

» Changes to your terms and conditions

We need to let you know about some important changes we're making to your terms and conditions

PSD2 changes to your terms and conditions effective from 13 January 2018

The new Payment Services Directive (or PSD2) comes into effect from **13 January 2018**. But to be ready for it, we've changed a few things on your T&Cs. You don't need to do anything – the new agreement will apply from 13 January 2018. Please visit barclaycard.co.uk/merchant-terms to find the updated terms of your agreement.

Here's a summary of what's changed:

1) The services

We're amending the definition of services to make clear that it means 'us agreeing to transfer funds to you in respect of payments in line with this agreement'.

2) Changing the agreement

We will give you two months' notice of any changes to the agreement instead of one, unless we have to make changes more quickly to comply with any regulatory requirement or the rules of any payment scheme (such as Visa or Mastercard) or you have agreed to a longer notice period.

3) Suspending or ending the agreement

The agreement will continue until you or we end it. We'll give you two months' notice before we end the agreement instead of one, but may still suspend the agreement immediately for the reasons listed in condition 18. You can still close your merchant acquiring agreement with one month's notice.

4) Minimum billing

Minimum billing (the minimum level of merchant service charge we will charge you each month) will be calculated against and applied to each of the monthly statements we send you (billing point).

5) Other information

We're updating your agreement to include some specific information about your account including:

- i The rules around surcharging are changing from January and we have updated our agreements to reflect this.
- ii If you see an error on your statement, you need to tell us within 13 months.
- iii If we identify an actual or suspected fraud or security threat, we'll contact you in a secure manner in one of the ways set out in your agreement.
- iv We make it clear that you cannot submit payments relating to sanctioned countries and that we can withhold illegal payments.
- v If you have a complaint and are a sole trader or a partnership of three people or less, and you're not happy with our final response, we now explain that you can go to the Financial Ombudsman Service and how to contact them.

We are also making a few changes to make the agreement clearer and easier to understand, but these do not affect the services we provide, or your rights and obligations under the agreement.



Down to the last detail...

We've also made it clearer in your T&Cs that you can request a copy of them at any time. Please visit barclaycard.co.uk/merchant-terms to find the updated terms of your agreement.

This information is available in large print, Braille and audio, by calling 0800 161 5326 (via Text Relay or Next Generation Text Relay if appropriate).

Barclaycard also welcomes calls via SignVideo for BSL users. For more information visit barclaycard.co.uk/accessibility

All Barclaycard customer service lines are non-premium rate numbers. Calls to 0800 and 0808 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. Please check with your service provider. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

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