

Cashback Terms and Conditions

1. Introduction and Definitions

The Cashback rules below (the "Rules") set out the basis on which you can earn and receive annual Cashback.

2. How do we calculate your annual Cashback award?

Your annual Cashback award will be calculated according to the amount of Eligible Spend you make subject to the Cashback Cap. This amount is then rounded down to the nearest penny. From time to time we may offer you additional Cashback which will be subject to separate promotional terms.

3. Cashback on Eligible Spend.

0.5% on all eligible spend. By "Eligible Spend" we mean any card purchases that you or an additional cardholder make. Unless we tell you otherwise, Eligible Spend excludes purchases that are subsequently returned or refunded, balance transfers, cash withdrawals, cheque purchases, insurance premiums, interest, Default Charges and other fees and charges.

4. Unless we tell you otherwise, the maximum amount Cashback you can earn in any Cashback Year is £400 (the "Cashback Cap"). By "Cashback Year" we mean a period of 12 monthly statement periods (approximately one calendar year) from the date of your account opening or an anniversary of that date.

5. How will you receive your annual Cashback award?

After the end of the Cashback Year we will work out your annual Cashback award for the previous Cashback Year. We will then credit your account with the value of your annual Cashback award. If you earn less than £10 Cashback in any Cashback Year it will not be credited to your account and will not be carried forward to the following year.

6. Cancelling Cashback

To benefit from your annual Cashback award you must comply with your Barclaycard Conditions (the "Conditions").

(a) If you breach the Conditions you will not earn any Cashback in respect of the statement period in which the breach occurs. You will not earn Cashback until you account is brought back within the Conditions.

(b) If you breach the Conditions in two consecutive statement periods during the same Cashback Year we will cancel any annual Cashback award you would otherwise have earned for that entire Cashback Year. A breach of your Conditions includes a failure to make your monthly minimum payment by the payment due date, exceeding your credit limit or having a cheque, direct debit or other item returned unpaid.

(c) We will also cancel any annual Cashback award you would otherwise have earned for the entire Cashback Year if:

- Your account is closed, either by you or us, during the Cashback Year;
- The credit line on your account is revoked;
- Bankruptcy proceedings have been started against you;
- We suspect that you or any additional cardholder have committed a fraud on the account.

(d) If you are in breach of the Barclaycard Conditions at the time that your Cashback is due to be paid, we will suspend your award. The annual Cashback award will be paid to you after you have complied with your Conditions for an entire statement period.

7. Refunds

If you are given a refund for a purchase and we had included that purchase when working out the value of a previous Cashback award, we will take the refund into account when working out your next Cashback award.

8. General

If necessary, you must tell the tax authorities about any benefits you have received under the Cashback scheme. You will have to pay for any taxes or other charges which are charged as a result.

9. Changes to these Rules

We may change these Rules, including the rate at which you earn your Cashback, or withdraw the Cashback scheme, by giving you notice. If the change is to your advantage we may make the change and tell you afterwards. If we withdraw the scheme we will credit you with the amount of the Cashback due to you at the date that the scheme is withdrawn.

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

All rates quoted are correct at the time of mailing. *Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. 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.

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