

## Barclays cashback without purchase

Below are the additional conditions under which you can offer **cashback without purchase**. These additional conditions supplement and form part of your **agreement**. In the event of inconsistency between your **agreement** and these additional conditions, these additional conditions shall prevail. Any terms in bold in these additional conditions which are not defined in these additional conditions will have the same meaning as the defined terms set out in the **agreement**.

In these additional conditions:

'**Cashback without purchase**' means a card transaction where you provide cash to a cardholder without the cardholder purchasing any goods or services.

The following additional terms and conditions apply:

1. For the purpose of the **cashback without purchase** services, references in the merchant terms and conditions to:
  - a. **Payment** shall include a **cashback without purchase** transaction, which the **account holder** has authorised you to charge to his or her **account** solely in a **face-to-face transaction**; and
  - b. **Card payment** shall include a payment for a **cashback without purchase** transaction, which the **cardholder** has authorised you to charge to his or her **account** solely in a **face-to-face transaction**.
2. These additional conditions relate to **cashback without purchase** transactions and do not affect the terms and conditions relating to **purchase with cash back**.
3. You must not submit **cashback without purchase** transactions made by any director, employee or other member of your business.
4. **Cashback without purchase** can only be offered where one of the following debit cards is presented for payment:
  - a. Visa Debit
  - b. Visa Electron
  - c. Mastercard DebitCard acceptance will be subject to each card issuers policies.
5. The floor limit for all **cashback without purchase** transactions will be zero.
6. All **cashback without purchase** transactions must be **Chip-and-PIN compliant face-to-face transactions** only. **Contactless transactions** or fall back to any other transaction type are not permitted for **cashback without purchase**.
7. The maximum limit for a **cashback without purchase** transaction shall be £100 (your terminal provider may set a lower limit if your terminal is provided by someone other than us).
8. You must comply with the instructions we give you in relation to the use of **cashback without purchase** and display and/or provide any information to **cardholders** in relation to a **cashback without purchase** transaction we tell you about.
9. You may be entitled to receive a credit for each **cashback without purchase** transaction as a quantitative discount against your **charges and fees** due from you, in accordance with the **agreement** ("**cashback payment**"). If you are entitled to a **cashback payment**, we will credit the aggregate amount of **cashback payment** due each month against the amount of **charges and fees** due from you to us in accordance with the **agreement**. If the value of **cashback payment** exceeds monthly **charges and fees**, any excess will be paid to you each month within 45 days of the end of the relevant month.

10. We may set off the amount of any **chargeback** from settlement of **cashback without purchase, cashback payment** or any other amount to be paid to you under the **agreement** in accordance with condition 12 of the **merchant terms and conditions**.
11. You must comply with any additional **operating manuals** or **procedure guides** regarding **cashback without purchase** we may issue to you from time to time and display at your **merchant outlet** the promotional material we give you in relation to the **cashback without purchase services**.
12. All other terms of the **agreement** remain unchanged and apply to **cashback without purchase** transactions as if they were a **payment** or **card payment** for goods and/or services.
13. These additional conditions are governed by the laws of England and Wales. You and we agree that any dispute relating to these additional conditions will be dealt with by the courts of England and Wales, unless we decide to bring proceedings elsewhere, whether at the same time or not.

**This information is available in large print, Braille and audio by calling your Acquirer on either 0800 1615350 (Barclaycard Payment Solutions) or 1800 812700 (Barclaycard International Payments).**

Calls to 0800 numbers are free from UK landlines and personal mobiles otherwise call charges may apply. Calls to 1800 numbers are free from ROI landlines and personal mobiles otherwise call charges may apply. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

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