



Barclaycard Avios rewards rules



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Here are some things you should know before you read the rest of this document:

- The British Airways Executive Club and Avios is promoted and operated by British Airways PLC and Avios Group Limited. As a Barclaycard Avios cardholder, you'll need to be enrolled in the British Airways Executive Club (**BAEC**) in order to collect and redeem Avios reward points (**Avios**)
- These Barclaycard Avios rewards rules (the **rules**) are separate to your credit card agreement (your Barclaycard terms and conditions). These rules explain how you can earn Avios on your card. You should read them together with your Barclaycard terms and conditions
- In the event of any inconsistency between these rules and your **Barclaycard terms and conditions**, these rules will apply in relation to Avios
- Just so you know, when we refer to:
 - 'we', or 'us' in these rules, we mean Barclays Bank UK PLC. When we refer to 'you', we mean you, the person who holds the Barclaycard Avios card account with us
 - your 'card' throughout these rules, we're referring to your Barclaycard Avios or Barclaycard Avios Plus card. When we refer to your 'card account', we mean your Barclaycard Avios or Barclaycard Avios Plus card account which you hold with, and is operated by, us

1. **British Airways, Avios, and you**

- 1.1 To enable you to use your Avios, a British Airways Executive Club (**BAEC**) account will be created for you when you are accepted for your card account, unless you choose to use your existing BAEC membership. In order to collect Avios, your card account will be linked with your BAEC account. The BAEC, and all Avios issued and redeemed under these rules, are also subject to British Airways Executive Club terms and conditions (the **BAEC terms and conditions**), which are available at britishairways.com/en-gb/executive-club/terms-and-conditions
- 1.2 Avios are non-transferable and non-refundable, and can't be redeemed or exchanged for cash. If you have any queries about your total Avios balance and how to redeem Avios, please contact the BAEC.
- 1.3 You can't hold a Barclaycard Avios and a Barclaycard Avios Plus at the same time.

1.4 We aren't liable for:

- (a) how your Avios are issued or redeemed, or for any liability arising directly or indirectly from the awarding of Avios
- (b) any activity undertaken by British Airways or any of its associated companies
- (c) any other activity or lack of activity outside of our control in relation to Avios
- (d) claims regarding any failure or breach with respect to goods and services provided as rewards by third parties. (Please note that third party rewards may also be subject to separate terms and conditions) or
- (e) any loss, damage or any claims arising as a result of the use of Avios (to the fullest extent permitted by law)

2. How you earn Avios

2.1 You'll earn Avios when you use your card to make purchases within your credit limit, which includes purchases made with any additional cards on your card account:

Barclaycard Avios		Barclaycard Avios Plus	
Amount spent	Avios earned	Amount spent	Avios earned
£1	1	£1	1.5

2.2 For the purposes of earning Avios, the amount of a purchase is rounded to the nearest £1. The amount of Avios earned is then calculated based on that amount.

For example:			
You make a purchase on your Barclaycard Avios worth:		You make a purchase on your Barclaycard Avios Plus worth:	
£16.50 – you will earn 17 Avios	£16.49 – you will earn 16 Avios	£16.50 – you will earn 25.5 Avios	£16.49 – you will earn 24 Avios

- 2.3 If you have a Barclaycard Avios Plus and your balance at the end of a month includes a half Avios, this will be rounded up.
- 2.4 We may notify you from time to time of promotions where you can earn bonus Avios, which we may offer at our discretion. We'll tell you if any additional conditions apply to a promotion at the time of the offer.
- 2.5 All Avios (including any promotional or bonus Avios) that you've accrued in a calendar month will be transferred to your BAEC account on the second working day of the following month.

3. **Avios Welcome Bonus**

- 3.1 If we tell you, you're eligible to receive an Avios Welcome Bonus, you can earn this by reaching the qualifying spend amount for your card within a set amount of time. We'll tell you the qualifying spend amount and the time period during the application journey. You'll also be able to see this information in the Barclaycard Avios FAQs section of the Barclaycard or Barclays App and the Barclaycard or Barclays website. Any refunds that are applied to your card account before you reach the qualifying spend amount will be taken into account for this purpose. Once you reach the qualifying spend amount, any refunds that are applied to your card account won't affect your eligibility for the Avios Welcome Bonus. The Avios Welcome Bonus will be added to your BAEC account on the second working day of the following month.
- 3.2 We'll only apply one Avios Welcome Bonus in relation to your card to your BAEC account during the lifetime of your card account. If you close your card account after you receive your Avios Welcome Bonus and then open another Barclaycard Avios card account within 2 years after you closed the original account, you will not be eligible for another Avios Welcome Bonus.

4. **When you will earn Avios**

- 4.1 ✓ You can earn Avios on any purchases you make with your card (or with any additional cards on your card account) within your credit limit.
- 4.2 ✗ You won't be able to earn Avios on:
 - any purchases made over your credit limit
 - any items which make up your cash balance (see section 2 of your Barclaycard terms and conditions)

- any payment made by electronic money transfer
- balance transfers
- money transfers
- any interest, fees, or charges you incur through use of your card (including non-sterling transaction fees) and
- transactions which are subsequently returned or refunded (see below for more details)

4.3 You also can't earn Avios (including any bonus or promotional Avios or rewards) on your card while:

- (a) you (or any additional cardholders) are in breach of your Barclaycard terms and conditions, or these rules (for example, your payment is late or you miss a payment) or
- (b) your card account has been restricted in accordance with the 'restricting the use of your account' section of your Barclaycard terms and conditions

Any Avios you earn before this will still be transferred to your BAEC account on the second working day of the following month.

4.4 Your card is for personal use, and not for business purposes. Any purchases made for a business purpose don't qualify for Avios. We may adjust your Avios balance at a later date if we find that a purchase has been made for business purposes.

4.5 You will stop earning Avios:

- (a) from the date your card account is closed (either by you, or by us for any reason) or
- (b) if you choose to switch your card to a non-Avios card, from the date of the move

Any Avios in your card account will then be transferred to your BAEC account on the second working day of the following month.

4.6 If you don't make repayments in accordance with your Barclaycard terms and conditions, we may remove the equivalent number of Avios from your Barclaycard Account.

5. Refunds

- 5.1 If a purchase is refunded:
 - (a) before the Avios for that purchase has been transferred to your BAEC account, we will deduct any Avios earned on that transaction from your points balance
 - (b) after the Avios for that purchase have been transferred to your BAEC account, this may result in a negative Avios balance on your card account
- 5.2 No additional Avios will be transferred from your card account to your BAEC account while you have a negative Avios balance on your card account.
- 5.3 If a refund is made onto your card for a purchase that you didn't make using your card, this will result in the equivalent number of Avios being removed from your Avios balance on your card account.

6. Keeping track of Avios you've earned

- 6.1 You'll be able to see Avios you've earned in the rewards section of your Barclaycard or Barclays App. This is where you can see your:
 - (a) live total of your current Avios balance
 - (b) total Avios collected with Barclays and
 - (c) Avios collected with Barclaycard
- 6.2 Your Barclaycard earned Avios balance will be updated overnight once a purchase is added to your card account. If you see something which you think is wrong, you should let us know as soon as possible.

7. How to redeem your Avios

- 7.1 You can redeem Avios online at [ba.com](https://www.barc.com). You'll need to do this in accordance with the BAEC terms and conditions which apply at the time you request to redeem your Avios.
- 7.2 Reward flights and cabin upgrades are subject to availability. Taxes, fees and carrier charges apply.

8. Qualifying spend rewards

- 8.1 When you have reached a specified qualifying spend amount within a 12-month period, a qualifying spend reward will be added to your BAEC account. We'll tell you what the qualifying spend amount is during the application journey, and you'll also be able to see this information within the Barclaycard Avios FAQs section of the Barclaycard or Barclays App and the Barclaycard or Barclays website. Any refunds that are applied to your card account before you reach the qualifying spend amount will be taken into account for this purpose.
- 8.2 Once you reach the qualifying spend amount, any refunds that are applied to your card account after this won't affect your eligibility for the qualifying spend reward.
- 8.3 The qualifying spend reward may be a cabin upgrade voucher, or you may be offered a choice between either a cabin upgrade voucher or a specified amount of Avios. Where you have a choice of reward, you'll be required to select your reward in the Barclaycard or Barclays App within a certain period of time, otherwise the default qualifying spend reward will be selected for you. We'll let you know if you have a choice of reward, and, if you do, we'll confirm the time period in which you should select your reward and what the default reward will be.
- 8.4 Where you don't have a choice of reward, once you have reached the qualifying spend amount, a cabin upgrade voucher will be added to your BAEC account within five working days. Where you have a choice of reward and you have made your selection in the Barclaycard or Barclays App, a cabin upgrade voucher will be added to your BAEC account within five working days, or Avios within 25 working days (as applicable), of:
 - you confirming you'd like your reward straight away; or
 - the end of the relevant 12-month period,whichever is earliest.
- 8.5 A cabin upgrade voucher must be used on an Avios reward flight booking. Reward flights and cabin upgrades are subject to availability. Taxes, fees and carrier charges per person apply. Additional terms and conditions apply to the use of the cabin upgrade voucher, please go to ba.com/cabin-upgrade-voucher for more information.
- 8.6 You can find details of the validity period of the cabin upgrade voucher within the Barclaycard Avios FAQs

section of the Barclaycard or Barclays App and the Barclaycard or Barclays website.

- 8.7 You're only eligible for one qualifying spend reward within a 12-month period under these rules. Once you've reached the qualifying spend amount within a 12-month period, any further purchases you make won't be taken into account for this purpose. In other words, the qualifying spend amount will reset at the start of each 12-month period. The first 12-month period starts from the date you opened your card account.

9. **Your agreement with us**

Ending these rules

- 9.1 If you want to stop earning Avios on your card, you'll need to close your card account. You can do so by calling us and asking us to close your card account. If you want to close your BAEC account, you'll need to do this through the BA website in accordance with the BAEC terms and conditions.
- 9.2 We can stop you earning Avios on your card immediately if we reasonably believe you've acted unlawfully in obtaining your Avios. We'll do this by closing your card account. Otherwise, we can end these rules and close your card account by giving you two months' written notice. You may get the option to migrate onto another Barclaycard if we choose to close your account.

Where your card account is closed for any reason, any Avios in your card account will be transferred to your BAEC account on the second working day of the following month.

Changing these rules

- 9.3 We will give you reasonable notice in writing if we change these rules, including changing the rates at which you earn Avios. If a change is to your advantage, we may tell you about the change after we have made it.
- 9.4 The amended rules will apply automatically at the end of the notice period. If you don't want to agree to the change, you can close your card account without a charge at any time. If you don't close your card account, we'll assume you've accepted the change.

10. **Keeping you informed**

- 10.1 We can give you notice electronically, which includes (but isn't limited to), email, Barclaycard or Barclays app updates or text message to an electronic address or phone number you have given us.
- 10.2 We will not send paper statements or letters about your Avios – all communication related to your Avios is online.
- 10.3 If you want to talk to us about your card, missing Barclaycard earned Avios, the number of Avios earned, any additional Avios Bonuses or cabin upgrade vouchers, you can contact us in any of the usual ways, including at a branch and by phone.

11. **How we use your data**

- 11.1 Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. In certain circumstances, we will share your information with our trusted third parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to barclays.co.uk/control-your-data, or you can request a copy from us.
- 11.2 By agreeing to these rules, you're authorising us to share your information with British Airways, in order for us to link your card account to your BAEC account. This is so we can transfer the Avios you earn on your card to your BAEC account. We will also share your transaction data and account type with British Airways on an ongoing basis to enable each party to provide this service to you and ensure your Avios balance is updated correctly.

12. **Tax implications**

You're responsible for your own tax obligations. It's your choice if you want to seek independent legal and tax advice. We aren't responsible for determining any tax liability you might have because you're earning Avios, and we aren't able to advise you on this.

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

Barclaycard also welcomes calls via SignVideo for BSL users. For more information visit [barclaycard.co.uk/accessibility](https://www.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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