterling transaction. The payment scheme exchange rate changes daily – please visit our website or get in touch with us to find out this rate.

Restricting the use of your account

We may prevent or limit the use of your account, stop other companies from accessing your account, or end your ability to borrow more under this agreement, if we reasonably consider this is necessary for any of the following reasons:

- To protect the security of your account
- Because we're worried there may be unauthorised or fraudulent use of your account
- Because the risk of you not paying the total outstanding balance you owe has significantly increased
- Because we believe you no longer live or trade at the address we have on record for you, which means we may not be able to contact you
- Because allowing you to use your account means we may break a law, regulation, code or other duty that applies to us, or could expose us or other Barclays companies to action or criticism from any government, regulator or law-enforcement organisation

If we do, we will let you know either before or immediately afterwards by phone, email or by post.

Refunds

If you or an additional cardholder have agreed that a retailer in the European Economic Area can take a payment from your account (for example, if you've given your card details to a retailer for the purpose of making a payment), we will refund the payment if all of the following conditions apply:

- The approval you gave didn't specify the exact amount to be paid
- The amount charged to your account was more than you could reasonably have expected to pay, based on circumstances including your previous spending patterns
- You make the refund request within eight weeks of the date when the payment was charged to your account.

You must give us any information we ask for that's reasonably necessary for us to investigate whether or not you're entitled to the refund. We'll also refund any related interest, fees and charges.

We'll only refund any other transaction that you've approved if the retailer asks us to. If you tell us that a transaction was not authorised, we will immediately refund the amount applied and return your account to the position it would have been in if the unauthorised transaction had not taken place. This means, for example, that we will refund interest or charges which we applied as a result of the unauthorised transaction. We will have no further liability to you. We may ask you to confirm in writing that you or an additional cardholder did not authorise the transaction. If we then discover that you were not entitled to a refund, we will treat the refund as a mistake and be entitled to reapply the transaction, including any interest and charges, to your account.

If there are reasonable grounds for thinking that you may not be entitled to a refund, we may investigate before giving you a refund. Any investigation will be carried out as quickly as possible in the circumstances and, unless we can show that the transaction was authorised by you or an additional cardholder or that you are liable for the transaction under this agreement, we will immediately refund the amount applied and return your account to the position it would have been in if the unauthorised transaction had not taken place.

You won't be able to use a claim against the retailer (or anyone else) to make a claim against us, or to refuse to pay us. However, this doesn't affect your rights under Section 75 of the Consumer Credit Act 1974 (or any replacement Act or rule).

Section 75 of the Consumer Credit Act 1974

Your rights under Section 75 mean that if you use your card to buy goods or services, and the cost of an individual item is between £100 and £30,000, if you have a claim against the supplier for misrepresentation or breaking the terms of any contract you have with them, you will have the same claim against us. These rights do not apply to corporate entities or organisations outside the scope of the Consumer Credit Act 1974.

Offsetting

If we owe you money, we may offset that amount against (use it to reduce) balances owed to us across this and other accounts.

Charges that third parties may make

We tell you about all the charges that we make, but using your card may mean that you have to pay other amounts to someone else. For example, some organisations make an extra charge for credit or charge-card payments.

6. Paying your bill

All payments you make to us must be in sterling, cover at least your minimum payment and arrive by the payment due date every month.

To help make this as easy as possible, your monthly statement will tell you exactly how and when to make payments so they reach us on time. You'll need to make sure that you don't pay more than your total outstanding balance. If you do, we may return the extra money to you rather than keep it on your account.

If we receive a monthly payment on or before the payment due date, but apply it to your account after the payment due date because of a mistake we have made, we'll either refund or not charge the late payment fee and any related interest.

Monthly statements

We'll produce a monthly statement that shows the transactions made since your last statement and what payment is due to us that month. If there is no balance or transactions on your account in a month, we will not send you a statement that month. The monthly statement may also include notices that we have to give you by law about overdue payments, and the default fees that we have added to your account. We may also include notices in your monthly statement of changes that we plan to make to this agreement.

We'll post your monthly statement or email you to let you know that it has been placed within online account servicing (or both). If you chose to have only paperless statements, you agree that your statement in online servicing can be in PDF format, or another format that allows you to print or save it unchanged for future reference. We will not change your statement once it has been produced. Statements are available in online servicing for 12 months and you should print or save them for your records.

The statement we send you will contain all the transactions made by all cardholders on your account. Additional cardholders will also have access to their individual statement online. If we can't produce a statement for any reason, we'll use your normal statement date to work out your next payment due date and any interest to be added, and let you know what it is.

You'll need to get in touch with us straight away if you think we've made a mistake on your statement.

How we allocate payments

If a payment you make is less than your total statement balance, we'll use it to reduce the balance with the highest interest rate first. If any of the payment is left over, we'll use it to reduce the lower rate balances.

If you have more than one promotional balance at the same interest rate, we'll use your payment to reduce the balance with the promotional rate that ends first.

Missed payments

If you miss your minimum payment we'll add a late payment fee to your account. If your payment is returned for any reason (for example, following a failed Direct Debit, cheque or other payment), we'll add a returned payment fee to your account. If this returned payment means you miss your minimum payment that month, we'll add both a late payment fee and a returned payment fee.

If you miss a payment, the following will also apply to your account:

- You'll lose any promotional rates
- We may take the payment from any other Barclays accounts you have
- Your records with credit reference agencies may be affected, meaning it may be harder or more expensive for you to borrow in the future.

If you've missed a payment, your next statement will ask for the overdue amount as well as the next month's payment. This will apply unless we do not require payment of the overdue amount at that time.

If you're having difficulty making payments, or if you think you're likely to struggle making payments in the future, please get in touch with us as soon as you can.

Missing payments could lead to legal action or bankruptcy proceedings – although this would only happen under exceptional circumstances. We may also sell your debt on to another organisation. If you have other accounts with Barclays, we may use money in those accounts to pay us. If we offer you a payment holiday you will not need to make any minimum payments during that period, but you will still be charged interest on your account.

7. Additional cardholders

You can ask us to give an additional card for your account to any eligible employee you nominate. Your additional cardholders will not be able to ask us for information about your account. Additional cardholders do not have full access to the services you have as the main account holder.

As the account holder, you'll always be responsible for paying the total outstanding balance on your account, and any use of any card by an additional cardholder – so you need to make sure all additional cardholders are aware of this agreement and keep to it. You can tell us to cancel an additional card, and you should destroy the card. If there is more than one of you, you will each be liable to us individually as well as jointly.

8. Protecting the card and card details

You and any additional cardholders must always keep cards and card details safe, and not allow anyone else to use them without your permission. Cardholders should memorise their PIN and other security information and keep them secret at all times. Never write them down or record them in any way without first disguising the information. It's also important that cardholders never let anyone see their PIN and that they securely destroy the letter with it on. It is your responsibility to make sure additional cardholders are aware of these requirements, and keep to them.

You and any additional cardholders must only ever reveal the card number to make a transaction, access your account, to report the loss or theft of the card, or if we ask you to.

We'll never call you to ask you for your passwords or full security details. We'll also never ask you to withdraw or hand over cash, or transfer money to another account. When you call us or we call you, we'll always first check we're speaking to the right person by asking you several security questions associated with your account.

Lost or stolen cards

If any card or card details on your account (including those of additional cardholders) are lost or stolen, or if you think they may be misused, or if you think someone else may know your PIN, the first thing you need to do is contact us as soon as possible. We'll then put a stop on the card and you won't be able to use the card again. You won't be responsible for any transactions made with your card if it's lost, stolen or misused before you receive it, but you must tell us as soon as you become aware of a problem.

If someone, other than an authorised third party, uses a card or card details and they received it with either your or any additional cardholder's permission, you may be liable for all the transactions that take place until you tell us that it is being misused.

You won't be liable if you or any additional cardholder hasn't given permission for someone else to have the card or card details. If you find your card again after reporting it as lost or stolen, please destroy it.

When you get in touch with us to tell us that your card has been lost, stolen or misused, you must give us all the information you have about it. We may pass any of this information on to the police if we think it'll be useful.

If your card is lost or stolen, please contact us

- 0800 008 008
- Barclaycard Commercial, PO Box 4000, Wigston, LE18 9EN

9. Closing your account

When you first open your account you can withdraw from this agreement without giving a reason by calling or writing to us within 14 days from the day after you receive your first card. Once you've told us you're withdrawing from this agreement, you'll have 30 days to pay back anything you've spent on your card. If you don't repay us within 30 days, we may charge interest in line with the terms of this agreement.

This agreement has no fixed term – this means it will continue until you or we decide to close your account. You can close the account by calling or writing to us and paying the total outstanding balance. We can close the account by writing to you. Unless we need to close your account immediately, we'll give you at least two months' written notice.

We may close your account and require immediate repayment of your total outstanding balance if you've broken this agreement regularly or seriously. We may also require this from you if:

As a sole trader or partner;

- you die;
- you become bankrupt; or
- you are likely to become bankrupt; or
as a person or organisation (whether incorporated or not):
- any step, application or proceeding is taken by you or in respect of all or any part of your undertaking for a voluntary arrangement or composition or reconstruction of your debts, winding up, dissolution, administration or receivership (administrative or otherwise)

We'll always follow any legal requirements that apply before we take these actions.

If you or we close your account, the following will apply:

- You'll need to make all payments that are due on your account
- No further payments will be made from your account so you'll need to cancel any regular payments and make other arrangements to pay
- If you have paid an annual account fee, we will refund a percentage of it based on the number of months which have passed from the date the fee was added to your account
- You should destroy all cards

This agreement will continue until you've paid everything you owe, including amounts added to the account after the notice to close. You will be liable for all amounts owed to us under this agreement. If there is more than one of you, you will each be liable individually as well as jointly.

Transferring this agreement

We may transfer to any other person any or all of our rights and duties under this agreement at any time (including, without limitation, our duty to lend to you). We may do this without telling you. Your rights under this agreement and your legal rights (including those under the Consumer Credit Act 1974) will not be affected. You won't be able to transfer any rights you have against us to anyone else.

10. Getting in touch

If you ever need to get in touch with us for any reason, you can contact us:

- online at barclaycardcommercial.co.uk
 - over the phone on **0800 008 008**
 - by post at Barclaycard Commercial, PO Box 4000, Wigston, LE18 9EN
- If your request needs written confirmation, we may ask you to write to us.

Changing your details

Please keep us up to date with any changes to the name, address, email address, landline number, mobile number and nationality of your additional cardholders. Also tell us about any significant changes to your business ownership and any changes to the personal information (name and address) of the directors or your business name. Contact details must be UK-based. Changes should come through your administrator. If any authorised person tells us to update or change the account or other details, we will assume that it's a valid instruction from all of you.

If things go wrong

Please get in touch with us straight away if you think there's anything wrong with your account.

We'll let you know if there is fraud or a security risk to your account by sending you a message via online servicing, email, writing or calling you.

If we don't meet our obligations under this agreement due to events outside of our control – such as machine failure, industrial disputes or because we have to keep to a relevant law – we won't be responsible for any losses and costs caused.

Making a complaint

To make a complaint, please contact us using the above phone number or address. If anything's unclear or if you're unhappy with the way we handle your complaint, please get in touch with the person or department who handled your complaint and they'll do everything they can to answer your questions and reach an agreement.

If you're still unhappy and you've received a final response letter from us, you can ask for a review from the Financial Ombudsman Service. You can use the details below to contact them and to find out more information on how to use them.

The Financial Ombudsman Service

- The Financial Ombudsman Service, Exchange Tower, London E14 9SR
- **0800 023 4567** (from a landline) or **0300 123 9123** (from a mobile)
- complaint.info@financial-ombudsman.org.uk
- www.financial-ombudsman.org.uk

This information is available in large print, Braille and audio, by calling 0800 008 008.*

*Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. Calls to 03 numbers use free plan minutes if available, otherwise they cost the same as calls to 01/02 prefix numbers. International calls will be charged at a higher rate. Please check with your service provider. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

Barclaycard is a trading name of Barclays Bank PLC. Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 122702). Registered in England No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP. Barclays Bank PLC subscribes to the Lending Code which is monitored and enforced by the Lending Standards Board.



Our Terms and Conditions have the Plain English Crystal Mark.

This is the end of the Barclaycard Business Terms and Conditions.

Barclaycard Business Privacy Policy

How we use your information

We will store and process your information on the Barclays Group computers and in any other way. By “your information” we mean personal and financial information we (a) obtain from you or from third parties, such as credit reference agencies (who may search the Electoral Register), fraud prevention agencies or other organisations when you apply for an account or any other product or service or which you or they give to us at any other time or (b) learn from the way you use and manage your account(s), from the transactions you make such as the date, amount, currency and the name and type of supplier (e.g. supermarket services, medical services, retail services) and from the payments which are made to your account.

We and other companies in the Barclays Group will use your information to manage your account(s), give you statements and provide our services, for assessment and analysis (including credit and/or behaviour scoring, market and product analysis), and to develop and improve our services to you and other customers and protect our interests.

Where you act as the administrator of the Barclaycard scheme within your organisation, and where your organisation has agreed, we and other members of the Barclays Group will use your information to inform you by letter, telephone (including automated dialling, digital television and sending text messages), or computer about products and services (including those of others) which may be of interest to you.

Unless you write to the address below you agree that we may use your information to send you details of alternative products (including those of other companies). You must write to us at Barclaycard Commercial, PO Box 4000, Wigston LE18 9EN if you don't want us to tell you or allow other members of the Barclays Group to tell you about other products and services. (In order for us to ensure that we note this in all our records, it would help us if you give us any Barclays Bank account details and the numbers of any Barclays cards, insurance, unit trust and other accounts or policies.) You can ask us for a copy of the information we keep about you. A fee will be charged for this service.

You agree that calls between us may be recorded and/or monitored.

We use credit reference agencies and fraud prevention agencies to:

- make enquiries when you ask for any lending products, or to assist us in managing your account, for example if we wish to consider offering you other products, now or in the future;
- share information;
- about you and how you manage your accounts;
- if you give us false or inaccurate information or we suspect fraud.

Credit reference agencies keep a record of our enquiries and may record, use and give out information we give them to other lenders, insurers and other organisations. This also applies to fraud prevention agencies if you give us false or inaccurate information or we suspect fraud.

This information may be used to make assessments for credit and to help make decisions on you and members of your household, on credit, motor, household, life, and other insurance facilities (including handling claims), for debt tracing and to prevent fraud and money laundering. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners where a financial “association” has been created.

Any enquiry we make at a credit reference agency may be assessed with reference to any “associated” records.

We may give information about you and how you manage your account to the following:

- People who provide a service to us or are acting as our agents, on the understanding that they will keep the information confidential.
- Your employer or other organisation that requested that we issue the Card to you.
- Anyone to whom we transfer or may transfer our rights and duties under this agreement.
- We may also give out information about you if we have a duty to do so or if the law allows us to do so.

Otherwise we will keep information about you confidential.

If we transfer your information to a service provider or agent in another country, we will make sure that the service provider or agent agrees to apply the same levels of protection as we are required to apply to information held in the UK and to use your information only for the purpose of providing the service to us.

What must you do to protect your card and details?

You must:

- keep the cards (including the card details) safe and not allow anyone else to use them; and
- learn your PIN and other security information and keep them secret at all times, never write the PIN on the card or on anything usually kept with it or write down or record the PIN or other security information without first disguising it and destroy the letter with your PIN straightaway.

You must only reveal the card number to make a transaction, to report the loss or theft of the card or if we allow you to do so.

What happens if your card, card details and pin are lost or stolen?

You must tell us as soon as possible using the contact details in the Cardholder Guide if your card is lost or stolen, if you think that the card may be misused or that someone else may know the PIN. If you later find your card you must cut it vertically through the magnetic stripe and the Chip and return it to us. You must give us all the information you have about the loss, theft or misuse. We may give the police any information we think will be useful.

You will not be responsible for any transactions if the card is lost or stolen or misused before you receive it, but you must tell us as soon as you become aware. If someone uses a card and got it with your permission, you may be liable for all the transactions which take place before you tell us that it may be misused. You will not be liable for any transactions where you have not given permission for someone else to use the card.

These terms apply to individual Cardholders and do not amend or vary any agreement between us and the employer or other organisation that requested that we issue a Card to you.

