

# The Cashback Rules

## 1. Introduction

- 1.1 These rules explain how you can earn and receive cashback. You should read them together with your Barclaycard Conditions.
- 1.2 In these rules, we give particular meanings to certain words:
  - “we” means Barclaycard (Barclays Bank UK PLC),
  - “you” means the person who is the main Barclaycard account holder,
  - “account” means your Barclaycard credit card account,
  - “card” means any card issued on your account, used by any cardholder, and
  - “cashback balance” means the amount of unpaid cashback due to you on your card purchases.
- 1.3 If you have any queries about your cashback you can contact us on **0800 151 0900** (or **+44 1604 269 900** if calling from abroad).

## 2. Earning your cashback

- 2.1 You will earn cashback on purchases you make with your card at the following rates:
  - 0.25% for card purchases.
- 2.2 We might sometimes offer promotional cashback rates. If we do, we will tell you about additional terms and conditions that apply to the promotional rates at the time of the offer.
- 2.3 You can see your cashback balance on your monthly statements, with Barclaycard online servicing or on the Barclaycard app.
- 2.4 You will not earn cashback on transactions which are not card purchases, such as:
  - fees, charges and interest,
  - balance transfers or other money transfers, and
  - cash withdrawals and other transactions, including gaming transactions, that we add to your Cash Balance.
- 2.5 If you receive a refund for a card purchase, the original purchase will no longer qualify for cashback and we will adjust your cashback balance to reflect this.
- 2.6 As you are not supposed to use your card for business purposes, business purchases will not qualify for cashback. We may adjust your cashback balance at a later date if we find that a card purchase has been made for business purposes.
- 2.7 There are limits on the value of cashback you can receive in a statement period. You can earn up to four times your credit limit in cashback in any statement period. This doesn't include promotional offers.

## 3. Receiving your cashback

- 3.1 When we pay you your cashback, we will credit it directly to your account balance. It will be classed as a credit and not a payment, so although it will reduce your balance it will not count towards the amount you have to pay.
- 3.2 We will pay you your cashback balance on the statement following each anniversary date.
- 3.3 You may also ask us to pay you your current cashback balance before your anniversary date, by calling us on **0800 151 0900** (or **+44 1604 269 900** if calling from abroad) and we will credit your current cashback balance in full on your next statement.
- 3.4 Your anniversary date is the date when your Barclaycard credit card account was opened or the same date in future years. If you have moved from another Barclaycard product, we will tell you your anniversary date when you move.
- 3.5 You will not be able to ask us to pay you your cashback balance if you have breached the Barclaycard Conditions for two consecutive statement periods, and not brought your account back into order.

#### **4. Retaining your cashback**

- 4.1 You will lose any cashback you would have earned since your last statement if you breach the Barclaycard Conditions and you have previously breached your Barclaycard Conditions on at least one other occasion since your last anniversary date.
- 4.2 You will lose your right to any cashback earned since your last anniversary date:
  - (a) if you have breached your Barclaycard Conditions three or more times since your last anniversary date, with at least two of those breaches being consecutive, or
  - (b) if we have entered an arrangement with you allowing you additional time to make overdue payments.
- 4.3 If you lose your right to cashback earned since your last anniversary date, you will not start to earn cashback again until you have made good any breach of the Barclaycard Conditions and your account is back in order.
- 4.4 A breach of the Barclaycard 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.
- 4.5 If we have reasonable grounds for suspecting that you have acted fraudulently you will lose your cashback balance and you will not be able to earn any cashback in the future.

#### **5. If we need to change these rules**

- 5.1 We may change these rules, including changing the rates at which you earn your cashback, by giving you at least 30 days' notice in writing.
- 5.2 If the change is to your advantage, instead of giving you advance notice we may make the change and tell you afterwards.
- 5.3 We can give you notice under these rules by statement message, post, email or any other form of electronic communication.

#### **6. Closing your account**

- 6.1 You will only earn cashback while you hold your account. You will stop earning cashback from the date that you close your account or, if you choose to move to a different product, from the date of the move.
- 6.2 If you close your account, you will also lose your cashback balance on the date that the account is closed.
- 6.3 We may withdraw this cashback scheme but if we do we will give you at least 30 days' notice.